**Worldpay Technical Guide**

Version 19.2.0

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# SUMMARY

This document provides technical overview and implementation details for each Worldpay service integrated within SFCC platform. The Worldpay cartridges (int\_worldpay and int\_worldpay\_core) extends the functionality of reference eCommerce Storefront, enabling synchronous and asynchronous access to Worldpay payment transaction services listed below.

* Payment Methods:

1. Sofort
2. IDeal
3. Qiwi
4. Alipay
5. Mistercash
6. Yandex
7. Boleto
8. Paypal
9. China Union Pay
10. Enets
11. Giropay
12. Poli
13. Poli NZ
14. Konbini
15. Przelewy24
16. CashU
17. Sepa DD
18. Klarna
19. 3D/Non 3D Credit Cards (XML Direct with client side encryption and tokenzation features)
20. 3D/Non 3D Credit Cards (XML Redirect with tokenzation and hosted payment pages lightbox/iframe feature)

***Added as a part of SFRA:***

1. WeChat Pay
2. MOTO
3. Google Pay

* Order Notification Job
* Order Enquiry Job
* Order Cancel Or Refund Job for mac Issue identified orders
* Order CleanUp Batch Job
* APM Look Up Service
* Multiple Merchant ID support
* Statement Narrative support
* Brazil Integration

# Change Log

|  |  |  |
| --- | --- | --- |
| **Release Version** | **Date** | **Description** |
| 19.2.0 | August 31, 2019 | * Best Practices * Automation Test Suite * US Domestic Acquiring (Prime Routing) * Tokenization (My Account-Add Card/Delete Card) * Stored Credential Improved Flow * 3ds2 * Security Fixes * CodeCept JS * Previous Releases Feedbacks |
| 19.1.0 | Mar 20, 2019 | * Google Pay * Stored Credentials * Release 18.3.0 Feedback |
| 18.3.0 | Feb 18, 2019 | * WeChat implementation * Alternative payment method * Merchant token * MOTO payment method |
| 18.2.0 | Jul 16, 2018 | * Complete SFRA implementation |

# COMPONENT OVERVIEW



## Functional Overview

### Payment Methods

All the supported Payment Methods are broadly categorized into XML DIRECT and XML REDIRECT Model based upon the manner in which they are integrated.

#### XML Direct Request

Merchants who collect and store their shoppers' payment details on their own platform can use the XML Direct model as an effective payment-processing gateway. With this model, the merchant collects both order and payment details and then communicates the relevant payment details on a per order basis with Worldpay, for processing. The XML Direct model only allows for using a select number of on-line payment methods, where no consumer interaction is involved. In view of the cost involved in establishing appropriate security measures this model only applies for merchants with established high transaction volumes. Find below that list of supported Payment Methods that are XML DIRECT based:

1. Sofort
2. iDEAL
3. Qiwi
4. Alipay
5. Mistercash
6. Yandex
7. Boleto
8. Paypal
9. GiroPay
10. Poli
11. Poli NZ
12. Konbini
13. Przelewy24
14. CashU
15. SEPA DD
16. Credit Card- Direct (3D/Non 3D)
17. Klarna

***Added as a part of SFRA:***

1. WeChat Pay
2. MOTO
3. Google Pay

#### XML Redirect Request

Merchants can also redirect the users to Worldpay Hosted page to collect payment details. It allows for real-time processing of payments and ensures a maximum number of up-to-date payment methods. The Hosted Payment Page service is secure, provides Worldpay with required information to perform active fraud risk assessment and, is the fastest way to get up and running with on-line payments. Find below the list of supported Payment Methods that are XML REDIRECT based

1. China Union Pay
2. Enets
3. Credit Card – Redirect (3D/Non 3D)
4. Klarna-Hosted Payment Pages

**\*\* Refer to the Brazil Integration section for more details on Latin American Credit Cards and BOLETO**.

### Capture Service

Capturing a payment can be done with tracking ID and without tracking ID for partial payment and full payment. A tracking ID is the shipment ID identifier that merchant should use to track the delivery of your order.

#### Capture Service with Tracking ID Request

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService merchantCode="YOUR\_MERCHANT\_CODE" version="1.4">

  <modify>

    <orderModification orderCode="jsxml0000000000">

      <capture>

        <amount value="10000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <shipping>

          <shippingInfo trackingId="AAA0000000"/>

          <shippingInfo trackingId="BBB0000000"/>

          <shippingInfo trackingId="XXX0000000"/>

        </shipping>

      </capture>

    </orderModification>

  </modify>

</paymentService>

#### Capture Service with Tracking ID Response

<?xml version="1.0" encoding="UTF-8"?> <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"> <paymentService version="1.4" merchantCode="SAPIENTNITROECOM"><reply><ok><captureReceived orderCode="T00028020000"><amount value="10000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/></captureReceived></ok></reply></paymentService>

#### Capture Service without Tracking ID Request

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService merchantCode="YOUR\_MERCHANT\_CODE" version="1.4">

  <modify>

    <orderModification orderCode="jsxml0000000000">

      <capture>

        <amount value="10000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <shipping>

          <shippingInfo trackingId=""/>

        </shipping>

      </capture>

    </orderModification>

  </modify>

</paymentService>

#### Capture Service without Tracking ID Response

<?xml version="1.0" encoding="UTF-8"?> <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"> <paymentService version="1.4" merchantCode="SAPIENTNITROECOM"><reply><ok><captureReceived orderCode="T00028020000"><amount value="10000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/></captureReceived></ok></reply></paymentService>

## LIMITATIONS, CONSTRAINTS

This section details the limitations, constraints and the best practice for merchants planning to integrate the Worldpay cartridge with SFCC Storefront.

1. At this moment, it is not possible to detect against session timeouts while the customer is entering payment details in the Worldpay forms. If there is a delay longer than the session timeout, basket contents are lost and order is placed and kept in Created state.
2. As the placement of the street number in addresses varies between different countries, the integration does not provide a parsing mechanism for the street number part as this would be very application specific. In order to avoid future errors, the parsing of street numbers must be taken care of during the integration installation. If this step is ignored, the customer will have to supply the street number at the Worldpay payment page.
3. The cartridge supports both LookUp service and Multiple MID support service. However, only one of them should be enabled at a time.
4. At the moment, the cartridge supports only one generic message that is displayed on the Billing Page in case of a Failure response from APM’s or Credit Card redirect method. This is majorly because we do not have any identifier or error code that is returned.
5. The web service Timeout that has been set in service profile is common across all the web service calls that we make to Worldpay be it Look up call, APM Order XML call, Authorization call etc.
6. ThankYou page is displayed for both Successful and Pending Open Scenario; Merchant shall take care to display a message to the user on the Thank You page with a suitable disclaimer that demarcates both the scenarios.
7. SFCC has a default behavior to show an error message on Place Order page in case of a previously failed transaction. This can be removed by commenting/removing the code from summary.isml

<div class="error-form">${Resource.msg(pdict.PlaceOrderError.code,'checkout',null)}</div>

1. The Maximum and Minimum supported amount per APM should be configured at the SFCC level in the Payment Method configuration section
2. Merchants shall ensure that Overnight Shipping and One Day shipping methods should not be displayed for Delayed APMs or for the ones that have KIOS payments
3. Merchant Shall take care of implementing the validations on the additional field that will be supported at the Merchant’s site (Example: CPF filed in-case of Boleto, Swift Code/Bank Code in-case of GiroPay), while implementing Credit Card Direct the merchant should ensure that the Credit Card Form is reset in case of any error.
4. Cartridge shall be responsible to update the order status and export status only on receipt of following notifications/enquiry AUTHORISED, CAPTURED. Rest all other notification/enquiry status are read by the Job and Transaction history flag is updated with the notification/enquiry status value no further action is taken by the cartridge
5. Merchants shall take care of implementing credit card fields refresh functionality in case of user changes the card Type after filling the card information for previous selection to have better shopper experience
6. At the moment, it is not possible to run client side encryption for saved credit card where card number displayed as masked even client side encryption feature is turned on in merchant Worldpay account and enabled corresponding setting in Merchant site custom preference.
7. Merchant must ensure customer sequence number not exceeding 64 characters length and may contain alphanumeric or underscore.
8. Tokenization would be applicable for registered user only provided tokenization feature is turned on in merchant Worldpay account and enabled corresponding setting in Merchant site custom preference.
9. At this moment, it is not possible to validate mac secret identifier into response [failure /pending] URL's for all Redirect APMs and Redirect Credit Card orders.
10. Notification feature is restricted to only allowed IP address provided by Worldpay, and corresponding setting to be configured in Merchant site custom preference.
11. Merchants shall take care of implementing Order Settlement and refunds.
12. Merchant shall take care of enable/disable site preference for user to provide CVV on billing page as security measure in tokenization service for saved cards. Also need to enable CVV check service from Worldpay to work properly.
13. Merchant must ensure SFCC Service Framework configurations are setup and configured as per the contract with Worldpay on service availability.
14. Merchant shall take care for CVV field validation as enable/disable, CVV in BM configurations will only hide/show CVV field on billing page and no CVV validation is performed on Worldpay.
15. Jobs Templates can be modified as per merchant needs. These Jobs templates are prepared for reference.
16. The images are available in static folder for the cards. They can further be modified if required.
17. In case of iframe and lightbox for Airplus, Denkort and Laser card, Payment Method is displayed with message “Please contact worldpay”
18. Credit Card Payment method must be enabled because of some code restrictions based on the Code.
19. For Credit Redirect, credit card must be available in the system.
20. Gifts certificates are out of scopes.
21. There are two LINT issues in the code related to @ character.

# IMPLEMENTATION GUIDE



## SETUP

This section describes the controller structure and name of files in Worldpay cartridges.

**CARTRIDGE STRUCTURE**

Controllers:

Controllers are present in the “int\_worldpay” cartridge.

|  |  |
| --- | --- |
| **CONTROLLER NAME** | **DESCRIPTION** |
| Worldpay | Main controller that acts as the external interface. |
| WorldpayHelper | Helper controller that supports and performs additional tasks required to complete |
| CheckoutServices | Controller that supports and executes the Checkout process. |
| COPlaceOrder | Controller that supports and executes the Checkout process. |

* package.json – initialize hook or service

Scripts:

**int\_worldpay\_core**

* common/CreateRequestHelper.js
* common/PaymentInstrumentUtils.js
* common/Utils.js
* common/WorldpayConstants.js
* common/worldPayHelper.js
* init/httpServiceInit.js
* jobs/InitiateCancelOrderJob.js
* jobs/OrderCleanUpJob.js
* jobs/OrderInquiriesUpdateJob.js
* jobs/OrderNotificationUpdatesJob.js
* jobs/WorldpayJobs.js
* lib/LibCreateRequest.js
* object/ResponseData.js
* object/WorldpayPreferences.js
* order/UpdateOrderStatus.js
* order/UpdateTransactionStatus.js
* pipelets/CheckWorldpayOrder.js
* pipelets/GenerateErrorMessageForJob.js
* pipelets/GetCreatedOrderDetails.js
* pipelets/GetPaymentCardToken.js
* pipelets/InitiateCancelOrder.js
* pipelets/ReadNotifyCustomObject.js
* pipelets/RemoveNotifyCustomObject.js
* pipelets/SaveCustomerCreditCard.js
* pipelets/SendWorldpayOrderInquiriesRequest.js
* pipelets/WriteToNotifyLog.js
* service/ServiceFacade.js
* hooks.json

**int\_worldpay\_sfra**

* hooks/payment/processor/worldpay.js
* hooks.json

Templates:

**int\_worldpay\_core**

* default/allstatusjson.isml
* default/emailtemplateforjob.isml
* default/errorjson.isml
* default/http\_500.isml
* default/lateststatusjson.isml
* default/notifyResponsejson.isml
* default/worldpayredirect.isml

**int\_worldpay\_sfra**

* default/account/payment/editAddPayment.isml
* default/checkout/billing/paymentOptions/billingUserContent.isml
* default/checkout/billing/paymentOptions/creditCardContent.isml
* default/checkout/billing/paymentOptions/creditCardTab.isml
* default/checkout/billing/paymentOptions/elvContent.isml
* default/checkout/billing/paymentOptions/giropayContent.isml
* default/checkout/billing/paymentOptions/idealContent.isml
* default/checkout/billing/paymentOptions/paymentOptionsContent.isml
* default/checkout/billing/paymentOptions/paymentOptionsSummary.isml
* default/checkout/billing/paymentOptions/paymentOptionsTabs.isml
* default/checkout/billing/paymentOptions/redirectContent.isml
* default/checkout/billing/paymentOptions/redirectSummary.isml
* default/checkout/billing/paymentOptions/redirectTab.isml
* default/checkout/billing/creditCardForm.isml
* default/checkout/billing/paymentOptions.isml
* default/checkout/confirmation/confirmationEmail.isml
* default/checkout/checkout.isml
* default/checkout/worldpaysummary.isml

Properties:

**int\_worldpay\_core**

* resources/creditCard.properties
* resources/forms.properties
* resources/worldpayerror.properties
* resources/worldpay.properties

## EXTERNAL INTERFACES

Current version of cartridge support integration with APM’s [as per the list shared in above sections], however below URL can be referred to know more about the other possible APM’ supported by Worldpay. <http://support.worldpay.com/support/kb/gg/alternativepayments/content/apmguide.htm>

### CHINA UNION PAY

China UnionPay (also known as UnionPay or CUP) is a payment method where shoppers with UnionPay cards can make online e-commerce payments. UnionPay issue UnionPay cards in China.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Debit / Credit Card payment |
| **Countries** | China |
| **Acceptance Currencies** | AED, BND, BHD, CNY, GBP, EUR, USD, AUD, CAD, CHF, GEL, HKD, IDR, INR, JPY, KRW, KZT, LAK, MOP, MYR, OMR, NPR, NZD, PHP, PKR, RUB, SGD, THB, TRY, TWD, UAH, VND. |
| **Mode** | REDIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<submit>

<order orderCode="Example\_UnionPay\_Order\_Code">

<description>Test order</description>

<amount value="100" currencyCode="CNY" exponent="2"/>

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentMethodMask>

<include code="ALL"/>

</paymentMethodMask>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<statementNarrative>Merchants Statement Narrative</statementNarrative>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_UnionPay\_Order\_Code">

<reference id="3015836999">https://secure-test.worldpay.com/jsp/shopper/SelectPaymentMethod.jsp?OrderKey=SAPIENTNITROECOM%5EExample\_UnionPay\_Order\_Code</reference>

</orderStatus>

</reply>

</paymentService>

### SOFORT

SOFORT Banking (SOFORT Überweisung) is a real-time bank transfer payment method that shoppers based in Austria, Belgium, France, Germany and Switzerland can use to transfer funds directly to merchants from their bank accounts.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Debit / Credit Card payment |
| **Countries** | Austria, Belgium , Germany and Switzerland |
| **Acceptance Currencies** | EUR (Austria, Belgium, Germany)  CHF (Switzerland) |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC '-//Worldpay//DTD Worldpay PaymentService v1//EN' 'http://dtd.worldpay.com/paymentService\_v1.dtd'>

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Example\_SOFORT\_Banking\_Order\_Code\_0">

<description>Description here</description>

<amount currencyCode="EUR" value="100" exponent="2" />

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<SOFORT-SSL shopperCountryCode="DE">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</SOFORT-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<statementNarrative>SN12345</statementNarrative>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_SOFORT\_Banking\_Order\_Code\_0">

<reference id="3015838844">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013339841&amp;paymentMethod=SOFORT</reference>

</orderStatus>

</reply>

</paymentService>

### ALIPAY

Alipay is a popular payment method that shoppers based in China use to make payments online. After logging into their Alipay account, shoppers use one of the options below to complete their payment:

* eWallet
* Debit card
* Credit Card
* Bank Transfer
* Payment URL

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | eWallet |
| **Countries** | China |
| **Acceptance Currencies** | CNY, GBP, EUR, USD, AUD, CAD, HKD, SGD. |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC '-//Bibit//DTD Bibit PaymentService v1//EN' 'http://dtd.worldpay.com/paymentService\_v1.dtd'>

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Example\_Alipay\_Order\_Code\_0">

<description>Description here</description>

<amount currencyCode="CNY" value="1000" exponent="2" />

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<ALIPAY-SSL shopperCountryCode="CN">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</ALIPAY-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<statementNarrative>MERCHANT STATEMENT NARRATIVE</statementNarrative>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_Alipay\_Order\_Code\_0">

<reference id="3015839286">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013340267&amp;paymentMethod=ALIPAY</reference>

</orderStatus>

</reply>

</paymentService>

### YANDEX

Yandex.Money is primarily an eWallet that shoppers based in the countries in the [Payment Method Properties table](http://support.worldpay.com/support/kb/gg/alternativepayments/apm063.html#Payment_Method_Properties) below use to make real-time online payments. There is an additional option available to shoppers wishing to pay by a credit or debit card linked to their Yandex.Money account.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | eWallet/credit and debit card |
| **Countries** | Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine and Uzbekistan |
| **Acceptance Currencies** | RUB and USD |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC '-//Bibit//DTD Bibit PaymentService v1//EN' 'http://dtd.worldpay.com/paymentService\_v1.dtd'>

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Example\_Yandex\_Order\_Code\_0">

<description>Description here</description>

<amount currencyCode="RUB" value="5000" exponent="2" />

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<YANDEXMONEY-SSL shopperCountryCode="RU">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</YANDEXMONEY-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_Yandex\_Order\_Code\_0">

<reference id="3015839577">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013340527&amp;paymentMethod=YANDEXMONEY</reference>

</orderStatus>

</reply>

</paymentService>

### QIWI

Qiwi is a payment method that shoppers based in Russia and Kazakhstan can use to make payments. Shoppers who pay with Qiwi can complete their payment using one of the following:

* Their Qiwi eWallet, split into purses for different currencies
* A payment kiosk
* A credit/debit card linked to their Qiwi account
* The prepay balance on the shopper’s mobile phone
* A Webmoney account linked to their Qiwi account

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | eWallet / Postpay via kiosk |
| **Countries** | Russia and Kazakhstan |
| **Acceptance Currencies** | RUB and USD |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Bibit//DTD Bibit PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Example\_Qiwi\_Order\_Code\_0">

<description>Description here</description>

<amount currencyCode="RUB" value="5000" exponent="2"/>

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<QIWI-SSL shopperCountryCode="RU">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</QIWI-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<shippingAddress>

<address>

<address1>Tverskaya Ulitsa 3453</address1>

<postalCode>74564</postalCode>

<city>Moscow</city>

<countryCode>RU</countryCode>

<telephoneNumber>7987654321</telephoneNumber>

</address>

</shippingAddress>

<statementNarrative>MERCHANT STATEMENT NARRATIVE</statementNarrative>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_Qiwi\_Order\_Code\_0">

<reference id="3015840491">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013341249&amp;paymentMethod=QIWI</reference>

</orderStatus>

</reply>

</paymentService>

### BOLETO

Boleto Bancário is a post-payment service that allows a shopper to pay for online services over the counter at any supporting outlet in Brazil, or through internet banking. Boleto Bancário is a popular solution for e-commerce payments in Brazil, where a significant proportion of the population does not have access to a bank account.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Post-pay voucher |
| **Countries** | Brazil |
| **Acceptance Currencies** | BRL |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<submit>

<order orderCode="Example\_Boleto\_Order\_32">

<description>test order</description>

<amount value="2000" currencyCode="BRL" exponent="2"/>

<orderContent>

<![CDATA[]]>

</orderContent>

<paymentDetails>

<BOLETO-SSL shopperCountryCode="BR">

<cpf>263.946.533-30</cpf>

<successURL>http://www.worldpay.com/successURL</successURL>

<cancelURL>http://www.worldpay.com/cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/pendingURL</pendingURL>

</BOLETO-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<shippingAddress>

<address>

<firstName>Joe</firstName>

<lastName>Bloggs</lastName>

<address1>Rua Castilho 34</address1>

<address2>Santo André</address2>

<address3></address3>

<postalCode>04642-000</postalCode>

<city>São Paulo</city>

<state>São Paulo</state>

<countryCode>BR</countryCode>

<telephoneNumber>0123456789</telephoneNumber>

</address>

</shippingAddress>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_Boleto\_Order\_32">

<reference id="3015902434">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013397009&amp;paymentMethod=BOLETO</reference>

</orderStatus>

</reply>

</paymentService>

### MISTER CASH

Mister Cash/Bancontact is a debit card service available in Belgium. Shoppers can use this service to make real-time card payments for products and services.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Debit Card payment |
| **Countries** | Belgium |
| **Acceptance Currencies** | EUR |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version='1.0' ?>

<!DOCTYPE paymentService PUBLIC '-//Worldpay//DTD Worldpay PaymentService v1//EN' 'dtd/paymentService\_v1.dtd'>

<paymentService merchantCode='SAPIENTNITROECOM' version='1.4'>

<submit>

<order orderCode='ORDERCODE\_Mister\_Cash'>

<description>Description here</description>

<amount currencyCode='EUR' value='100' exponent='2'/>

<orderContent>Order Content Here</orderContent>

<paymentDetails>

<MISTERCASH-SSL shopperCountryCode='BE'>

<successURL>http://www.worldpay.com/successURL</successURL>

<cancelURL>http://www.worldpay.com/cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/pendingURL</pendingURL>

</MISTERCASH-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<shippingAddress>

<address>

<firstName>Pierre</firstName>

<lastName>Bloggs</lastName>

<address1>Shopperstreet</address1>

<postalCode>1234</postalCode>

<city>Shoppercity</city>

<countryCode>BE</countryCode>

</address>

</shippingAddress>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="ORDERCODE\_Mister\_Cash">

<reference id="3015902737">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013397287&amp;paymentMethod=MISTERCASH</reference>

</orderStatus>

</reply>

</paymentService>

### PAYPAL

PayPal is an American international [e-commerce](http://en.wikipedia.org/wiki/E-commerce) business allowing payments and money transfers to be made through the Internet.[Online money transfers](http://en.wikipedia.org/wiki/Online_money_transfers) serve as electronic alternatives to paying with traditional paper methods, such as [cheques](http://en.wikipedia.org/wiki/Cheques) and [money orders](http://en.wikipedia.org/wiki/Money_order).

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Debit Card payment |
| **Countries** | Belgium,All |
| **Acceptance Currencies** | GBP,USD and EUR |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Bibit//DTD Bibit PaymentService v1//EN" "http://dtd.bibit.com/paymentService\_v1.dtd">

<paymentService version="1.2" merchantCode="SAPIENTNITROECOM">

<submit>

<order orderCode="TG20071016-002">

<description>IT Products</description>

<amount value="8933" currencyCode="EUR" exponent="2"/>

<orderContent>The order content</orderContent>

<paymentDetails>

<PAYPAL-EXPRESS>

<successURL>https://www.merchant.com/paymentProcessor.html?order=TG20071016-

002&amp;status=success</successURL>

<failureURL>https://www.merchant.com/paymentProcessor.html?order=TG20071016-

002&amp;status=failure</failureURL>

<cancelURL><https://www.merchant.com/shoppingCart.html?order=TG20071016->

002</cancelURL>

</PAYPAL-EXPRESS>

</paymentDetails>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="TG20071016-002">

<reference id="3015903693">https://secure-test.worldpay.com/jsp/simulators/shopper/PayPal\_dummy\_redirect.jsp?returnURL=https%3A%2F%2Fsecure-test.worldpay.com%2Fshopper%2Fpaypal%2FdirectPayment.html%3Ftoken%3DTOKEN1412764560062&amp;cancelURL=https%3A%2F%2Fwww.merchant.com%2FshoppingCart.html%3Forder%3DTG20071016-002&amp;subject=DUMMY&amp;merchant=SAPIENTNITROECOM&amp;order=TG20071016-002&amp;amount=89.33&amp;currency=EUR&amp;description=IT Products</reference>

</orderStatus>

</reply>

</paymentService>

### eNETS

eNETS is a popular real-time bank transfer payment method, available in Singapore. Shoppers can make payments online by logging on to their own bank account. The eNETS payment method supports major browsers and mobile platforms.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | Debit Card payment |
| **Countries** | Singapore |
| **Acceptance Currencies** | SGD |
| **Mode** | REDIRECT |

#### Request Attribute Mapping

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//RBS Worldpay/DTD RBS WorldpayPaymentService v1//EN" "http://dtd.wp3.rbsworldpay.com/paymentService\_v1.dtd">

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Sample\_Enets\_0">

<description>Sample\_Enets\_9</description>

<amount currencyCode="SGD" exponent="2" value="1"/>

<orderContent>&lt;center&gt;&lt;table border="1"&gt;&lt;tr&gt;&lt;th&gt;ProductID&lt;/th&gt;&lt;th&gt;Product Name&lt;/th&gt;&lt;th&gt;Quantity&lt;/th&gt;&lt;th&gt;Price&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;taylor-dress-1951113\_01&lt;/td&gt;&lt;td&gt;TAYLOR DRESS&lt;/td&gt;&lt;td&gt;1&lt;/td&gt;&lt;td&gt;58&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;taylor-dress-1951113\_02&lt;/td&gt;&lt;td&gt;TAYLOR DRESS&lt;/td&gt;&lt;td&gt;1&lt;/td&gt;&lt;td&gt;60&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="4"&gt;Your payment will be handled by RBS Worldpay Payments Services&lt;br/&gt;This name may appear on your bank statement&lt;br/&gt;http://www.rbsworldpay.com&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/center&gt;</orderContent>

<paymentMethodMask>

<include code="ENETS-SSL"/>

</paymentMethodMask>

<shopper>

<shopperEmailAddress>manav@gmail.com</shopperEmailAddress>

</shopper>

<shippingAddress>

<address>

<firstName>Manav</firstName>

<lastName>Gulati</lastName>

<street>test</street>

<postalCode>10005</postalCode>

<city>NY</city>

<countryCode>CN</countryCode>

<telephoneNumber>9999999999</telephoneNumber>

</address>

</shippingAddress>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Sample\_Enets\_0">

<reference id="3015959319">https://secure-test.worldpay.com/jsp/shopper/SelectPaymentMethod.jsp?OrderKey=SAPIENTNITROECOM%5ESample\_Enets\_0</reference>

</orderStatus>

</reply>

</paymentService>

### iDEAL

iDEAL is a method of payment that enables [consumer](http://www.ideal.nl/en/glossary/#consumer) to pay online through their own bank. In addition to webshops, other online organizations that are not part of the e-commerce market also offer iDEAL.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Countries** | Netherlands |
| **Acceptance Currencies** | EUR |
| **Mode** | DIRECT |

|  |  |
| --- | --- |
| **Bank Names** | **Bank ID’s** |
| ING | ING |
| ABN | ABN\_AMRO |
| ASN | ASN |
| Rabobank | RABOBANK |
| SNS | SNS |
| SNS Regio | SNS\_REGIO |
| Triodos | TRIODOS |
| Van Lanschot | VAN\_LANSCHOT |
| Knab | KNAB |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<submit>

<order orderCode="TG20090909-123">

<description>IT Products</description>

<amount value="2002" currencyCode="EUR" exponent="2"/>

<orderContent>The order content</orderContent>

<paymentDetails>

<IDEAL-SSL shopperBankCode="ING">

<successURL>https://www.merchant.com/success?order=1249480932689</successURL>

<failureURL>https://www.merchant.com/failure?order=1249480932689</failureURL>

<cancelURL>https://www.merchant.com/cancel?order=1249480932689</cancelURL>

</IDEAL-SSL>

</paymentDetails>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="TG20090909-123">

<reference id="3015960397">https://secure-test.worldpay.com/wcc/simulator?op=IDEAL-AuthInit&amp;trxId=126208818731246</reference>

</orderStatus>

</reply>

</paymentService>

### GiroPay

This is a popular German bank transfer payment method that shoppers can use to login to their bank account to make an online payment. Giropay payments are authorized immediately after the shopper submits their payment request. Shopper needs to enter the Bank Code value on payment page and Bank details will be sent in as a part of DIRECT XML request as b**ankCode** node.

|  |  |
| --- | --- |
| Property | Description/Value |
| Payment Type | Real Time Bank Transfer |
| Countries | Germany |
| Acceptance Currencies | EUR |
| Mode | DIRECT |
| Payment Method Mask | GIROPAY-SSL |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MERCHANTCODE">

<submit>

<order orderCode="GiropayTestOrder">

<description>test order</description>

<amount value="100" currencyCode="EUR" exponent="2"/>

<orderContent><![CDATA[]]> </orderContent>

<paymentDetails>

<GIROPAY-SSL>

<successURL>http://www.worldpay.com/?success</successURL>

<failureURL>http:// www.worldpay.com/?failure</failureURL>

<cancelURL>http:// www.worldpay.com/?cancel</cancelURL>

<bankCode>12345678</bankCode>

</GIROPAY-SSL>

<session shopperIPAddress="127.0.0.1" id="ssn97414780"/>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

<browser>

<acceptHeader>text/html</acceptHeader>

<userAgentHeader>Mozilla/5.0 ...</userAgentHeader>

</browser>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="00004805">

<reference id="3019678016">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3016933093&amp;paymentMethod=GIROPAY/reference>

</orderStatus>

</reply>

</paymentService>

### Konbini

Digital Garage offers a number of payment methods that shoppers in Japan use to shop online. These include:

* Offline cash payment at a convenience store (known as Konbini). The penetration of convenience stores is very high in Japan, so this offers shoppers a very convenient way of making payments.
* Offline electronic payment at an ATM or internet banking (known as *Pay-Easy*).
* Online electronic payment by internet banking.

Since most payment options are off-line, merchants should expect the system to create a payment with SHOPPER\_REDIRECTED status where it can remain for a number of days whilst the shopper makes their payment.

If the shopper pays immediately, the payment is in SHOPPER\_REDIRECTED status for a short period of time and then moves to AUTHORISED.

The following table provides more detail of the available payment options:

|  |  |  |
| --- | --- | --- |
| Options | Notes | Authorization |
| Digital Garage (Konbini) | The shopper places their order. At the end of the shopper journey the shopper views a unique payment reference, along with instructions on how to complete the payment.  The shopper makes a note of the unique payment reference and visits their local convenience store.  At the convenience store the shopper inputs their unique payment reference and phone number into a kiosk. The terminal prints a payment slip which the shopper takes to the store till and pays in cash.  A number of major convenience stores participate in the Konbini scheme, including 7Eleven,  Lawson, FamilyMart, Circle K Sunkus and Seicomart. Not all stores are automatically available to all merchants (please speak to your Worldpay support contact for more information). | Delayed |
| ATM Payment | The shopper places their order. At the end of the shopper journey the shopper is shown a unique payment reference, along with instructions on how to complete the payment. The shopper can either:  Pay at an ATM which is part of the Pay-Easy payment scheme  Pay at an ATM of another institution | Delayed |
| Internet Banking | The shopper places their order. At the end of the shopper journey the shopper is shown a unique payment reference, along with instructions on how to complete the payment. The shopper can either:  Pay at a bank which is part of the Pay-Easy payment scheme  Pay at a bank of another institution  The shopper then logs into their internet banking application to complete the payment. | Delayed |

|  |  |
| --- | --- |
| Property | Description Value |
| Payment Type | Post-Pay Voucher/Internet banking/ATM Payment |
| Countries | Japan |
| Acceptance Currencies | JPY |
| Supported Languages | JP |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Bibit//DTD Bibit PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService merchantCode="SAPIENTNITROECOMMERCEV1" version="1.4">

<submit>

<order orderCode="ORDERCODE">

<description>Description here</description>

<amount currencyCode="JPY" value="100" exponent="0"/>

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<KONBINI-SSL shopperCountryCode="JP">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</KONBINI-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

<shippingAddress>

<address>

<firstName>Doe</firstName>

<lastName>John</lastName>

<address1>Main Street 3453</address1>

<postalCode>74564</postalCode>

<city>Tokyo</city>

<countryCode>JP</countryCode>

<telephoneNumber>08012534568</telephoneNumber>

</address>

</shippingAddress>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="ORDERCODE">

<reference id="3020978183">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3018125177&amp;paymentMethod=KONBINI</reference>

</orderStatus>

</reply>

</paymentService>

### Poli

POLi is real-time bank transfer payment method that shoppers can use to make real-time payments directly from their online bank account.

To make a payment by using this method:

* On the payment page, the shopper selects the Poli payment method. The shopper is redirected to the Poli website.
* The shopper selects the bank from which the payment must be made. The shopper is redirected to the website of the bank.
* The shopper logs on to the bank and makes the payment.

***Payment method properties***

The properties for this payment method are described in the following table.

|  |  |
| --- | --- |
| Property | Description/Value |
| Payment Type | Real-time bank transfer |
| Countries | Australia and New Zealand |
| Default Language | En |
| Supported Languages | En |
| Acceptance Currency and Preferred Currency | * **Australia**: AUD * **New Zealand**: NZD |

#### Request Attribute Mapping

***Australia***

<?xml version='1.0' ?>

<!DOCTYPE paymentService PUBLIC '-//Worldpay//DTD Worldpay PaymentService v1//EN' 'dtd/paymentService\_v1.dtd'>

<paymentService merchantCode='SAPIENTNITROECOMMERCEV1' version='1.4'>

<submit>

<order orderCode='Example\_Poli\_order'>

<description>Description here</description>

<amount currencyCode='AUD' value='100' exponent='2'/>

<orderContent>Order Content Here</orderContent>

<paymentDetails>

<POLI-SSL shopperCountryCode='AU'>

<successURL>http://www.worldpay.com/successURL</successURL>

<cancelURL>http://www.worldpay.com/cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/pendingURL</pendingURL>

</POLI-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

***New Zealand***

<?xml version='1.0' ?>

<!DOCTYPE paymentService PUBLIC '-//Worldpay//DTD Worldpay PaymentService v1//EN' 'dtd/paymentService\_v1.dtd'>

<paymentService merchantCode='SAPIENTNITROECOMMERCEV1' version='1.4'>

<submit>

<order orderCode='Example\_PoliNZ\_order'>

<description>Description here</description>

<amount currencyCode='NZD' value='100' exponent='2'/>

<orderContent>Order Content Here</orderContent>

<paymentDetails>

<POLINZ-SSL shopperCountryCode='NZ'>

<successURL>http://www.worldpay.com/successURL</successURL>

<cancelURL>http://www.worldpay.com/cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/pendingURL</pendingURL>

</POLINZ-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

***Australia***

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="Example\_Poli\_order">

<reference id="3020978372">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3018125342&amp;paymentMethod=POLI</reference>

</orderStatus>

</reply>

</paymentService>

***New Zealand***

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="Example\_PoliNZ\_order">

<reference id="3020978547">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3018125494&amp;paymentMethod=POLINZ</reference>

</orderStatus>

</reply>

</paymentService>

### SEPA-DD

SEPA-DD is an alternative payment method service, which provides option to make payment using IBAN or Bank account number. SEPA-DD provides normal as well recurring payment options.

#### Request Attribute Mapping

***ONE-OFF Order***

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN" "<http://dtd.worldpay.com/paymentService_v1.dtd>"> <paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="00008304">

<description>Merchant Order Number : 00008304</description>

<amount currencyCode="USD" exponent="2" value="11024"/>

<orderContent>Product Name Platinum V Neck Suit Dress price USD 99.00Your payment will be handled by Worldpay Payments Services.</orderContent>

<paymentDetails>

<SEPA\_DIRECT\_DEBIT-SSL>

<bankAccount-SEPA>

<iban>DE93100000000012345678</iban>

<accountHolderName>M.Mustermann</accountHolderName>

</bankAccount-SEPA>

</SEPA\_DIRECT\_DEBIT-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>Mustermann@example.de</shopperEmailAddress>

<session id="00008304" shopperIPAddress="14.140.116.135"/>

</shopper>

<billingAddress>

<address>

<firstName>Mustermaan</firstName>

<lastName>M</lastName>

<address1>23</address1>

<postalCode>94109</postalCode>

<city>Berlin</city>

<state>CA</state>

<countryCode>DE</countryCode>

<telephoneNumber>1212121212</telephoneNumber>

</address>

</billingAddress>

<mandate>

<mandateType>ONE-OFF</mandateType>

<mandateId>M-100038056-201832512945355</mandateId>

</mandate>

</order>

</submit>

</paymentService>

***RECURRING ORDER***

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN" "<http://dtd.worldpay.com/paymentService_v1.dtd>"> <paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="00008305">

<description>Merchant Order Number : 00008305</description>

<amount currencyCode="USD" exponent="2" value="14384"/>

<orderContent>Product Name Platinum V Neck Suit Dress price USD 99.00Your payment will be handled by Worldpay Payments Services.</orderContent>

<paymentDetails>

<SEPA\_DIRECT\_DEBIT-SSL>

<bankAccount-SEPA>

<iban>DE93100000000012345678</iban>

<accountHolderName>M.Mustermann</accountHolderName>

</bankAccount-SEPA>

</SEPA\_DIRECT\_DEBIT-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>Mustermann@example.de</shopperEmailAddress>

<session id="00008305" shopperIPAddress="14.140.116.135"/>

</shopper>

<billingAddress>

<address>

<firstName>Mustermaan</firstName>

<lastName>M</lastName>

<address1>23</address1>

<postalCode>94109</postalCode>

<city>Berlin</city>

<state>CA</state>

<countryCode>DE</countryCode>

<telephoneNumber>1212121212</telephoneNumber>

</address>

</billingAddress>

<mandate>

<mandateType>RECURRING</mandateType>

<mandateId>M-100038056-201832512180546</mandateId>

</mandate>

</order>

</submit>

</paymentService>

### Przeleway24

Przelewy24 is a real-time bank transfer, offline or pre-payment payment method that shoppers based in Poland can use to transfer funds directly to merchants from their bank accounts.

***Payment method properties***

|  |  |
| --- | --- |
| Property | Description/Value |
| Payment Type | Real-time bank transfer, offline bank transfer, pre-payment |
| Countries | Poland |
| Acceptance Currencies | PLN |
| Settlement to Worldpay Currency | PLN |
| Chargebacks (Yes/No) | Yes |
| Supported Languages | PL (Polish), DE (German), ES (Spanish), IT (Italian)  There is also an option to switch to EN (English) on the Przelewy24 payment page. |
| Direct Model (Yes/No) | Yes |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC '-//Worldpay//DTD Worldpay PaymentService v1//EN' 'http://dtd.worldpay.com/paymentService\_v1.dtd'>

<paymentService merchantCode="SAPIENTNITROECOMMERCEV1" version="1.4">

<submit>

<order orderCode="Example\_Przelewy24\_Order\_Code">

<description>Description here</description>

<amount currencyCode="PLN" value="100" exponent="2" />

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<PRZELEWY-SSL shopperCountryCode="PL">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</PRZELEWY-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="Example\_Przelewy24\_Order\_Code">

<reference id="3020980234">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3018127000&amp;paymentMethod=PRZELEWY</reference>

</orderStatus>

</reply>

</paymentService>

### CashU

CashU is a popular eWallet service that allows shoppers to make online payments in the Middle East, North Africa and many other countries including Russia and Canada. Shoppers can load the eWallet in a variety of ways such as Ukash voucher and cash over the counter. In some countries a CashU prepaid card and credit card are also available.

|  |  |
| --- | --- |
| Property | Description/Value |
| Payment Type | eWallet |
| Countries | Bahrain, Canada, Egypt, Jordan, Kuwait, Lebanon, Malaysia, Mauritania, Morocco, Oman, Qatar, Saudi Arabia, Tunisia, Turkey, United Arab Emirates, Israel, Russian Federation, Tanzania, Ukraine, Uruguay, Venezuela |
| Acceptance Currencies | USD |
| Mode | DIRECT |
| Payment Method Mask | CASHU-SSL |

#### Request Attribute Mapping

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"><paymentService merchantCode="SAPIENTNITROECOMMERCEV1" version="1.4">

<submit>

<order orderCode="00004805">

<description>Merchant Order No 00004805</description>

<amount currencyCode="USD" exponent="2" value="29398"/>

<orderContent>&lt;center&gt;&lt;table border="1"&gt;&lt;tr&gt;&lt;th&gt;Product ID&lt;/th&gt;&lt;th&gt;Product Name&lt;/th&gt;&lt;th&gt;Quantity&lt;/th&gt;&lt;th&gt;Price&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;750518703626&lt;/td&gt;&lt;td&gt;Black Flat Front Wool Suit&lt;/td&gt;&lt;td&gt;1&lt;/td&gt;&lt;td&gt;USD 269.99&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="4"&gt;Your payment will be handled by Worldpay Payments Services&lt;br/&gt;This name may appear on your bank statement&lt;br/&gt;http://www.worldpay.com&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/center&gt;</orderContent>

<paymentDetails>

<CASHU-SSL shopperCountryCode="BH">

<successURL>https://worldpay02-tech-prtnr-eu02-dw.demandware.net/on/demandware.store/Sites-SiteGenesis-Site/default/Worldpay-Success?orderNo=00004805</successURL>

<cancelURL>https://worldpay02-tech-prtnr-eu02-dw.demandware.net/on/demandware.store/Sites-SiteGenesis-Site/default/Worldpay-Cancel?orderNo=00004805&amp;apmName=CASHU-SSL</cancelURL>

<pendingURL>https://worldpay02-tech-prtnr-eu02-dw.demandware.net/on/demandware.store/Sites-SiteGenesis-Site/default/Worldpay-Pending?orderNo=00004805&amp;apmName=CASHU-SSL</pendingURL>

</CASHU-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>usingh5@sapient.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOMMERCEV1">

<reply>

<orderStatus orderCode="00004805">

<reference id="3019678016">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3016933093&amp;paymentMethod=CASHU</reference>

</orderStatus>

</reply>

</paymentService>

### KLARNA

Klarna is a 'buy now, pay later' deferred payment method that gives shoppers the chance to view and use product before they pay for it. Klarna provide three payments methods to the shopper, Pay later, Slice it and Pay now, each with further options to give maximum flexibility.

|  |  |
| --- | --- |
| Property | Description/Value |
| Payment Type | Invoice, Account, Planned Payments, Pay in X months |
| Countries | Invoice: Austria, Finland, Germany, Netherlands, Norway, Sweden, United Kingdom  Account: Finland, Germany, Norway, Sweden  Planned Payments: Finland, Germany, Norway, Sweden  Pay in X Month: Finland, Germany, Norway, Sweden |
| Acceptance Currencies | EUR,GBP,NOK,SEK |
| Mode | DIRECT and HPP |
| Payment Method Mask | KLARNA-SSL |

#### Request Attribute Mapping Direct

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//RBS WorldPay//DTD RBS WorldPay PaymentService v1//EN" "http://dtd.wp3.rbsworldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="$$MERCHANT\_CODE$$">

  <submit>

    <order orderCode="$$ORDER\_CODE$$">

      <description>jsredirect test order</description>

      <amount value="20000" currencyCode="GBP" exponent="2"/>

      <orderContent>

        <![CDATA[]]>

      </orderContent>

      <paymentDetails>

        <KLARNA-SSL>

          <purchaseCountry>gb</purchaseCountry>

          <shopperLocale>en-gb</shopperLocale>

          <merchantUrls>

            <checkoutURL>http://www.companyname.co.uk</checkoutURL>

            <confirmationURL>http://www.success.com</confirmationURL>

          </merchantUrls>

        </KLARNA-SSL>

      </paymentDetails>

      <shopper>

        <shopperEmailAddress>sp@worldpay.com</shopperEmailAddress>

      </shopper>

      <orderLines>

        <orderTaxAmount>4000</orderTaxAmount>

        <termsURL>http://www.terms.co.uk?test</termsURL>

        <lineItem>

          <physical/>

          <reference>1</reference>

          <name>Bananas</name>

          <quantity>10</quantity>

          <quantityUnit>bag</quantityUnit>

          <unitPrice>1000</unitPrice>

          <taxRate>2500</taxRate>

          <totalAmount>10000</totalAmount>

          <totalTaxAmount>2000</totalTaxAmount>

          <totalDiscountAmount>0</totalDiscountAmount>

        </lineItem>

        <lineItem>

          <physical/>

          <reference>2</reference>

          <name>Oranges</name>

          <quantity>1</quantity>

          <quantityUnit>bag</quantityUnit>

          <unitPrice>10000</unitPrice>

          <taxRate>2500</taxRate>

          <totalAmount>10000</totalAmount>

          <totalTaxAmount>2000</totalTaxAmount>

          <totalDiscountAmount>0</totalDiscountAmount>

        </lineItem>

      </orderLines>

    </order>

  </submit>

</paymentService>

#### Response Attribute Mapping Direct

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "https://secure.worldpay.com/dtd/paymentService\_v1.dtd">

  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">

    <reply>

      <orderStatus orderCode="jsxml3857727180">

        <payment>

          <paymentMethod>KLARNA-SSL</paymentMethod>

          <amount value="20000" currencyCode="EUR" exponent="2" debitCreditIndicator="credit"/>

          <lastEvent>SHOPPER\_REDIRECTED</lastEvent>

        </payment>

      <reference id="be76920a-0fc3-5299-996f-af7476253837">

      <![CDATA[PGRpdiBpZD0ia2xhcm5hLWNoZWNrb3V0LWNvbnRhaW5lciIgc3R5bGU9Im92ZXJmbG93LXg6IGhpZGRlbjsiPgogICAgPHNjcmlwdCB0eXBlPSJ0ZXh0L2phdmFzY3JpcHQiPgogICAgLyogPCFbQ0RBVEFbICovCiAgICAgICAgKGZ1bmN0aW9uKHcsayxpLGQsbixjLGwscCl7CiAgICAgICAgICAgIHdba109d1trXXx8ZnVuY3Rpb24oKXsod1trXS5x>

#### Request Attribute Mapping Hosted Payment Pages

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//RBS WorldPay//DTD RBS WorldPay PaymentService v1//EN" "http://dtd.wp3.rbsworldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="$$MERCHANT\_CODE$$">

  <submit>

    <order orderCode="$$ORDER\_CODE$$" installationId="$$INSTALLATION\_ID$$">

      <description>jsredirect test order</description>

      <amount value="20000" currencyCode="GBP" exponent="2"/>

      <orderContent>

        <![CDATA[]]>

      </orderContent>

      <paymentMethodMask>

        <include code="ALL"/>

      </paymentMethodMask>

      <shopper>

        <shopperEmailAddress>sp@worldpay.com</shopperEmailAddress>

      </shopper>

      <shippingAddress>

        <address>

          <firstName>John</firstName>

          <lastName>Doe</lastName>

          <address1>Units 270 - 289</address1>

          <address2>The Science Park</address2>

          <address3>Milton Road</address3>

          <postalCode>CB4 0WE</postalCode>

          <city>Cambridge</city>

          <state>Cambridgeshire</state>

          <countryCode>GB</countryCode>

          <telephoneNumber>01223 123456</telephoneNumber>

        </address>

      </shippingAddress>

      <orderLines>

        <orderTaxAmount>4000</orderTaxAmount>

        <termsURL>http://www.terms.co.uk?test</termsURL>

        <lineItem>

          <physical/>

            <reference>1</reference>

            <name>Bananas</name>

            <quantity>10</quantity>

            <quantityUnit>bag</quantityUnit>

            <unitPrice>1000</unitPrice>

            <taxRate>2500</taxRate>

            <totalAmount>10000</totalAmount>

            <totalTaxAmount>2000</totalTaxAmount>

            <totalDiscountAmount>0</totalDiscountAmount>

        </lineItem>

        <lineItem>

          <physical/>

            <reference>2</reference>

            <name>Oranges</name>

            <quantity>1</quantity>

            <quantityUnit>bag</quantityUnit>

            <unitPrice>10000</unitPrice>

            <taxRate>2500</taxRate>

            <totalAmount>10000</totalAmount>

            <totalTaxAmount>2000</totalTaxAmount>

            <totalDiscountAmount>0</totalDiscountAmount>

        </lineItem>

      </orderLines>

    </order>

  </submit>

</paymentService>

#### Response Attribute Mapping Mapping Hosted Payment Pages

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN""http://dtd.worldpay.com/paymentService\_v1.dtd">

  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">

    <reply>

      <orderStatus orderCode="jsxml340676070">

        <reference id="6052026061">

https://payments.worldpay.com/app/hpp/integration/wpg/corporate?OrderKey=YOUR\_MERCHANT\_CODE%5Ejsxml340676070&amp;Ticket=00148933873090202KHvnMUxIT69nb3TvO-85Vg&amp;source=sc5

        </reference>

      </orderStatus>

    </reply>

  </paymentService>

### YANDEX

Yandex.Money is primarily an eWallet that shoppers based in the countries in the [Payment Method Properties table](http://support.worldpay.com/support/kb/gg/alternativepayments/apm063.html#Payment_Method_Properties) below use to make real-time online payments. There is an additional option available to shoppers wishing to pay by a credit or debit card linked to their Yandex.Money account.

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | eWallet/credit and debit card |
| **Countries** | Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine and Uzbekistan |
| **Acceptance Currencies** | RUB and USD |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC '-//Bibit//DTD Bibit PaymentService v1//EN' 'http://dtd.worldpay.com/paymentService\_v1.dtd'>

<paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="Example\_Yandex\_Order\_Code\_0">

<description>Description here</description>

<amount currencyCode="RUB" value="5000" exponent="2" />

<orderContent>

<![CDATA[ ]]>

</orderContent>

<paymentDetails>

<YANDEXMONEY-SSL shopperCountryCode="RU">

<successURL>http://www.worldpay.com/?successURL</successURL>

<cancelURL>http://www.worldpay.com/?cancelURL</cancelURL>

<pendingURL>http://www.worldpay.com/?pendingURL</pendingURL>

</YANDEXMONEY-SSL>

</paymentDetails>

<shopper>

<shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>

</shopper>

</order>

</submit>

</paymentService>

#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="Example\_Yandex\_Order\_Code\_0">

<reference id="3015839577">https://secure-test.worldpay.com/jsp/test/shopper/APMSTSimulator.jsp?customerRef=3013340527&amp;paymentMethod=YANDEXMONEY</reference>

</orderStatus>

</reply>

</paymentService>

### MOTO

MOTO is the mobile or telephone order, where the customer service agent placing the order for customer.

In order to use moto payment your customer service center agent should have the ‘Login\_on\_behalf’, ‘Login\_Agent permission’.

1. Navigate to Administration > Organization > Roles and permission
2. Click the roles
3. Click functional permission
4. Select the site
5. Give ‘Login\_on\_behalf’, ‘Login\_Agent permission.

Moto payment can be handled in two ways

1). Customer service agent placing the order for the customer from business manager itself. In order to use this update the following settings in your business manager, just to disable the amount to be paid field in the credit card payment section.

1. Navigate Administration > Site development > Customer service center settings
2. Open Order payment Instrument in customizable area
3. Update the existing condtion "condition" : "data.payment\_method\_id=== 'CREDIT\_CARD'"

Search for "condition" : "data.country !== 'FR'",

After that add

"meta" : {

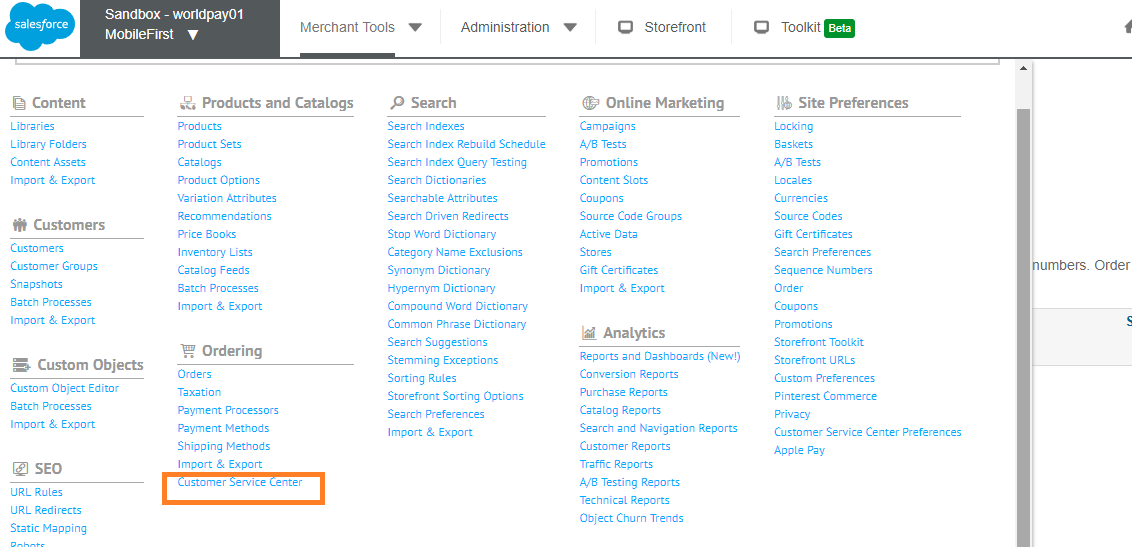
"disabled" : true

},

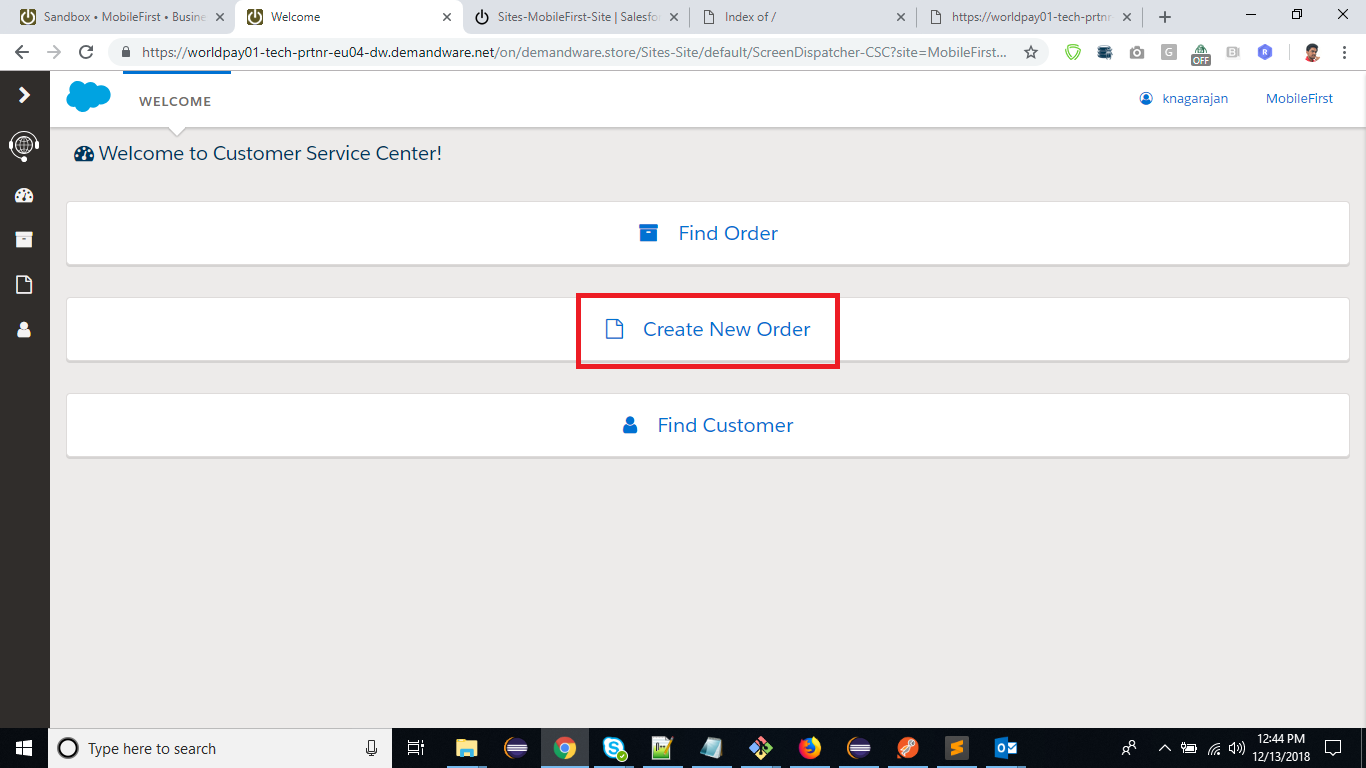
f. Since the customer service center customization works with OCAPI settings, make sure your site have the access to ‘POST /orders/{order\_no}/payment\_instruments’ in (Administration > Site Development > Open commerce settings)

Please refer the attached workflow .

Screen1

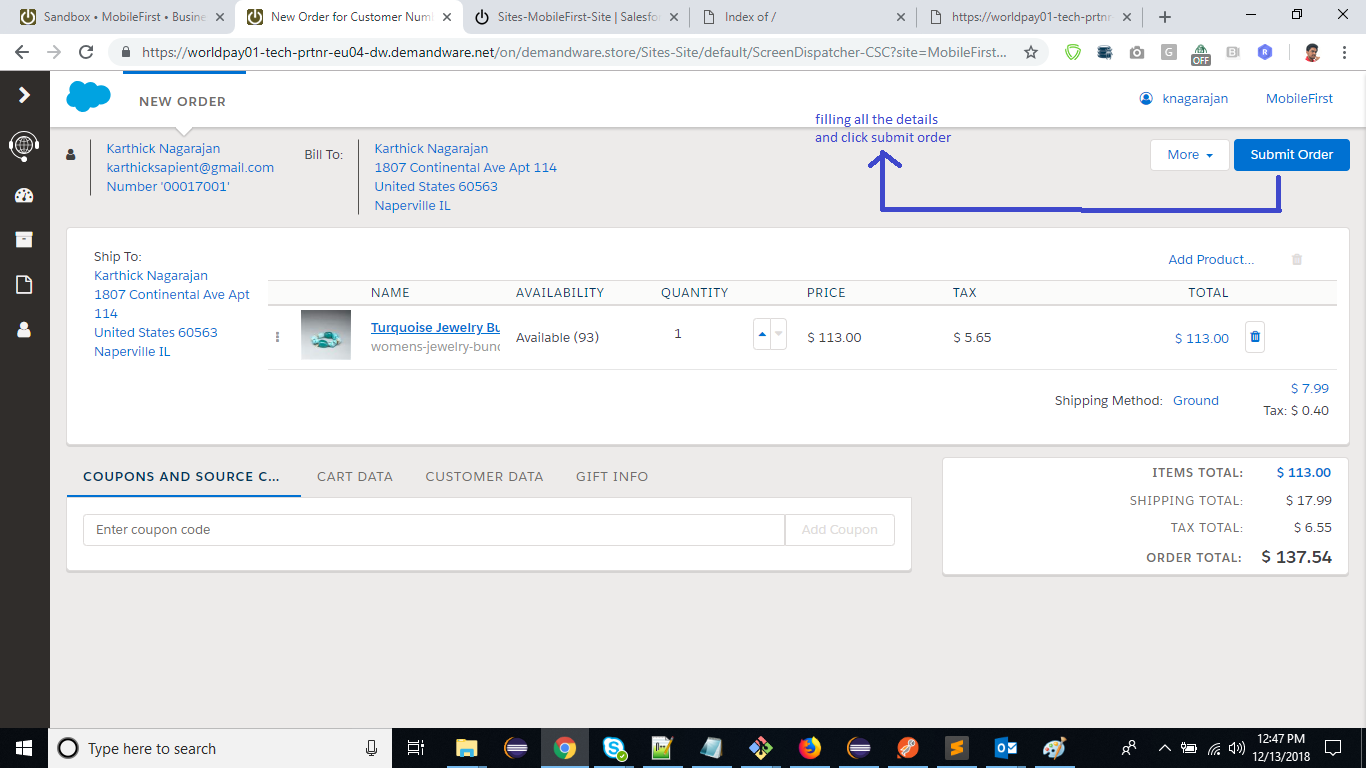


Screen 2



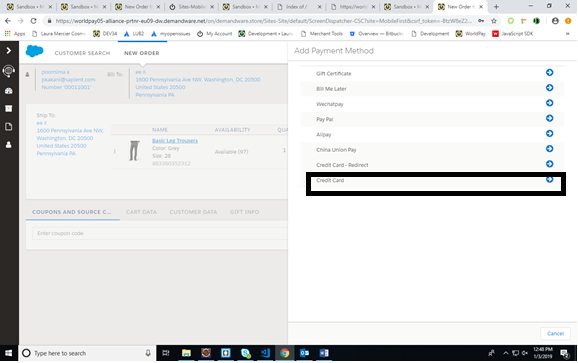
Screen 3

* Fill all the details of the customer and click submit order button



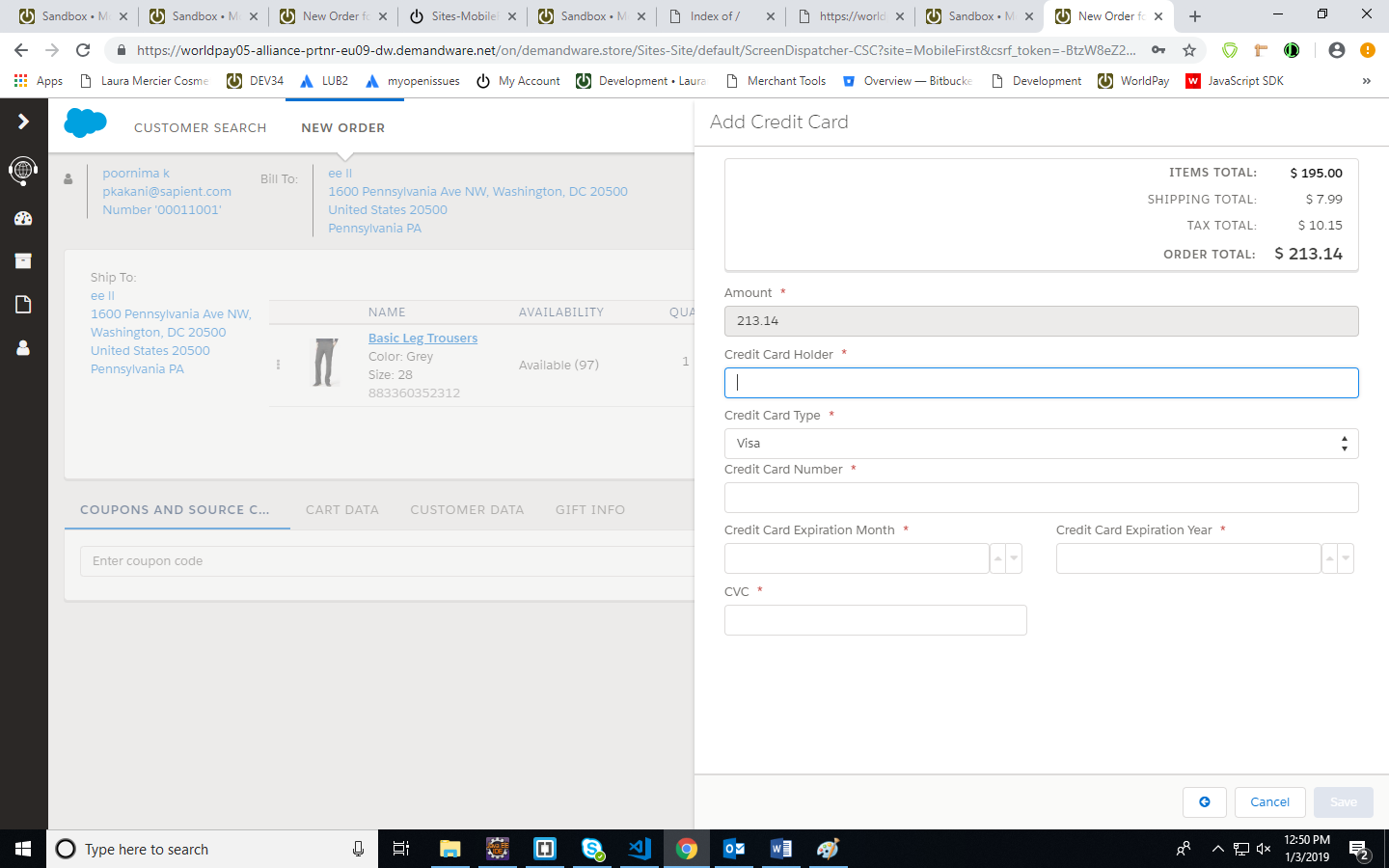
Screen 4

* Worldpay moto payment method listed in payment methods section



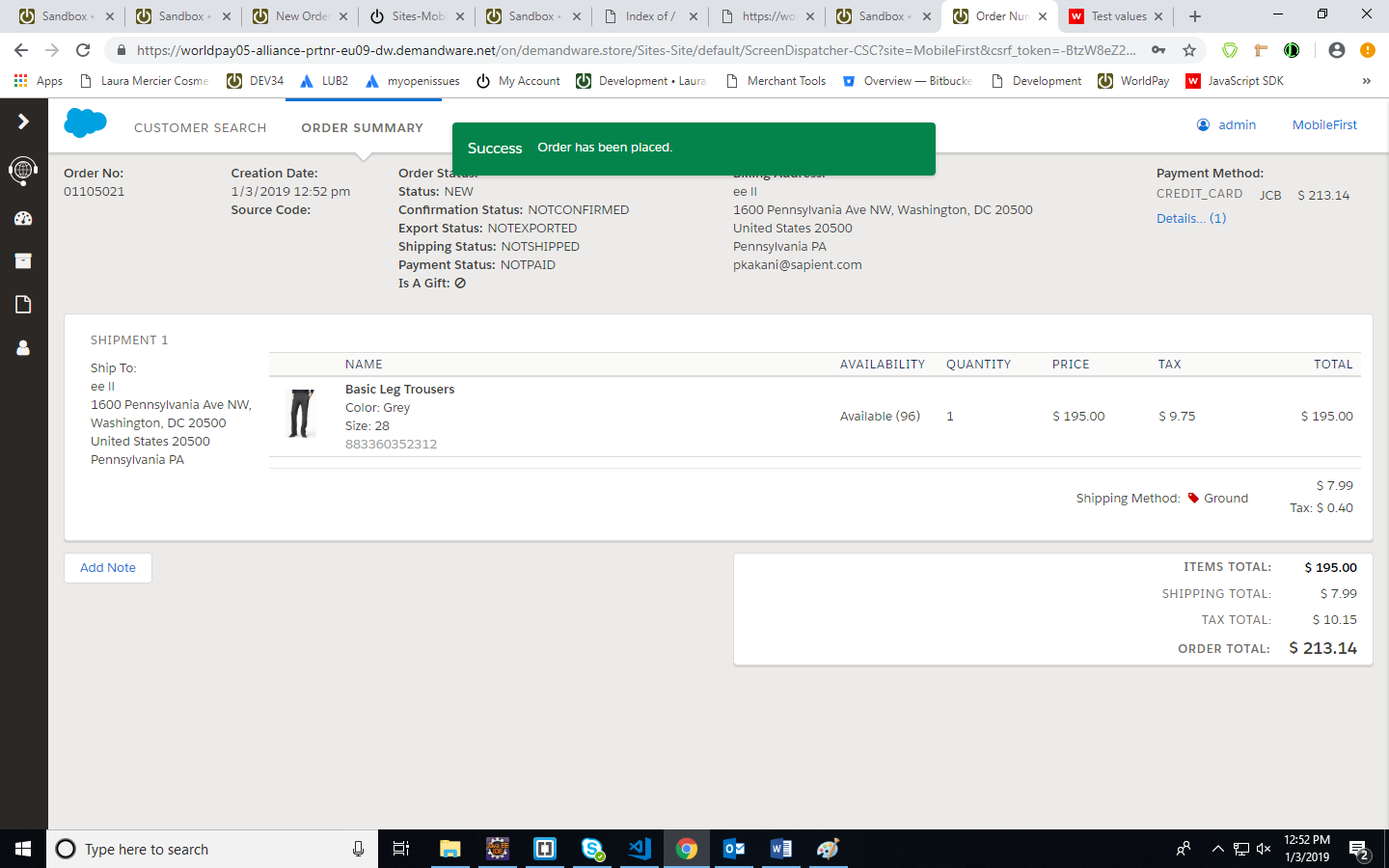
Screen 5

Filling all the credit card details of the customer and click save



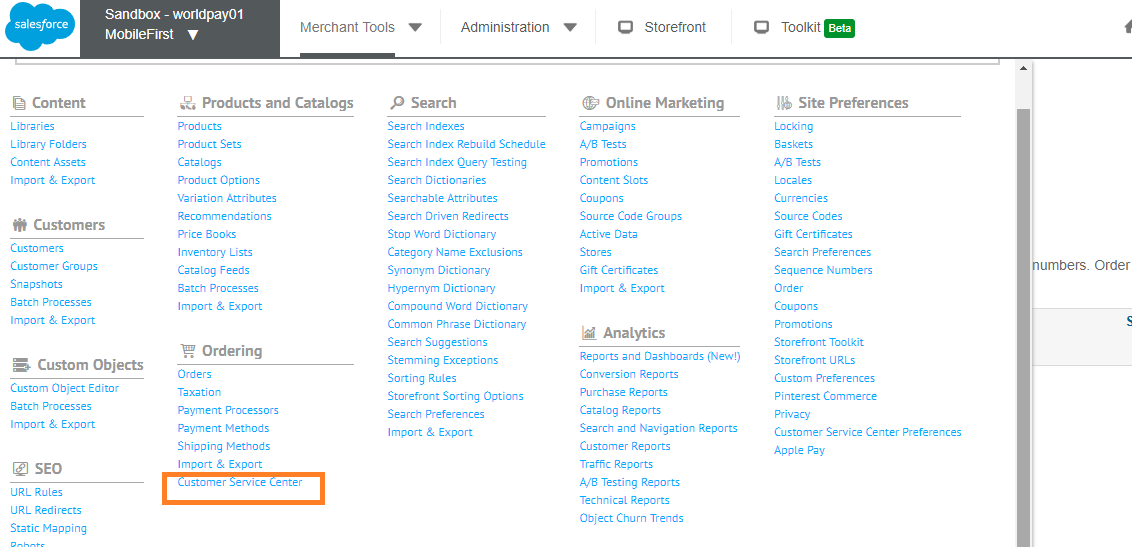
Screen 6

* Order placed successfully for the customer

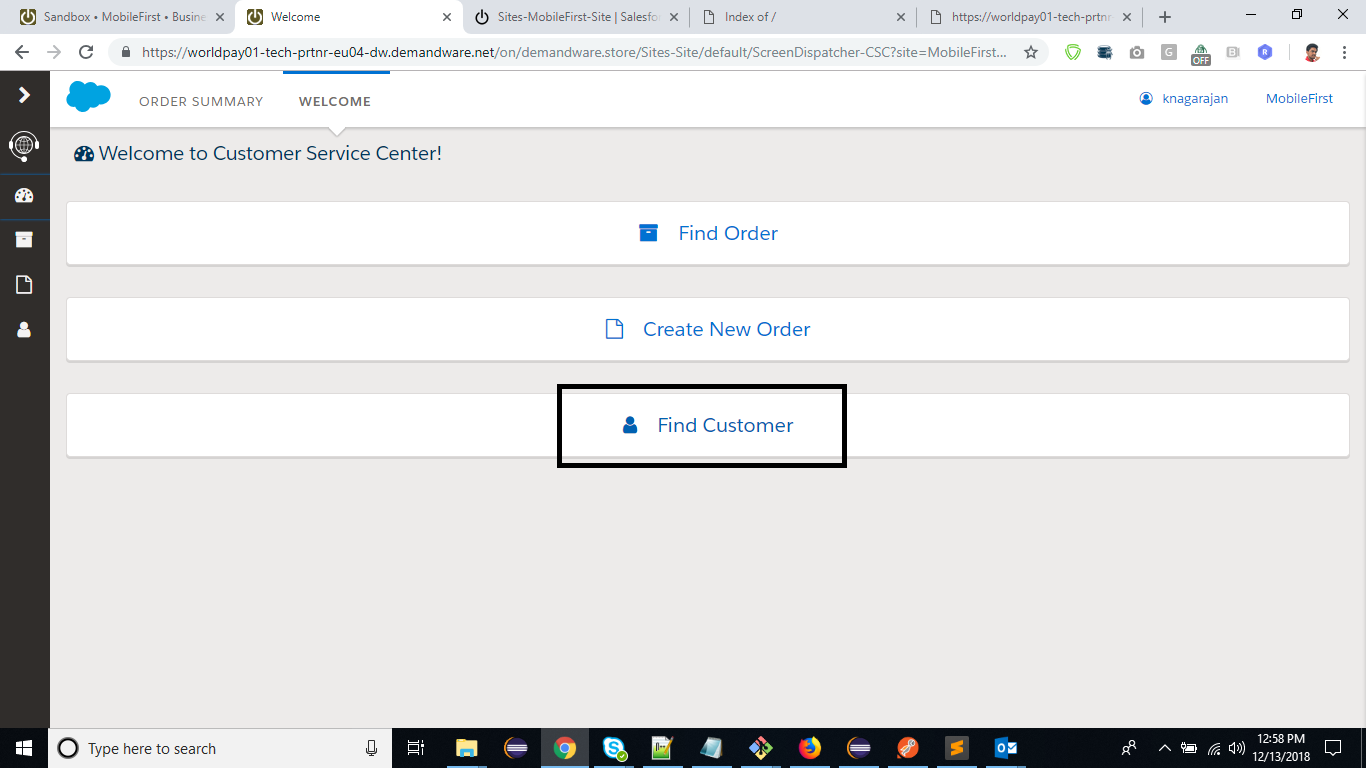


2). Customer service agent placing the order for the customer from storefront. Refer the attached workflow.

In order to enable storefront button in customer centre, update your storefront hostname and storefront path in (Merchant tools > site preferences > custom preferences)

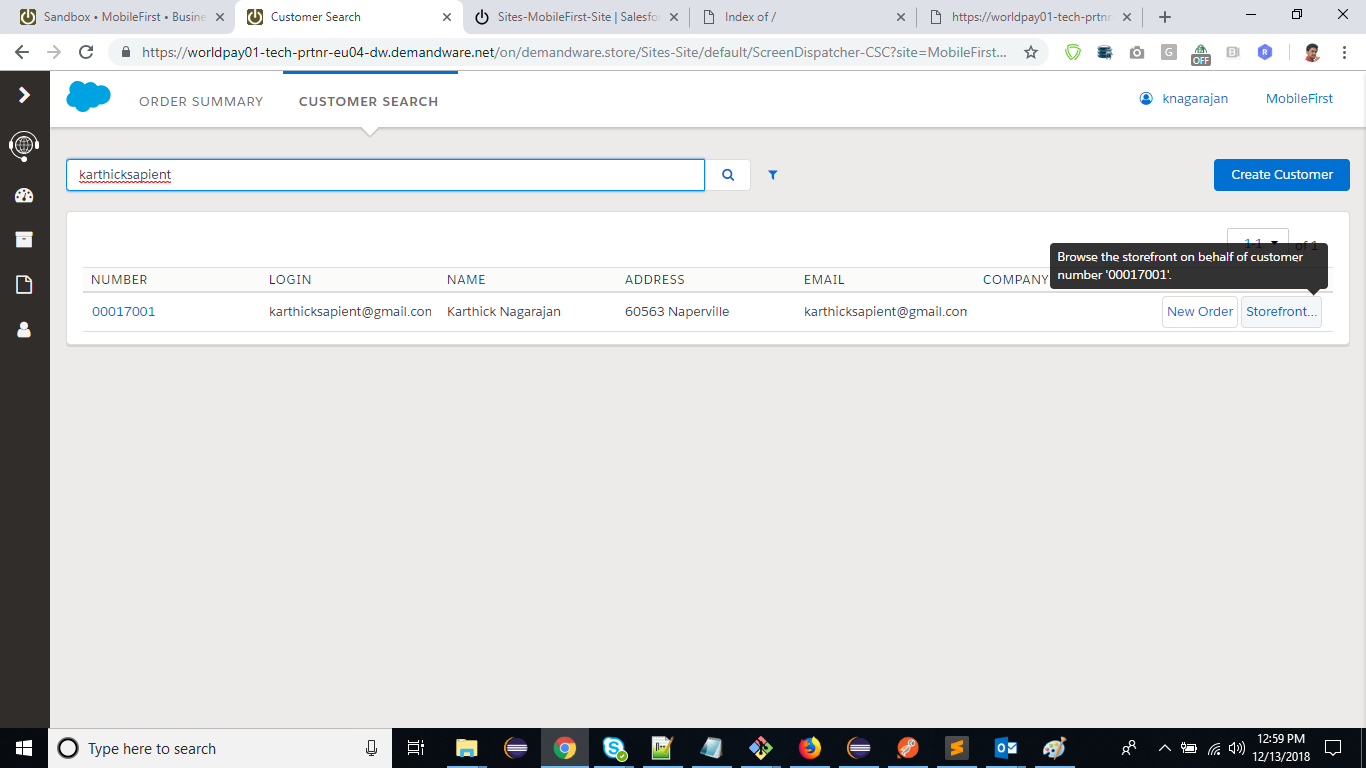
Screen 1

Screen 2



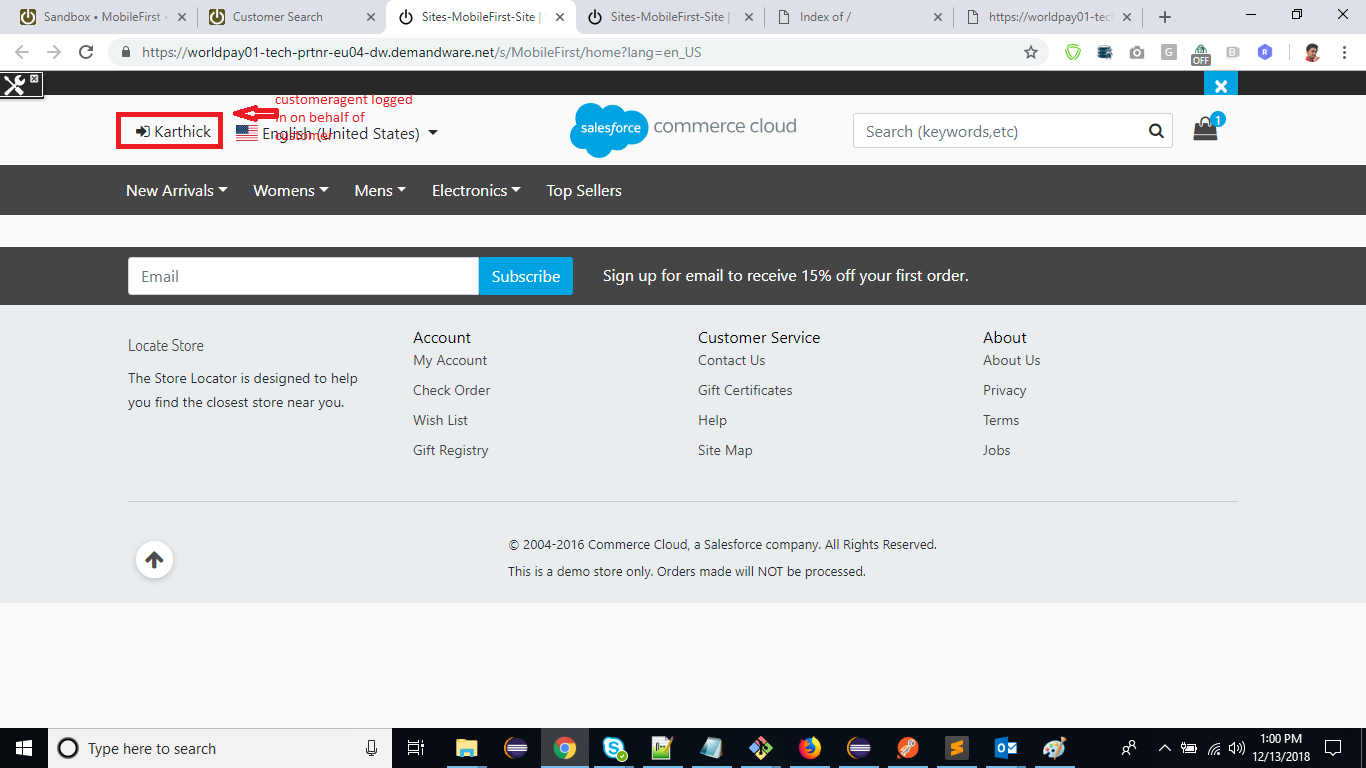
Screen 3

* Search the customer and click storefront



Screen 4

* Customer agent logged in on behalf of customer, here in the storefront checkout page they can’t see the moto as separate payment method. They can normally use credit card payment methods the request will go as moto order



Request and Response will be same as the credit card payment method, only the additional part in the xml is ‘<dynamicInteractionType type="MOTO"/>’

**Request**

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"><paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="T00048284">

<description>Merchant Order Number : T00048284</description>

<amount currencyCode="USD" exponent="2" value="3149"/>

<orderContent>&lt;center&gt;&lt;table border="1"&gt;&lt;tr&gt;&lt;th&gt;Product ID&lt;/th&gt;&lt;th&gt;Product Name&lt;/th&gt;&lt;th&gt;Quantity&lt;/th&gt;&lt;th&gt;Price&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;793775064963&lt;/td&gt;&lt;td&gt;Striped Silk Tie&lt;/td&gt;&lt;td&gt;1&lt;/td&gt;&lt;td&gt;USD 29.99&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="4"&gt;Your payment will be handled by Worldpay Payments Services&lt;br/&gt;This name may appear on your bank statement&lt;br/&gt;http://www.worldpay.com&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/center&gt;</orderContent>

<paymentDetails>

<ECMC-SSL>

<cardNumber>5555555555554444</cardNumber>

<expiryDate>

<date month="4" year="2021"/>

</expiryDate>

<cardHolderName>KARTHICK NAGARAJ</cardHolderName>

<cardAddress>

<address>

<firstName>Karthick</firstName>

<lastName>Nagarajan</lastName>

<address1>1807 Continental Ave Apt 114</address1>

<address2/>

<postalCode>60563</postalCode>

<city>Naperville</city>

<state>IL</state>

<countryCode>US</countryCode>

<telephoneNumber>123456789</telephoneNumber>

</address>

</cardAddress>

</ECMC-SSL>

<session id="T00048284" shopperIPAddress="125.16.91.5"/>

</paymentDetails>

<shopper>

<shopperEmailAddress>karthicksapient@gmail.com</shopperEmailAddress>

<browser>

<acceptHeader>\*/\*</acceptHeader>

<userAgentHeader>Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.110 Safari/537.36</userAgentHeader>

</browser>

</shopper>

<shippingAddress>

<address>

<firstName>Karthick</firstName>

<lastName>Nagarajan</lastName>

<address1>1807 Continental Ave Apt 114</address1>

<address2/>

<postalCode>60563</postalCode>

<city>Naperville</city>

<state>IL</state>

<countryCode>US</countryCode>

<telephoneNumber>2343422234</telephoneNumber>

</address>

</shippingAddress>

<dynamicInteractionType type="MOTO"/>

</order>

</submit>

</paymentService>

**Response**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="T00048284">

<payment>

<paymentMethod>ECMC-SSL</paymentMethod>

<paymentMethodDetail>

<card number="5555\*\*\*\*\*\*\*\*4444" hash="0x65bb11198e83d0f98592df932a1bd5a979fc7c25" type="creditcard">

<expiryDate>

<date month="04" year="2021"/>

</expiryDate>

</card>

</paymentMethodDetail>

<amount value="3149" currencyCode="USD" exponent="2" debitCreditIndicator="credit"/>

<lastEvent>AUTHORISED</lastEvent>

<AuthorisationId id="237758"/>

<CVCResultCode description="B"/>

<AVSResultCode description="E"/>

<cardHolderName>

<![CDATA[KARTHICK NAGARAJ]]>

</cardHolderName>

<issuerCountryCode>N/A</issuerCountryCode>

<balance accountType="IN\_PROCESS\_AUTHORISED">

<amount value="3149" currencyCode="USD" exponent="2" debitCreditIndicator="credit"/>

</balance>

<riskScore value="-5"/>

</payment>

</orderStatus>

</reply>

</paymentService>

### WECHATPAY

WeChat Pay is an eWallet payment method, incorporated into the WeChat app. It is one of the most popular payment methods in China, with over 600 million active users WeChat Pay is available to shoppers who hold a Chinese domestic bank account. When adding a bank card (credit or debit) to their WeChat wallet, shoppers must also provide their Chinese ID (resident identity card), name and phone number. These details are verified in real-time with their bank and must match exactly for successful verification. Without successful verification shoppers will not be able to use WeChat Pay for online purchases.

WeChat Pay is available in 10 currencies but shoppers will always have their wallet debited in CNY. WeChat Pay will perform any currency conversion immediately and show the CNY amount throughout the shopper journey. The exchange rate is obtained from their partner settlement banks (China Construction Bank or China CITIC Bank) at 10am each day (02:00 UTC), which is shown to the shopper on the payment success page.

Shoppers can link multiple bank cards to their wallet. They can opt to fund their payment from their wallet, provided they have a sufficient balance, or directly from their linked cards at time of payment.:

* eWallet

|  |  |
| --- | --- |
| **Property** | **Description/Value** |
| **Payment Type** | eWallet |
| **Countries** | China |
| **Acceptance Currencies** | CNY |
| **Mode** | DIRECT |

#### Request Attribute Mapping

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"><paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order installationId="1029012" orderCode="01154011">

<description>Merchant Order Number : 01154011</description>

<amount currencyCode="USD" exponent="2" value="7349"/>

<orderContent>&lt;center&gt;&lt;table border="1"&gt;&lt;tr&gt;&lt;th&gt;Product ID&lt;/th&gt;&lt;th&gt;Product Name&lt;/th&gt;&lt;th&gt;Quantity&lt;/th&gt;&lt;th&gt;Price&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;701644388317&lt;/td&gt;&lt;td&gt;Stripe Button Down Shirt.&lt;/td&gt;&lt;td&gt;1&lt;/td&gt;&lt;td&gt;USD 64.00&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="4"&gt;Your payment will be handled by Worldpay Payments Services&lt;br/&gt;This name may appear on your bank statement&lt;br/&gt;http://www.worldpay.com&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/center&gt;</orderContent>

<paymentDetails>

<WECHATPAY-SSL/>

</paymentDetails>

<shopper>

<shopperEmailAddress>admin@gmail.com</shopperEmailAddress>

<browser deviceType="0"/>

</shopper>

</order>

</submit>

</paymentService>

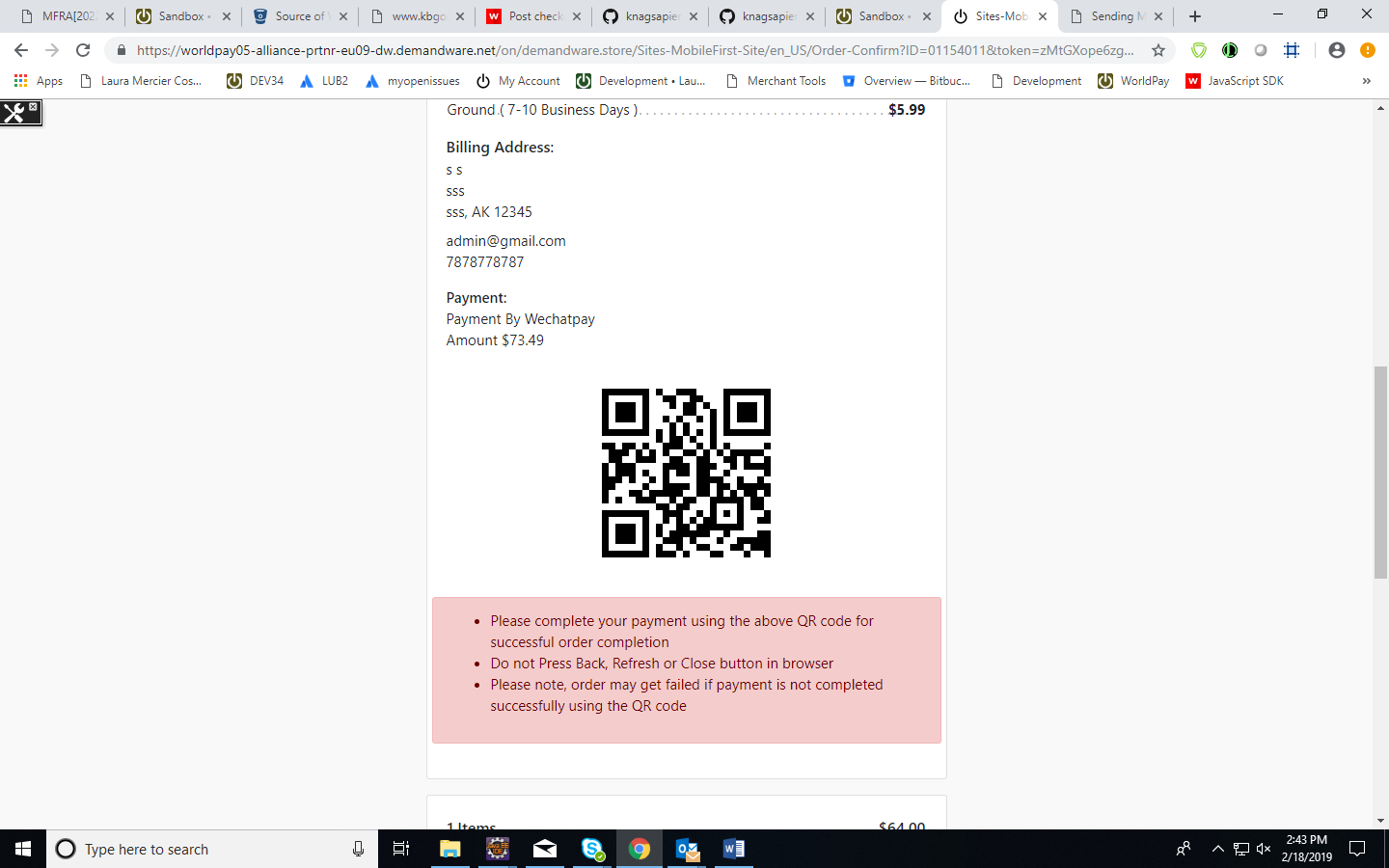
#### Response Attribute Mapping

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM"><reply><orderStatus orderCode="01154011"><payment><paymentMethod>WECHATPAY-SSL</paymentMethod><amount value="7349" currencyCode="USD" exponent="2" debitCreditIndicator="credit"/><lastEvent>SENT\_FOR\_AUTHORISATION</lastEvent><riskScore value="-1"/></payment><qrCode><![CDATA[]]></qrCode></orderStatus></reply></paymentService>



NOTE: The order is automatically authorised after 15 seconds in the test environment.

For the Production environment, user needs to scan the QR code at their end from the wechat payment app to complete the order authorisation. You can refer the screenshot attached above.

### 4.2.21 Google Pay

Update the site preferences named, Google Pay Merchant ID and Google Pay Environment, for google pay integration. For Test environment, Google Pay environment will be TEST, and a merchant ID will be given by worldpay for both the Instances (TEST & PRODUCTION).

Here is an example of the payload within <PAYWITHGOOGLE-SSL>:

**<PAYWITHGOOGLE-SSL>**

**<protocolVersion>ECv1</protocolVersion>**

**<signature>TJVA95OrM7E2cBab30RMHrHDcEfxjoYZgeFONFh7HgQ</signature>**

**<signedMessage>{"encryptedMessage":"qrnk5KIV1syX8xuaJYpjAxjvTmAfH4arrxK+5wT4XNsn+K/21QC5KyNyXVnaZsfz+FjYeZcZyTDsAXMGp01u9Psq3wp/9aJJyZ9PS9+G2sVJ+symppSvIHhPYxfcFLyvDxcU7J2ZUIU2o7ZAsHkc9eUL0zqcjTfRxxyladBQmP3mjy7OtIZbXodSr5vZZqKrRm0MqmPo/ISYor0gPmv+l+wRdLmCugdhBrg6mFGMuMBtnIjdtOZ+o4iSl4NqYo4BnI1py4GXG78FPHAlqU9Im+a9V6CtOsVG1eiLCn616fI8WorvPU46bDL7UApF/+vRF6lJviV9Ie9pUJHejO5Z17GPTfBuxO8ZAPWqcPY\u003d","ephemeralPublicKey":"BJ8xDzqkngvLUZcOAkqgkYpwGIHi2TzOXO6ZDJpKHPJCnJZ5WZOTO0HtNrTiOgiVc2gdZQ+TWmcy2Y1KnNsAGpg\u003d","tag":"5t5pipJgyhxJUg9XcymYcdcKmtBxQ71VvF2uhnempbs\u003d"}</signedMessage>**

**</PAYWITHGOOGLE-SSL>**

The order Request can be found inline. The Response is standard xml response.

|  |  |
| --- | --- |
| **Request :**  <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//WorldPay/DTD WorldPay PaymentService v1//EN"    "http://dtd.worldpay.com/paymentService\_v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">    <submit>      <order orderCode="YOUR\_ORDER\_CODE" shopperLanguageCode="en">        <description>GOOGLE\_PAY\_TEST\_ORDER</description>        <amount value="100" currencyCode="GBP" exponent="2"/>        <orderContent>          <![CDATA[]]>        </orderContent>        <paymentDetails>          <PAYWITHGOOGLE-SSL>            <protocolVersion>AAAAAA...</protocolVersion>            <signature>AAAAAA...</signature>            <signedMessage>AAAAAA...</signedMessage>          </PAYWITHGOOGLE-SSL>        </paymentDetails>        <shopper>          <shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>        </shopper>      </order>    </submit>  </paymentService> |  |

### Stored Credentials

A stored credential is Visa or Mastercard information (such as a card number) stored by a merchant or its agent, a [Payment Facilitator](http://support.worldpay.com/support/kb/gg/corporate-gateway-guide/content/industryschemeextras/paymentfacilitatorrules.htm) (PF) or a [Staged Digital Wallet Operator](http://support.worldpay.com/support/kb/gg/corporate-gateway-guide/content/staged-digital-wallet-operator/staged-digital-wallet-operator.htm) (SDWO) to process future transactions.

Where to include the storedCredentials element:

To indicate that you are storing payment details, include <storedCredentials> with the usage value of "FIRST" in your authorisation request:

  <storedCredentials usage="FIRST"/>

</paymentDetails>

Store the transactionIdentifier from the response

In the response, you get a <transactionIdentifier> (a child of <schemeResponse>), as shown below. This must be stored and (where applicable) supplied with subsequent use of these card details.

Note:  The <transactionIdentifier> may contain up to 56 characters, and may include spaces, even at the beginning or end. Preserve all of these characters.

...

  <schemeResponse>

    <transactionIdentifier>1234567890</transactionIdentifier>

  </schemeResponse>

</payment>

Note: There are two ways to use stored credentials, depending on whether the cardholder or merchant initiates a transaction.

**CARDHOLDER initiates:**

If the cardholder initiates a transaction with their stored details, you must include <storedCredentials> with the usage value of "USED":

  <storedCredentials usage="USED">

  </storedCredentials>

</paymentDetails

**MERCHANT initiates:**

If the merchant initiates a transaction with the stored details (such as with a recurring payment), you must include:

* <storedCredentials> with:
  + the usage value of "USED", and
  + the appropriate merchantInitiatedReason
* <schemeTransactionIdentifier>, which is the <transactionIdentifier> from either:

Note: The Merchant initiated reasons can be INSTALMENT, RECURRING, UNSCHEDULED

To change the type of reason we have to change it from the code base in the following files:

1. The types are mentioned in the properties file, named worldpay.properties

worldpay.storedcred.mi.INSTALMENT= INSTALMENT

worldpay.storedcred.mi.RECURRING= RECURRING

worldpay.storedcred.mi.UNSCHEDULED = UNSCHEDULED

1. To change its type we have to change in file named LibCreateRequest.js

Find this code:

if (!(orderObj.createdBy.equals(WorldpayConstants.CUSTOMERORDER)) && session.isUserAuthenticated())

{ //eslint-disable-line

storedCredentials = new XML('<storedCredentials usage="USED" merchantInitiatedReason="' + Resource.msg('worldpay.storedcred.mi.UNSCHEDULED', 'worldpay', null) + '"></storedCredentials>'); //eslint-disable-line

}

In this part of code change inside Resource.msg.

For eg, for installment + Resource.msg('worldpay.storedcred.mi. INSTALMENT, 'worldpay', null)

And so on,

* + The "FIRST" response message
  + The previous "USED" response message

  <storedCredentials usage="USED" merchantInitiatedReason="UNSCHEDULED">

    <schemeTransactionIdentifier>1234567890</schemeTransactionIdentifier> <!-- <transactionIdentifier> response from FIRST or USED request-->

  </storedCredentials>

</paymentDetails>

**REQUEST:**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">

  <submit>

    <order orderCode="YOUR\_ORDER\_CODE">

      <description>YOUR DESCRIPTION</description>

      <amount currencyCode="GBP" exponent="2" value="5000"/>

      <paymentDetails>

        <CARD-SSL>

          <cardNumber>4444333322221111</cardNumber>

          <expiryDate>

            <date month="01" year="2020"/>

          </expiryDate>

          <cardHolderName>A Shopper</cardHolderName>

          <cardAddress>

            <address>

              <address1>47A</address1>

              <address2>Queensbridge Road</address2>

              <address3>Suburbia</address3>

              <postalCode>CB94BQ</postalCode>

              <city>Cambridge</city>

              <state>Cambridgeshire</state>

              <countryCode>GB</countryCode>

            </address>

          </cardAddress>

        </CARD-SSL>

        <storedCredentials usage="FIRST"/> <!--Indicates that you are storing credentials-->

        <session shopperIPAddress="123.123.123.123" id="0215ui8ib1"/>

      </paymentDetails>

      <shopper>

        <shopperEmailAddress>ashopper@myprovider.com</shopperEmailAddress>

        <browser>

          <acceptHeader>text/html</acceptHeader>

          <userAgentHeader>Mozilla/5.0 ...</userAgentHeader>

        </browser>

      </shopper>

    </order>

  </submit>

</paymentService>

**RESPONSE:**

The response includes the <schemeResponse> parameter, within which you get the <transactionIdentifier>. Where required, use the value returned in <transactionIdentifier> as the <schemeTransactionIdentifier> in your request to use credentials:

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

  "http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="ExampleCode1">

  <reply>

    <orderStatus orderCode="ExampleOrder1">

      <payment>

        <paymentMethod>VISA-SSL</paymentMethod>

        <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <lastEvent>AUTHORISED</lastEvent>

        <AuthorisationId id="666"/>

        <balance accountType="IN\_PROCESS\_AUTHORISED">

          <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        </balance>

        <cardNumber>4444\*\*\*\*\*\*\*\*1111</cardNumber>

        <riskScore value="0"/>

        <schemeResponse>

          <transactionIdentifier>20005060720116005061</transactionIdentifier> <!--Store this for later use-->

        </schemeResponse>

      </payment>

    </orderStatus>

  </reply>

</paymentService>

**‘USED’ Request:**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">

  <submit>

    <order orderCode="YOUR\_ORDER\_CODE">

      <description>YOUR DESCRIPTION</description>

      <amount currencyCode="GBP" exponent="2" value="5000"/>

      <paymentDetails>

        <CARD-SSL>

          <cardNumber>4444333322221111</cardNumber>

          <expiryDate>

            <date month="01" year="2020"/>

          </expiryDate>

          <cardHolderName>A Shopper</cardHolderName>

          <cardAddress>

            <address>

              <address1>47A</address1>

              <address2>Queensbridge Road</address2>

              <address3>Suburbia</address3>

              <postalCode>CB94BQ</postalCode>

              <city>Cambridge</city>

              <state>Cambridgeshire</state>

              <countryCode>GB</countryCode>

            </address>

          </cardAddress>

        </CARD-SSL>

        <storedCredentials usage="USED" merchantInitiatedReason="UNSCHEDULED">

          <schemeTransactionIdentifier>20005060720116005061</schemeTransactionIdentifier> <!-- Only include this if it's a merchant-initiated transaction-->

        </storedCredentials>

        <session shopperIPAddress="123.123.123.123" id="0215ui8ib1"/>

      </paymentDetails>

      <shopper>

        <shopperEmailAddress>ashopper@myprovider.com</shopperEmailAddress>

        <browser>

          <acceptHeader>text/html</acceptHeader>

          <userAgentHeader>Mozilla/5.0 ...</userAgentHeader>

        </browser>

      </shopper>

    </order>

  </submit>

</paymentService>

**Response to 'used' request:**

In transactions, you receive another <transactionIdentifier>. We are using the first time received transactionIdentifier value.

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MYMERCHANT">

  <reply>

    <orderStatus orderCode="ExampleOrder1"> <!--The orderCode you supplied in the order-->

      <payment>

        <paymentMethod>VISA-SSL</paymentMethod>

        <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <lastEvent>AUTHORISED</lastEvent>

        <AuthorisationId id="666"/>

        <balance accountType="IN\_PROCESS\_AUTHORISED">

          <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        </balance>

        <cardNumber>4444\*\*\*\*\*\*\*\*1111</cardNumber>

        <riskScore value="0"/>

        <schemeResponse>

          <transactionIdentifier>94443862893748229682</transactionIdentifier>

        </schemeResponse>

      </payment>

    </orderStatus>

  </reply>

</paymentService>

### TOKENISATION

Tokenisation is the replacement of sensitive credit card data with a unique identifier (the token) that can not be mathematically reversed.

* Choose [shopper](http://support.worldpay.com/support/kb/gg/corporate-gateway-guide/content/tokenisation/createshoppertokens.htm) tokens if you **only** intend to use tokens for your eCommerce channel
* Choose [merchant](http://support.worldpay.com/support/kb/gg/corporate-gateway-guide/content/tokenisation/createmerchanttokens.htm) tokens if you intend to share tokens between your eCommerce and your Point of Sale (POS) channels (using Worldpay Total as your omni-channel solution)

***SHOPPER TOKEN:***

Create a shopper token with a payment request

<createToken> is the instruction to create a token for the card used. <createToken> must contain <authenticatedShopperID> - a reference that uniquely identifies each shopper so that you can associate their payment tokens with them.

***Request :***

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MYMERCHANT">

  <submit>

    <order orderCode="T0211010">

      <description>20 red roses from the MyMerchant webshop.</description>

      <amount currencyCode="GBP" exponent="2" value="5000"/>

      <paymentDetails>

        <VISA-SSL>

          <cardNumber>44444433333322221111</cardNumber>

          <expiryDate>

            <date month="01" year="2020"/>

          </expiryDate>

          <cardHolderName>J. Shopper</cardHolderName>

          <cvc>123</cvc>

          <cardAddress>

            <address>

              <address1>47A</address1>

              <address2>Queensbridge Road</address2>

              <address3>Suburbia</address3>

              <postalCode>CB94BQ</postalCode>

              <city>Cambridge</city>

              <state>Cambridgeshire</state>

              <countryCode>GB</countryCode>

              <telephoneNumber>0122312345</telephoneNumber>

            </address>

          </cardAddress>

        </VISA-SSL>

        <session shopperIPAddress="123.123.123.123" id="0215ui8ib1" />

      </paymentDetails>

      <shopper>

        <shopperEmailAddress>jshopper@myprovider.int</shopperEmailAddress>

        <authenticatedShopperID>UniqueshopperID</authenticatedShopperID> <!--Mandatory for shopper tokens, don't send for merchant tokens-->

        <browser>

          <acceptHeader>text/html,application/xhtml+xml,application/xml ;q=0.9,\*/\*;q=0.8 </acceptHeader>

          <userAgentHeader>Mozilla/5.0 (Windows; U; Windows NT 5.1;en-GB; rv:1.9.1.5) Gecko/20091102 Firefox/3.5.5 (.NET CLR 3.5.30729)</userAgentHeader>

        </browser>

      </shopper>

      <createToken tokenScope="shopper">

        <tokenEventReference>TOK7854321</tokenEventReference>

        <tokenReason>ClothesDepartment</tokenReason>

      </createToken>

    </order>

  </submit>

</paymentService>

**Response :**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MYMERCHANT">

  <reply>

    <orderStatus orderCode="T0211010">

      <payment>

        <paymentMethod>VISA-SSL</paymentMethod>

        <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <lastEvent>AUTHORISED</lastEvent>

        <CVCResultCode description="UNKNOWN"/>

        <AVSResultCode description="UNKNOWN"/>

        <balance accountType="IN\_PROCESS\_AUTHORISED">

          <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        </balance>

        <cardNumber>4444\*\*\*\*\*\*\*\*1111</cardNumber>

        <riskScore value="4"/>

      </payment>

      <token>

        <authenticatedShopperID>UniqueshopperID</authenticatedShopperID>

        <tokenEventReference>TOK7854321</tokenEventReference> <!--The event reference from your current submission-->

        <tokenReason>ClothesDepartment</tokenReason>

        <tokenDetails tokenEvent="NEW">

          <paymentTokenID>9902019934757792074</paymentTokenID>

          <paymentTokenExpiry>

            <date dayOfMonth="3" month="03" year="2019"/>

          </paymentTokenExpiry>

          <tokenEventReference>TOK7854321</tokenEventReference> <!--The event reference from the initial token creation-->

          <tokenReason>ClothesDepartment</tokenReason>

        </tokenDetails>

        <paymentInstrument>

          <cardDetails>

            <expiryDate>

              <date month="03" year="2019"/>

            </expiryDate>

            <cardHolderName>J.Shopper</cardHolderName>

            <cardAddress>

              <address>

                <lastName>Shopper</lastName>

                <address1>47A</address1>

                <address2>Queensbridge Road</address2>

                <address3>Suburbia</address3>

                <state>Cambridge</state>

                <countryCode>GB</countryCode>

                <telephoneNumber>0122312345</telephoneNumber>

              </address>

            </cardAddress>

            <derived>

              <cardBrand>VISA</cardBrand>

              <cardSubBrand>VISA\_CREDIT</cardSubBrand>

              <issuerCountryCode>N/A</issuerCountryCode>

              <obfuscatedPAN>4444\*\*\*\*\*\*\*\*1111</obfuscatedPAN>

            </derived>

          </cardDetails>

        </paymentInstrument>

      </token>

    </orderStatus>

  </reply>

</paymentService>

**ZERO Order Request:**

<?xml version="1.0"?><!DOCTYPE paymentService PUBLIC "-//Worldpay/DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd"><paymentService merchantCode="SAPIENTNITROECOM" version="1.4">

<submit>

<order orderCode="1557396491905">

<description>Merchant Order Number : 1557396491905</description>

<amount currencyCode="USD" exponent="2" value="0"/>

<paymentDetails>

<ECMC-SSL>

<cardNumber>5555555555554444</cardNumber>

<expiryDate>

<date month="4" year="2022"/>

</expiryDate>

<cardHolderName>Master</cardHolderName>

</ECMC-SSL>

<storedCredentials usage="FIRST"/>

</paymentDetails>

<shopper>

<authenticatedShopperID>00009001</authenticatedShopperID>

<browser>

<acceptHeader/>

<userAgentHeader/>

</browser>

</shopper>

<createToken tokenScope="shopper">

<tokenEventReference>1557396491905</tokenEventReference>

<tokenReason>1557396491905</tokenReason>

</createToken>

</order>

</submit>

</paymentService>

**ZERO Order Response:**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="SAPIENTNITROECOM">

<reply>

<orderStatus orderCode="1557396491905">

<payment>

<paymentMethod>ECMC-SSL</paymentMethod>

<paymentMethodDetail>

<card number="5555\*\*\*\*\*\*\*\*4444" hash="0x65bb11198e83d0f98592df932a1bd5a979fc7c25" type="creditcard">

<expiryDate>

<date month="04" year="2022"/>

</expiryDate>

</card>

</paymentMethodDetail>

<amount value="0" currencyCode="USD" exponent="2" debitCreditIndicator="credit"/>

<lastEvent>AUTHORISED</lastEvent>

<AuthorisationId id="640020"/>

<CVCResultCode description="B"/>

<AVSResultCode description="H"/>

<cardHolderName>

<![CDATA[Master]]>

</cardHolderName>

<issuerCountryCode>N/A</issuerCountryCode>

<riskScore value="0"/>

<schemeResponse>

<transactionIdentifier>000000000000020005060720116005060</transactionIdentifier>

</schemeResponse>

</payment>

<token>

<authenticatedShopperID>00009001</authenticatedShopperID>

<tokenEventReference>1557396491905</tokenEventReference>

<tokenReason>1557396491905</tokenReason>

<tokenDetails tokenEvent="NEW">

<paymentTokenID>K5Z6F7E3B6F6L8R</paymentTokenID>

<paymentTokenExpiry>

<date dayOfMonth="16" month="05" year="2019" hour="10" minute="08" second="12"/>

</paymentTokenExpiry>

<tokenEventReference>1557396491905</tokenEventReference>

<tokenReason>1557396491905</tokenReason>

</tokenDetails>

<paymentInstrument>

<cardDetails>

<expiryDate>

<date month="04" year="2022"/>

</expiryDate>

<cardHolderName>

<![CDATA[Master]]>

</cardHolderName>

<derived>

<cardBrand>ECMC</cardBrand>

<cardSubBrand>ECMC\_CREDIT</cardSubBrand>

<issuerCountryCode>N/A</issuerCountryCode>

<obfuscatedPAN>5555\*\*\*\*\*\*\*\*4444</obfuscatedPAN>

</derived>

</cardDetails>

</paymentInstrument>

</token>

</orderStatus>

</reply>

</paymentService>

***MERCHANT TOKEN:***

***Create a merchant token with a payment request***

<createToken> is the instruction to create a token for the card used. <createToken> must contain tokenScope="merchant" - an attribute of <createToken> which states that the token will be a merchant token**.**

**Merchant Token Request :**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MYMERCHANT">

  <submit>

    <order orderCode="TS211010">

      <description>20 red roses from the MyMerchant store.</description>

      <amount value="5000" currencyCode="GBP" exponent="2"/>

      <paymentDetails>

        <VISA-SSL>

          <cardNumber>4444333322221111</cardNumber>

          <expiryDate>

            <date month="06" year="2019" />

          </expiryDate>

          <cardHolderName>J. Shopper</cardHolderName>

          <cvc>123</cvc>

        </VISA-SSL>

      </paymentDetails>

      <createToken tokenScope="merchant"> <!--mandatory for merchant tokens-->

        <tokenEventReference>TOK7854321</tokenEventReference>

        <tokenReason>ClothesDepartment</tokenReason>

      </createToken>

    </order>

  </submit>

</paymentService>

**Response:**

<?xml version="1.0" encoding="UTF-8"?>

<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"

"http://dtd.worldpay.com/paymentService\_v1.dtd">

<paymentService version="1.4" merchantCode="MYMERCHANT">

  <reply>

    <orderStatus orderCode="TS211010">

      <payment>

        <paymentMethod>VISA-SSL</paymentMethod>

        <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        <lastEvent>AUTHORISED</lastEvent>

        <CVCResultCode description="UNKNOWN"/>

        <AVSResultCode description="UNKNOWN"/>

        <balance accountType="IN\_PROCESS\_AUTHORISED">

          <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit"/>

        </balance>

        <cardNumber>4444\*\*\*\*\*\*\*\*1111</cardNumber>

        <riskScore value="4"/>

      </payment>

      <token>

        <tokenEventReference>TOK7854321</tokenEventReference> <!--The event reference from your current submission-->

        <tokenReason>ClothesDepartment</tokenReason>

        <tokenDetails tokenEvent="NEW">

          <paymentTokenID>9902019934757792074</paymentTokenID>

          <paymentTokenExpiry>

            <date dayOfMonth="3" month="03" year="2019"/>

          </paymentTokenExpiry>

          <tokenEventReference>TOK7854321</tokenEventReference> <!--The event reference from the initial token creation-->

          <tokenReason>ClothesDepartment</tokenReason>

        </tokenDetails>

      </token>

    </orderStatus>

  </reply>

</paymentService>

**The response to a Hosted order with a create token request is exactly the same as a standard Hosted response**

For more information please refer to :<http://support.worldpay.com/support/kb/gg/corporate-gateway-guide/content/tokenisation/usetokens.htm>

### 3DS2

3D Secure 2 allows businesses and their payment provider to send more data elements on each transaction to the cardholder’s bank. Worldpay have a relationship with Cardinal Commerce whereby your website integrates to Cardinal Commerce's 3DS2 authentication service for Device Data Collection and challenge flows. Worldpay manages the rest of the process.

#### Device Data Collection

1. Create a JSON Web Token (JWT) on your server that is passed to the browser. When the shopper has entered a card number, start the Device Data Collection (DDC).
2. Include a hidden DDC iframe, with the DDC JWT and the shopper's card number, on your page.
3. Post the form to Cardinal Commerce's DDC endpoint.
4. You receive a notification (on the shopper's browser) that DDC is complete. DDC returns a JavaScript message event, containing a SessionId.

#### Initial Payment Request

1. Use the SessionId and submit as dfReferenceId in your XML payment request.
2. An authentication request is submitted to Cardinal Commerce to determine if a challenge is required. The possible outcomes are:
   * Frictionless Flow - An authorisation is attempted (Proceed to Step 2 in [Second Payment Request](https://beta.developer.worldpay.com/docs/wpg/directintegration/3ds2#second-payment-request)).
   * Challenge Required - Proceed to 3DS2 Challenge

#### 3DS2 Challenge

1. Extract the data from the challenge response.
2. Create a challenge JWT on your server that is passed to the browser. Include a returnURL and the specified values returned in the XML challenge response.
3. Include a challenge iframe, with the challenge JWT and the optional merchant data (MD), on your page.
4. Automatically submit this form to the Cardinal Commerce endpoint.
5. The shopper completes the challenge in the iframe and is redirected to the returnURL.

#### Second Payment Request

1. Submit a second XML request, including the session id and machine cookie.
2. If authentication is successful, Worldpay attempts authorisation.

***Initial XML Payment Request***

Create the XML authorisation request. Add the following two elements to your XML

* additional3DSData (Mandatory)
* riskData (Recommended to increase chances of a frictionless flow)

|  |
| --- |
| <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"  "http://dtd.worldpay.com/paymentService\_v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE"> <!--Enter your own merchant code-->  <submit>  <order orderCode="YOUR\_ORDER\_CODE"> <!--Enter a unique order code each time-->  <description>YOUR DESCRIPTION</description>  <amount value="2000" currencyCode="EUR" exponent="2"/>  <orderContent>  <![CDATA[]]>  </orderContent>  <paymentDetails>  <CARD-SSL>  <cardNumber>4444333322221111</cardNumber>  <expiryDate>  <date month="01" year="2020"/>  </expiryDate>  <cardHolderName>3DS\_V2\_CHALLENGE\_IDENTIFIED</cardHolderName>  <cvc>123</cvc>  <cardAddress>  <address>  <address1>Worldpay</address1>  <address2>270-289 The Science Park</address2>  <address3>Milton Road</address3>  <postalCode>CB4 0WE</postalCode>  <city>Cambridge</city>  <countryCode>GB</countryCode>  </address>  </cardAddress>  </CARD-SSL>  <session shopperIPAddress="127.0.0.1" id="SESSION\_ID"/> <!--Session id must be unique for each order-->  </paymentDetails>  <shopper>  <shopperEmailAddress>jshopper@myprovider.com</shopperEmailAddress>  <browser>  <acceptHeader>text/html</acceptHeader>  <userAgentHeader>Mozilla/5.0 ...</userAgentHeader>  </browser>  </shopper>  **<!-- Optional Risk Data -->**  <riskData>  <authenticationRiskData authenticationMethod="localAccount">  <authenticationTimestamp><date second="01" minute="02" hour="03" dayOfMonth="01" month="06" year="2019"/></authenticationTimestamp>  </authenticationRiskData>  <shopperAccountRiskData  transactionsAttemptedLastDay="1"  transactionsAttemptedLastYear="100"  purchasesCompletedLastSixMonths="50"  addCardAttemptsLastDay="1"  previousSuspiciousActivity="true"  shippingNameMatchesAccountName="true"  shopperAccountAgeIndicator="lessThanThirtyDays"  shopperAccountChangeIndicator="lessThanThirtyDays"  shopperAccountPasswordChangeIndicator="noChange"  shopperAccountShippingAddressUsageIndicator="thisTransaction"  shopperAccountPaymentAccountIndicator="lessThanThirtyDays">  <shopperAccountCreationDate><date dayOfMonth="01" month="02" year="2003"/></shopperAccountCreationDate>  <shopperAccountModificationDate><date dayOfMonth="02" month="03" year="2004"/></shopperAccountModificationDate>  <shopperAccountPasswordChangeDate><date dayOfMonth="03" month="04" year="2005"/></shopperAccountPasswordChangeDate>  <shopperAccountShippingAddressFirstUseDate><date dayOfMonth="04" month="05" year="2006"/></shopperAccountShippingAddressFirstUseDate>  <shopperAccountPaymentAccountFirstUseDate><date dayOfMonth="05" month="06" year="2007"/></shopperAccountPaymentAccountFirstUseDate>  </shopperAccountRiskData>  <transactionRiskData  shippingMethod="shipToBillingAddress"  deliveryTimeframe="overnightShipping"  deliveryEmailAddress="sp@worldpay.com"  reorderingPreviousPurchases="true"  preOrderPurchase="false"  giftCardCount="1">  <transactionRiskDataGiftCardAmount><amount value="1" currencyCode="EUR" exponent="2"/></transactionRiskDataGiftCardAmount>  <transactionRiskDataPreOrderDate><date dayOfMonth="06" month="07" year="2008"/></transactionRiskDataPreOrderDate>  </transactionRiskData>  </riskData>  <!-- Additional 3DS data that you must provide to us -->  <additional3DSData  dfReferenceId="1f1154b7-620d-4654-801b-893b5bb22db1"  challengeWindowSize="390x400"  challengePreference="challengeMandated"  />  </order>  </submit>  </paymentService> |

We pass the information to Cardinal Commerce, who matches the DDC to the payment request using the dfReferenceId value. This information is sent to the issuer who will then establish whether the payment requires additional authentication (i.e. a challenge) or not.

The response to your authorisation request will either be a normal authorization response, which ends the payment flow, or a 3DS challenge response.

***3DS Challenge***

If the issuer decides that the payment requires additional authentication, they signal to Worldpay that a challenge is required. You will receive a response from us to redirect the shopper to a challenge page. The 3DS related information is inside the threeDSChallengeDetails element.

**Example response with payload:**

|  |
| --- |
| <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN"  "http://dtd.worldpay.com/paymentService v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">  <reply>  <orderStatus orderCode='YOUR\_ORDER\_CODE'>  <challengeRequired>  <threeDSChallengeDetails>  <threeDSVersion>2.1.0</threeDSVersion>  <transactionId3DS>rUT8fLKDviHXr8aUn3l1</transactionId3DS>  <acsURL><![CDATA[www.worldpay.com]]></acsURL>  <payload>P.25de9db33221a55eedc6ac352b927a8c3a08d747643c592dd8f8ab7d3...</payload>  </threeDSChallengeDetails>  </challengeRequired>  </orderStatus>  </reply>  </paymentService> |

***Redirect to 3DS2 Challenge***

As the redirect to challenge will be another Cardinal Commerce page, you must create a challenge JWT on your server that is passed to the browser.

**Request Challenge Page**

Create an iframe with an automatic form post to [**https://secure-test.worldpay.com/shopper/3ds/challenge.html (Test**](https://secure-test.worldpay.com/shopper/3ds/challenge.html%20(Test) **environment)**, and to **https://secure.worldpay.com/shopper/3ds/challenge.html (Production environment)**

On the page, you redirect the shopper to.

***Second XML Payment Request***

Use this request for the returnUrl to trigger the second XML Payment Request

|  |
| --- |
| <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"  "http://dtd.worldpay.com/paymentService\_v1.dtd" >  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE"> <submit>  <order orderCode="YOUR\_ORDER\_CODE"> <!--The order code from the first message-->  <info3DSecure>  <completedAuthentication/>  </info3DSecure>  <session id="SESSION\_ID"/> <!--The session id in the first message-->  </order>  </submit>  </paymentService> |

***Authorisation Response***

This is received because either the first authorisation request was authenticated without a challenge (frictionless flow), or a challenge has been completed by the shopper.

The XML response from Worldpay confirms the result for the authorization.

|  |
| --- |
| <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd" >  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE"> <!--The merchantCode you supplied in the order-->  <reply>  <orderStatus orderCode="YOUR\_ORDER\_CODE"> <!--The orderCode you supplied in the order-->  <payment>  <paymentMethod>VISA-SSL</paymentMethod>  <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit" />  <lastEvent>AUTHORISED</lastEvent>  <AuthorisationId id="123" />  <balance accountType="IN\_PROCESS\_AUTHORISED">  <amount value="5000" currencyCode="GBP" exponent="2" debitCreditIndicator="credit" />  </balance>  <cardNumber>4444\*\*1111</cardNumber>  <riskScore value="0" />  </payment>  <ThreeDSecureResult description="Cardholder authenticated" />  </orderStatus>  </reply>  </paymentService> US DOMESTIC (Prime Routing) **PRIME ROUTING :**  Prerequisites :  To use this service you must meet the following prerequisites:   * The service must be enabled on your account * You must use the Direct XML API * You must process transactions as sales   **Sale**  With the sales request, worldpay will automatically capture the funds from the shopper once the request has been authorized. For example, if you're a company that offers a digital product, be it a game or a video that is immediately downloaded once the customer has paid for it, you will want to know straight away that the customer has been charged for the item. There are two options for submitting Sale payments:   * You send a Sale API request * Sale is set as the default on your US account   **Sale request**  The only difference between a sales and a standard Direct XML request is that you need to include the action attribute set to SALE within the <paymentDetails> element. Here's an example authorization request:  BM CONFIGURATION : **Go to the business manger > Mechant Tools > Site Preferences > Custom Preferences > Worldpay > Enable Sales request (yes)**  <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN"  "http://dtd.worldpay.com/paymentService\_v1.dtd" >  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">  <submit>  <order orderCode="YOUR\_ORDER\_CODE">  <description>YOUR DESCRIPTION</description>  <amount value="2000" currencyCode="EUR" exponent="2"/>  <orderContent>  <![CDATA[]]>  </orderContent>  <paymentDetails action="SALE">  <CARD-SSL>  <cardNumber>4444333322221111</cardNumber>  <expiryDate>  <date month="01" year="2020" />  </expiryDate>  <cardHolderName>J. Shopper</cardHolderName>  <cardAddress>  <address>  <address1>900 Chelmsford Street</address1>  <postalCode>01851</postalCode>  <city>Lowell</city>  <state>MA</state>  <countryCode>US</countryCode>  </address>  </cardAddress>  </CARD-SSL>  <session shopperIPAddress="123.123.123.123" id="0215ui8ib1" />  </paymentDetails>  <shopper>  <shopperEmailAddress>shopper email address</shopperEmailAddress>  <browser>  <acceptHeader>text/html</acceptHeader>  <userAgentHeader>Mozilla/5.0 ...</userAgentHeader>  </browser>  </shopper>  </order>  </submit>  </paymentService>  **Sale response**  The response is the same as a standard Direct XML response with a <lastEvent> of AUTHORISED. This will be followed shortly by a CAPTURED notification (if enabled).  Note: In secure-test the <lastEvent> is CAPTURED.  **Void**  In some cases you may wish to void a sale request. This is done with an order modification. This must be done within the same US business day as the sale request, else it will fail. If it does fail, you'll need to submit a refund request.  How to void sale from the Business manager :  Note : The configuration and setup is explained in the installation guide for SFRA  Go to **Mercahnt Tools > Ordering > Customer Service Center**    ***Find the order to void :***    Click on the order. The next window will have the order details (Snippet inline). Click on more option to see void sale feature.    Click On void sale button    Order is voided successfully    **Void request**  To submit a void modification, include <voidSale/> in your modification request.  <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">  <modify>  <orderModification orderCode="YOUR\_ORDER\_CODE">  <voidSale/>  </orderModification>  </modify>  </paymentService>  **Void response**  <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">  <reply>  <ok>  <voidReceived ordercode="YOUR\_ORDER\_CODE" />  </ok>  </reply>  </paymentService>  **Void notification**  Once the void request has been processed a notification will sent.  <?xml version="1.0" encoding="UTF-8"?>  <!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService\_v1.dtd">  <paymentService version="1.4" merchantCode="YOUR\_MERCHANT\_CODE">  <notify>  <orderStatusEvent orderCode="YOUR\_ORDER\_CODE">  <payment>  <paymentMethod>ECMC-SSL</paymentMethod>  <amount value="1000" currencyCode="EUR" exponent="2" debitCreditIndicator="credit" />  <lastEvent>VOIDED</lastEvent>  </payment>  <journal journalType="VOIDED">  <bookingDate>  <date dayOfMonth="01" month="01" year="2020" />  </bookingDate>  <accountTx accountType="IN\_PROCESS\_CAPTURED" batchId="1">  <amount value="1000" currencyCode="EUR" exponent="2" debitCreditIndicator="debit" />  </accountTx>  </journal>  </orderStatusEvent>  </notify>  </paymentService>  **Advanced Prime Routing**  Advanced Prime Routing allows you to:   * Receive the debit network used to process the payment * Specify your preferred debit networks * Specify your routing preference   **Routing preference**  You can optionally provide a routing preference to specify how a particular transaction should be routed:   * pinlessDebitOnly - Route the transaction only through the PINless Debit networks * signatureOnly - Route the transaction only through the signature networks * regular - Use standard routing |

**Debit networks**

The following table shows the debit network names used with Preferred debit network and Receive debit network along with the supported transaction types.

Network Recurring eCommerce

Accel ✔ ✔

AFFN ✔ ✔

CU24 ✔ ✖

Jeanie ✔ ✖

NYCE ✔ ✔

Pulse ✔ ✔

Shazam ✔ ✔

Star SouthEast ✔ ✔

Star West ✔ ✔

Star NorthEast ✔ ✔

**Errors**

All errors related to Prime Routing are reported under error code 10.

Error code Description

10 Merchant is not enabled for prime routing

10 Invalid networkName: value supplied

10 Invalid routingPreference: value supplied

10 preferredNetworks can have up to 12 networkName elements

# PRODUCTION SETUP



## PRODUCTION SERVICE SETUP

Steps for setting up the production service in business manager

1. In business manager navigate to “Administration > Operations > Services”
2. Click on “Credentials” Tab
3. Create new credentials by providing the merchant code, production URL, username and password
4. Now, navigate to “Merchant Tools > Site Preferences > Custom Preferences”
5. Inside “Worldpay” group “Merchant Code for Worldpay” as created in step 3. Also modify the other desired preferences on need basis
6. Worldpay Client Side Encryption Public Key
7. Worldpay MAC Secret Code
8. Worldpay Merchant Number
9. Worldpay Installation Id
10. In case if for separate merchant to be used at APM level, then service detail modification to be done in “Merchant Tools > Ordering > Payment Methods”

# OPERATIONS, MAINTENANCE



## DATA STORAGE

### Order Level Attributes

Some additional attributes are defined and stored in Order object. These are the custom attributes and will be sent as a part of Order XML, so that Order Management System can use the same for further processing.

|  |  |  |  |
| --- | --- | --- | --- |
| Sr. No. | Additional Custom Fields | Attribute Id | Description |
| 1 | Refusal/Decline Code | declineCode | This field capture the value of declined code from Worldpay response. |
| 2 | Risk Score | riskScore | This field capture the string sends by for Risk management or Risk Guardian. |
| 3 | Authorization ID | authID | This field captures the value of Authorization ID for Authorized Request. |
| 4 | Masked Card Number | cardNumer | This field captures the masked card number from Worldpay response. |
| 5 | CVC Result Code | cvcResultCode | This field capture CVV status code from response |
| 6 | AVS Result Code | avsResultCode | This field capture AVS status code from response |
| 7 | Transaction Status | transactionStatus | This field maintains the history of Order status. This is Array, so whenever order status will be changed transaction status will be updated by order notification. |
| 8 | AAV Postcode Result Code | aaVPostcodeResultCode | This field will be populate from Authorization response of AMEX card |
| 9 | AAV Address Result Code | aaVAddressResultCode | This field will be populate from Authorization response of AMEX card |
| 10 | Issuer Response | issuerResponse | Response from Issuer After 3D verification |
| 11 | AAV Email Result Code | aaVEmailResultCode | Email Result Code |
| 12 | AAV Telephone Result Code | aaVTelephoneResultCode | Telephone Result Code |
| 13 | SEPA Mandate ID | mandateID | Mandate ID created for SEPA transaction |
| 14 | Worldpay Last Event | WorldpayLastEvent | Last Event occurred on order at Worldpay |
| 15 | Worldpay MAC Missing | worldpayMACMissingVal | True when Mac error received in redirect Credit Card or APM response URL |
| 16 | AAV Cardholder Name Result Code | aaVCardholderNameResultCode | Card Holder Name Result Code |

### Order Payment Instrument Attributes

Apart from capturing the Order Attributes, we also capture some Order Payment Instrument attributes. These are specific to the Payment Method and are captured in <payment> tag.

|  |  |  |
| --- | --- | --- |
| Sr. No. | Additional Custom Fields | Attribute Id |
| 1 | Bank | bank |
| 2 | Installments | installments  Note: Please contact Worldpay for further information on the max number of installments. |
| 3 | CPF | cpf |
| 4 | BankCode | bankCode |
| 5 | Worldpay Merchant ID | Merchant Hex Code whose order is placed |
| 6 | Worldpay Token Requested | Token requested value where selected for cards |

### Order Notification Custom Object

The attributes for custom Object ‘**OrderNotifyUpdates’** are defined in the below table. A new custom Object is created each time a notification is received with all these attributes and the custom object will be retained till the time it is deleted by the Notification job.

|  |  |  |
| --- | --- | --- |
| Sr. No. | Additional Custom Fields | Attribute Id |
| 1 | Order No | orderNo |
| 2 | Xml String | xmlString |
| 3 | Custom Object ID | ID |
| 4 | Time Stamp | timeStamp |

## AVAILABILITY

<EXPECTED AVAILABILITY /UPTIME OF ANY EXTERNAL SERVICE, INTERFACES>

<FALLBACK SOLUTION, BEHAVIOR IF EXTERNAL SERVICES ARE NOT AVAILABLE, IMPACT ON CUSTOMER STOREFRONT>

<ANY EXISTING UTILITIES THAT HELP TO DETECT AVAILABILITY/UPTIME OF EXTERNAL SERVICE, E.G. WEBSERVICE CALL, GOMEZ PING>

<ESTIMATED PERFORMANCE METRICS FOR PEAK BUSINESS HOURS IF AVAILABLE>

<NOTIFICATION PROCESS IF EXTERNAL SERVICES, INTERFACES ARE NOT RESPONDING, E.G. HOTLINE /SUPPORT PHONE NUMBER>

## SUPPORT

Worldpay to add content here

|  |  |  |
| --- | --- | --- |
| **Name** | **Email** | **Support Type** |
| Lochan Sim | Lochan.Sim@worldpay.com | Primary |
| Rhuta Patel | Rhuta.Patel@worldpay.com | Secondary |
| Jonathan Berry | jonathan.berry@worldpay.com | Secondary |

# USER GUIDE



## ROLES, RESPONSIBILITIES

Typically, the backend developer does most of the integration works. We expect that the person doing this integration is familiar with the web service, xml processing and has hands on experience with the SFCC platform

## BUSINESS MANAGER

***NA [As changes required for storefront has been already covered under setup section]***

## STOREFRONT FUNCTIONALITY

***NA [As changes required for storefront has been already covered under setup section]***

# KNOWN ISSUES

* *Worldpay Notify URL and Worldpay notifyupdate URL are exposed as public; there is no security check available like MAC security check. As there is no such data sent from Worldpay to validate. To provide some level of security we have applied IP level validated to the URL. Merchants must ensure that they have applied proper security on these URL’s.*

# RELEASE HISTORY

|  |  |  |
| --- | --- | --- |
| **Release Version** | **Date** | **Description** |
| 19.2.0 | August 31, 2019 | * Best Practices * Automation Test Suite * US Domestic Acquiring (Prime Routing) * Tokenization (My Account-Add Card/Delete Card) * Stored Credential Improved Flow * 3ds2 * Security Fixes * CodeCept JS * Previous Releases Feedbacks |
| 19.1.0 | Mar 20, 2019 | * Google Pay * Stored Credentials * Release 18.3.0 Feedback |
| 18.3.0 | Feb 18, 2019 | * WeChat implementation * Alternative payment method * Merchant token * MOTO payment method |
| 18.2.0 | Jul 16, 2018 | * Complete SFRA implementation |

# APPENDIX A: APM/Card mapping keys

Supported Cards Mapping table:

|  |  |  |
| --- | --- | --- |
| **Card Name** | **Key Value** | **Test card number** |
| Airplus | AIRPLUS-SSL | 122000000000003 |
| American Express | AMEX-SSL | 34343434343434 |
| Dankort | [DANKORT-SSL](http://dtd.worldpay.com/v1/paymentService_v1.dtd.html#ElementDef161) | 5019717010103742 |
| Diners | DINERS-SSL | 36700102000000 |
| Discover card | DISCOVER-SSL | 6011000400000000 |
| JCB | JCB-SSL | 3528000700000000 |
| Laser | LASER-SSL | 630495060000000000 630490017740292441 |
| Maestro | MAESTRO-SSL | 6759649826438453, 6799990100000000019 |
| MasterCard | ECMC-SSL | 5555555555554444, 5454545454545454 |
| Visa | VISA-SSL | 4444333322221111,  4911830000000 |

Supported Payment Method Mapping table:

|  |  |
| --- | --- |
| **Payment Method Name** | **Key Value** |
| Konbini | KONBINI-SSL |
| Poli | POLI-SSL |
| Poli NZ | POLINZ-SSL |
| Przelewy24 | PRZELEWY-SSL |
| SEPA-DD | ELV-SSL |
| Alipay | ALIPAY-SSL |
| Boleto | BOLETO-SSL |
| CashU | CASHU-SSL |
| Credit Card – Direct | CREDIT\_CARD |
| Credit Card – Redirect | Worldpay |
| China Union Pay | CHINAUNIONPAY-SSL |
| ENETS | ENETS-SSL |
| Giropay | GIROPAY-SSL |
| IDEAL | IDEAL-SSL |
| Mistercash | MISTERCASH-SSL |
| Paypal | PAYPAL-EXPRESS |
| Sofort | SOFORT-SSL |
| Qiwi | QIWI-SSL |
| Yandex | YANDEXMONEY-SSL |

# APPENDIX B: IDEAL Bank List

|  |  |
| --- | --- |
| **Bank Name** | **Bank Code** |
| ABN | ABN\_AMRO |
| ASN | ASN |
| ING | ING |
| Knab | KNAB |
| Rabobank | RABOBANK |
| SNS | SNS |
| SNS Regio | SNS\_REGIO |
| Triodos | TRIODOS |
| Van Lanschot | VAN\_LANSCHOT |

# APPENDIX C: Error Codes and Error Messages for Transaction Notification

|  |  |
| --- | --- |
| **Master Error Code** | **Error Message** |
| 111 | XML Parse error has occurred |
| 112 | XML Corrupted, Could not find Order No. |
| 113 | XML in Custom Object Corrupted |
| 114 | Error occurred while deleting Custom Object |
| 115 | Error occurred while reading status history from Order Object |
| 116 | Error occurred while Updating Order Object |
| 117 | Error occurred while reading Custom Object |
| 118 | No Transaction History Available |
| 119 | Last status Not available as No Transaction History is Available |
| 120 | Wrong Order Number |

# APPENDIX D: Order Notification and SFCC Order status mapping

|  |  |
| --- | --- |
| **Order Notifications Received From Worldpay** | **Changes in Order object in Business Manager** |
| **AUTHORISED** | Order Status: NEW                  Payment Status: no change                  Export Status: READY FOR EXPORT                  Confirmation Status : CONFIRMED |
| **CANCELLED** | Order Status: FAILED/CANCELLED  Payment Status: NOT PAID                  Export Status: NOT EXPORTED  Confirmation Status : NOT CONFIRMED |
| **CAPTURED** | Order Status: COMPLETED                  Payment Status: PAID                  Export Status:  no change                  Confirmation Status :  no change |
| **SENT\_FOR \_REFUND** | Order Status:  no change                  Payment Status:  no change                  Export Status: no change                  Confirmation Status :  no change |
| **REFUSED** | Order Status: FAILED  Payment Status: NOT PAID                   Export Status: NOT EXPORTED  Confirmation Status : NOT CONFIRMED |
| **SETTLED** | Order Status: no change                  Payment Status: no change                  Export Status:  no change                  Confirmation Status :  no change |
| **INFORMATION\_REQUESTED** | Order Status:  no change                  Payment Status:  no change                  Export Status: no change                  Confirmation Status : no change |
| **CHARGED\_BACK** | Order Status:  no change                  Payment Status:  no change                  Export Status: no change                  Confirmation Status : no change |
| **EXPIRED** | Order Status:   FAILED                  Payment Status:   NOT PAID                  Export Status:   NOT EXPORTED           Confirmation Status :  NOT CONFIRMED |

# APPENDIX E: Error Codes and Error Messages

|  |  |
| --- | --- |
| **Master Error Code** | **Error Message** |
| worldpay.error.code1 | Internal error has occurred , please choose a different Payment Method or try again later. |
| worldpay.error.code2 | Parse error has occurred, please choose a different Payment Method or try again later. |
| worldpay.error.code3 | Invalid amount error, please choose a different Payment Method or try again later. |
| worldpay.error.code4 | Security error , please choose a different Payment Method or try again later. |
| worldpay.error.code5 | Invalid request, please choose a different Payment Method or try again later. |
| worldpay.error.code6 | Please choose a different Payment Method or try again later. |
| worldpay.error.code7 | Payment details in the order element are incorrect, please choose a different Payment Method or try again later. |
| worldpay.error.code8 | Submission error , please choose a different Payment Method or try again later. |
| worldpay.error.generalerror | Please choose a different Payment Method or try again later. |
| worldpay.error.cancelerror | Your transaction has been cancelled. |

# APPENDIX F: Enabling and disabling worldpay integration

1. Go to Merchant tools > Ordering > Payment Methods

2. Disable all the worldpay specific payment methods

3. Also cross check one by one for the type of processor, the payment method is using (To check it, click on any of the payment method lets say, CREDIT\_CARD, and see the Payment Pocessor). If it is worldpay, change it to some othe desired processor (eg. For CREDIT\_CARD, BASIC\_CREDIT).

4. Enable the payment methods we want to use with the type of processor.

5. To enable it again change the processor type to worldapy.

6. Go to Merchant Tools> Site Preferences > custom Preferences > worldpay and disable ‘Enable Apm look up service’.

# APPENDIX G: FAILURE & ERROR HANDLING

Whenever we are receiving any error or failure, that may be because of the service failure, or service down, or maybe because of the request response errors, we are alerting errors in the front end with proper errors, that will stop the transaction flow.

**Scenerio examples:**

Service Response = null {Service doesnot exist}

Service Response = error {Service exists but the reponse contains error}

Service Response = errorcode {Service exists but the reponse contains error}

**What we are showing on frontend:**

*worldpay.error.code0 = This payment service is temporarily unavailable, please choose a different Payment Method or contact shop administrator.*

***Whenever we are receiving errorcode0 from worldpay, we are mapping it with this message and showing in the front end. All the errors are configured in the properties file (worldpayerror.properties)***