



Secure Payment Profiles

For creating customer shopping profiles and limiting storage of confidential card data

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This document is designed for developers and system integrators. If you require additional support for this or any other Online Mart service, please contact our service department at 1-888-472-0811 or email support@onlinemart.ca.

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1. Overview

The Secure Payment Profiles service allows merchants to create secure payment accounts or “profiles” for storing confidential contact and/or credit card details on Online Mart’s server. Transactions can then be processed against these profiles without the need to recollect payment information from the customer and without the need to store payment information on the merchant’s system. By integrating the Secure Payment Profiles system via API, merchants can ensure that their customers are not transferred offsite during the purchase process.

Back office tools provide security features and full customer account histories. The merchant administration area can also be used to manually process transactions against customer accounts and modify customer data.

2. Before you Start: Key Requirements

Before you begin integrating Secure Payment Profiles, confirm that the following key requirements have been met:

- The merchant must have active, compatible ecommerce merchant accounts for each of the card types in each of the currencies that they wish to process.
- The merchant must have one unique Online Mart identification number (merchant ID) and account login information for each of the currencies that will be processed.

3. Understanding the System: Sample Transaction Flow

Using the Secure Payment Profiles system typically requires integrating to two APIs. The Payment Profiles API is used to create and modify the shopper profiles that contain customer billing and payment information. The Online Mart Direct Interface API is used to actually process a transaction against a customer profile. Refer to the sample transaction flow below to understand how a typical first transaction would work for a new, online shopper.

1. A customer browses the merchant's website and decides to make a purchase. They may be directed to a "sign-up" page where they can become a member of the merchant's store or service group or they may be directed straight to a "Payment Profiles" form to make a purchase. The "Payment Profile form may be a simple html form hosted on Online Mart's server or it could be a custom form of the merchant's own design.
2. On the profile creation page, the customer enters their full contact details and payment information. This data is posted to the Online Mart Secure Payment Profiles module as a request to create a new profile.
3. When Online Mart receives the request, a customer profile is created and the customer-submitted data is stored on our servers. If the merchant wishes to verify the customer's card details before creating a profile, Online Mart will also send a card validation request to the banking network.
4. Online Mart returns a unique token string or "customer code" and other profile confirmation details to a URL specified by the merchant. If a card validation transaction has been processed, the transaction results get returned to the merchant's specified "Return URL" at the same time.
5. Once the merchant receives confirmation of the new profile, they can begin processing transactions for the customer. If the customer is ready to make a purchase right away, a second request must be submitted to Online Mart. This request sends order information (including transaction amount) to the Online Mart Direct Interface API. Instead of sending standard payment information like card numbers and expiry dates, the unique "customer code" is sent instead.
6. The final transaction is approved or declined by the banks and the transaction response messages are displayed to the customer on the merchant's dedicated "approved" or "declined" transaction response pages.

At the end of the transaction, merchants can access basic customer details and transaction amounts through standard Online Mart reporting tools. Confidential card information is stored securely and hidden from the merchant only to be pulled when necessary to process subsequent purchases or adjustments.

The next time a customer comes to shop at an online store, they are required to enter just enough information to identify the customerCode variable to pass along with the transaction. Further requests can be sent to the Payment Profiles API at any time to modify or change the status of the shopper profile. Merchants can also manually modify profiles using the Online Mart administration area.

4. System Setup Options

4.1 Hosted Webform vs. API Integration

Merchants have the option of integrating to the Payment Profiles API in two different ways. A simple hosted webform option allows for a quick but basic setup. This form template can be branded with custom html headers and footers and then linked to the merchant's site. With this setup, customers will be re-directed to the Online Mart server when they visit the form used to create or modify their shopper profile. Merchants integrating using the simple hosted form should follow the sections in this document on "Hosted Webform."

Merchants that wish to create and host their own custom Payment Profile forms must follow the API integration instructions in this document. This option allows merchants to retain more control over the customer payment process. Because these forms reside on the merchant's domain, customers will not be re-directed when they visit the form used to create or modify their profile.

In either scenario, most merchants will also need to connect to the Online Mart Direct Interface API in order to process purchases online through a customer profile. However, it is also possible to manually process a transaction against a profile using the Online Mart online administration area if preferred.

4.2 Prevent Duplicate Profiles

By default, Online Mart will not create a new profile if a card number has already been stored in another account in the merchant's system. However, multiple profiles may be created under the same customer billing name. Merchants may modify either of these default settings to customize how their system handles duplicate profiles.

- Log into the Online Mart member area and navigate to **configuration** → **payment profile configuration** in the left menu.
- Look for the following "Do not allow" checkboxes: in the General and Credit Card Settings areas (see image).
- Add or remove checkboxes from these settings as desired.
- Click **update** to save your changes.

The screenshot displays the 'Payment Profile Configuration' interface. It features two main sections: 'General Settings' and 'Credit Card Settings'. In the 'General Settings' section, the checkbox 'Do not allow profile to be created with billing information duplicated from an existing profile' is checked. A callout bubble points to this checkbox with the text: 'Prevents two accounts with the same customer billing information.' In the 'Credit Card Settings' section, the checkbox 'Do not allow profile to be created with card data duplicated from an existing profile' is also checked. A callout bubble points to this checkbox with the text: 'Prevents two accounts with the same credit card data.'

Payment Profile Configuration

▼ **General Settings**

- ☐ Process all payment requests
- ☐ Require unique order numbers
- ☒ Do not allow profile to be created with billing information duplicated from an existing profile
- ☐ Default to payment profile reference fields for transactions through Process Transaction API

▶ **Security Settings**

▼ **Credit Card Settings**

- ☒ Require card verification
- ☒ Do not allow profile to be created with card data duplicated from an existing profile

4.3 Require Unique Order Numbers

A unique order number may be specified each time a customer profile is created or modified. Order numbers are useful in a number of scenarios. Passing a unique order number with each API request will allow you to query historical results. Order numbers can also help to distinguish between transactions in a test environment where the same “test” credit card number may be used against multiple transactions.

The Payment Profile module has an option to check for and reject duplicate order numbers. This option will be active by default. If you wish to modify this setting:

- Log into the Online Mart member area and navigate to **configuration → payment profile configuration** in the left menu
- In the general settings, select or de-select the checkbox beside the text “Require unique order numbers”

If this option has been enabled, the system will reject requests (API) with duplicate order numbers and return responseMessage=22 to the Return URL that has been specified for collecting response messages. Refer to subsequent sections on system integration for details.

Attempting to process a transaction with a duplicate order number through the Payment Profile webform, will result in an error message and prevent the transaction from being submitted.

4.4 Storing Custom Data (ref 1-5)

Merchants may store up to five pieces of custom data to be associated with a payment profile. There are five reference fields which may contain up to 255 alphanumeric characters each. By default, these reference fields are labelled numerically from 1 to 5. By changing the reference labels, you may specify field names for each of your custom fields. These labels will appear in the Online Mart Payment Profiles online interface; however data downloaded from reports or accessed via API will continue to be labelled with the original numerical labels.

- Navigate to **configuration → payment profile configuration** in the left menu of the Online Mart member area.
- Under the heading *Custom Field Labels*, enter new field names for each of the ref fields you wish to use.
- Click *Update* to save your changes.

Payment Profile Configuration

- ▶ General Settings
- ▶ Security Settings
- ▶ Credit Card Settings
- ▼ Custom Field Labels

Account reference:	Account Number
Profile group:	Client Type
Ref1:	Ship Address 1
Ref2:	Ship Address 2
Ref3:	Ship Province
Ref4:	Ship Country
Ref5:	Ship Zip Code
- ▶ Velocity Groups
- ▶ Profile Groups
- ▶ Credit Card Expiration Email Notification

Customer Account

Cust. Code:	KRVq7SDv1FXc9pDGw45f
Status:	Active
Velocity Group:	None
Client Type:	None
Account Number:	8001
Language:	English

Billing Address

Name:	C. Smith
Address 1:	123 Main Street
Address 2:	
City:	Victoria
Province/State:	British Columbia
Country:	Canada
Postal/Zip:	V8A 3K5
Email:	Test@test.com
Phone:	250-483-0006

Reference Fields

Ref 1 (Ship Address 1):	
Ref 2 (Ship Address 2):	
Ref 3 (Ship Province):	
Ref 4 (Ship Country):	
Ref 5 (Ship Zip Code):	

Online Mart may add additional custom reference fields on request. Contact support@onlinemart.ca if you require more than the standard 5 reference fields for your integration.

4.5 Link Profile Reference Fields and Transaction Reference Fields (ref1-5)

The Online Mart system allows merchants to store custom data in each Secure Payment Profile using five or more reference fields (ref1 to ref 5 in the Payment Profiles module). During the transaction process, another five reference fields are available to collect additional custom data at the point of purchase (ref1 to ref5 through the Direct Interface API). By default, these two sets of reference variables are distinct data sets.

Merchants may modify the default settings to have profile reference fields and transaction reference fields linked. This will result in the following system behaviour:

- Data stored in the profile ref1 to ref5 fields will be stored in the transaction log (provided the Direct Interface API ref1 to ref5 fields are empty during the transaction request).
- If information is passed through ref1 to ref5 via the Direct Interface API, this information will be written to the transaction log instead of the profile data.

To link the two sets of reference fields:

- Navigate to **configuration** → **payment profile configuration** in the member area.
- Select the checkbox for “Default to payment profile reference fields for transactions through Process Transaction API”
- Click Update to save your changes.

Payment Profile Configuration

▼ **General Settings**

- ☐ Process all payment profile transactions as recurring payments.
- ☐ Require unique order numbers.
- ☐ Do not allow profile to be created with billing information duplicated from an existing profile.
- ☒ Default to payment profile reference fields for transactions through Process Transaction API

▶ **Security Settings**

▶ **Credit Cards Settings**

▼ **Custom Fields Labels**



Account reference:	Account Reference
Profile group:	Profile Group
Ref1:	Ship Address 1
Ref2:	Ship Address 2
Ref3:	Ship City
Ref4:	Ship Postal
Ref5:	Ship Country

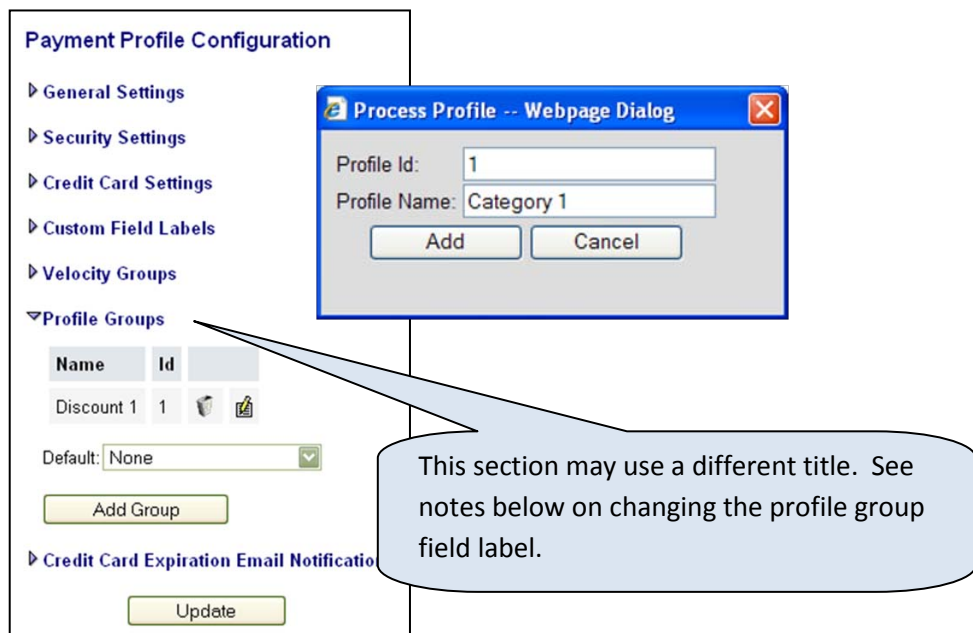
This information will be written to the transaction log.

Be aware that customers using Dynamic Transaction Descriptor service will pass information through one of the Transaction Processing API ref fields (typically ref5). These customers will always see the Dynamic Transaction Descriptor in the transaction log over any profile data. Contact support if you are a Dynamic Transaction Descriptor client and you are not sure which Transaction Processing API reference field has been allocated for this purpose.

4.6 Group your Profiles into Custom Categories

The Profile Group option allows merchants to easily categorize their list of customer profiles. Merchants can also use this option as a custom ref field with a dropdown function.

- Navigate to **configuration → payment profile configuration** in the left menu of the member area.
- Scroll down to the Profile Group List, click *Add Profile Group*.
- Enter a *Profile ID* number and name in the popup window.
- Confirm the profile group by clicking *Add*.
- The new profile group will be added to save the payment profile configuration page. You can use the  edit and  delete icons to modify or remove a setting at any time.
- Choose to specify a default group if desired and click *Update* at the bottom of the page.

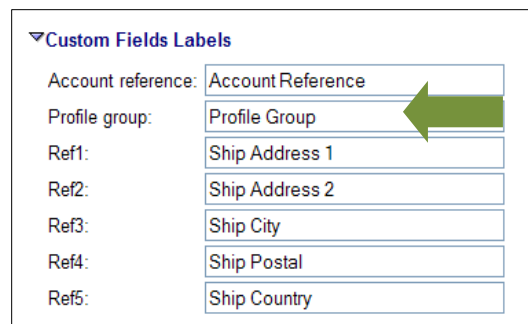


The screenshot shows the 'Payment Profile Configuration' page with a sidebar menu. The 'Profile Groups' section is expanded, showing a table with columns 'Name' and 'Id'. A row is visible with 'Discount 1' and '1'. Below the table is a 'Default' dropdown set to 'None' and an 'Add Group' button. A 'Process Profile -- Webpage Dialog' popup is open, showing 'Profile Id: 1' and 'Profile Name: Category 1' with 'Add' and 'Cancel' buttons. A callout box points to the 'Profile Groups' section with the text: 'This section may use a different title. See notes below on changing the profile group field label.'

Once you have created your groups, you can assign each individual profile to a group by passing a `statusIdentity` value through your API call. Groups can also be assigned manually under processing → payment profiles in the member area.

*To change the Profile Group field label

Look in the last field under the heading Custom Field Labels. If you want to modify the Profile Group field label, enter a new title in the text box provided and click update at the bottom of the Payment Profile Configuration page.



The screenshot shows the 'Custom Fields Labels' section. It contains a list of reference fields: 'Account reference: AccountReference', 'Profile group: Profile Group', 'Ref1: Ship Address 1', 'Ref2: Ship Address 2', 'Ref3: Ship City', 'Ref4: Ship Postal', and 'Ref5: Ship Country'. A green arrow points to the 'Profile group: Profile Group' field.

4.7 Add Custom Account Reference Numbers to Profiles

This feature allows profiles to be associated with your business-specific customer account numbering system, and enhances searching, sorting, and reporting features. Custom account reference numbers can be added to individual profiles by passing an accountRef value through your API call. Groups can also be assigned manually under processing → payment profiles in the member area.

Merchants can also re-label this field in the member area interface by completing the following steps:

- Navigate to **configuration → payment profile configuration** in the left menu.
- Look under the last field under the heading *Custom Field Labels*.
- Enter a new title in the text box provided and click update at the bottom of the *Payment Profile Configuration* page. This will be the reference label that appears on the Customer Account page in the member area.

The screenshot displays two parts of the interface. On the left, the 'Custom Fields Labels' section shows a table where the 'Account reference' field is labeled 'Account Number' (circled in red). On the right, the 'Customer Account' form shows the 'Account Number' field (also circled in red) populated with '456546'. Below this is the 'Billing Address' section with fields for Name, Address 1, Address 2, City, Province/State, Country, Postal/Zip, Email, and Phone.

Custom Fields Labels	
Account reference:	Account Number
Profile group:	Profile Group
Ref1:	Ship Address 1
Ref2:	Ship Address 2
Ref3:	Ship City
Ref4:	Ship Postal
Ref5:	Ship Country

Customer Account	
Customer Code:	1e059E1513FA45209c5B2e3
Status:	Active
Customer Login:	
Velocity Group:	None
Profile Group:	None
Account Number:	456546
Language:	English
Billing Address	
Name:	J K Smith
Address 1:	123 Main
Address 2:	
City:	Victoria
Province/State:	British Columbia
Country:	Canada
Postal/Zip:	V9A 3K5
Email:	jsmith@xyz.com
Phone:	416-123-1234

4.8 Limit the Amount a Customer May Spend

The *Payment Profiles Velocity* option allows merchants to limit the amount a profile owner may spend over a given period of time. Settings are fully customizable so merchants may define multiple restrictions of different dollar amounts and the time periods. Each profile may then be assigned to the appropriate restriction.

Important Notes

Transactions processed outside of the payment profiles system (for example, through the Online Mart web terminal or using a standard web form) will not be counted towards a customer's velocity limit.

You may wish to use this feature in conjunction with [duplicate profile filters](#) – this will prevent customers from working around your restrictions by opening more than one profile.

To create a velocity rule

- Navigate to configuration → payment profile configuration in the left menu of the Online Mart member area.
- Scroll to the bottom of the page and click Add Group.
- Enter a Velocity ID number and Velocity Name.
- Enter the maximum purchase total to be permitted for profiles with this setting.
- Choose to calculate the restriction over an interval of hours, days, weeks or months. Enter a number in the Period field to indicate the number of hours, days, etc. in the restriction period.

In this example, the “Standard” velocity restriction will allow customers to process up to \$100 worth of transactions within a 24-hour period.

Click Update to save your changes. The new setting will be added to the payment profile configuration page. You can use the edit and delete icons to modify or remove a setting at any time.

To assign to a profile

- Navigate to **processing** → **payment profiles** in the left menu.
- Open an existing profile by drilling down into the report on the payment profiles page OR create a new profile using the *Add Account* button at the bottom of the screen.
- Scroll to the bottom of the account page and use the dropdown menu provided to specify a velocity group.
- Click *Update* to apply the restrictions to the profile.

Select from your custom list.

Each profile must be assigned a velocity group in order for restrictions to apply.

Alternate Option: Assign Velocity Groups by API

Velocity groups may be assigned when creating or modifying accounts using the Payment Profiles API. This prevents merchants from having to manually specify settings for each profile through the membership area interface. In this case, the velocity group ID number must be passed to the API through a velocityIdentity variable.

5. Creating and Modifying Profiles using the Hosted Webform

Online Mart has provided a hosted webform for merchants that are interested in a simple Secure Payment Profiles integration. This form can be used to collect basic information for the customer profile including card data and billing address. The header and footer of the page can be customized to look similar to the rest of the merchant's site using HTML. The hosted webform resides on the Online Mart server meaning that customers will be directed away from the merchant's website when they enter the information needed to create or modify their profile.

5.1 Customizing the Hosted Form

- Log into the Online Mart member area.
- Navigate to *configuration* → *payment profile webform* in the left menu.
- Under Form Setup, you can choose to include Billing and Payment information (including contact name, phone number, address, and email) if desired. You have the option to make certain fields required or option by clicking the "Required" toggle.
- Choose to include a "Name on card" field" if desired.
- Customize the html in the Page Header and Page Footer text boxes. To view your work, click on the "Update" button at the bottom of the page and then click "View Preview."
- Click "Update" to save your changes.

The image shows two side-by-side screenshots. The left screenshot is the 'Form Setup' page, which includes sections for 'Form Setup', 'Page Header', and 'Page Footer'. The 'Form Setup' section has checkboxes for including billing and payment information, billing name, billing phone number (marked as Required), billing email, account reference (marked as Required), comments (marked as Required), and credit card owner (Name on card). The 'Page Header' section shows a text area with HTML code. The 'Page Footer' section is also visible. The right screenshot is a 'Sample Form View' for 'My onlinestore.com'. It features a 'Create your Member Account' heading and two main sections: 'Billing Information' and 'Credit Card information'. The 'Billing Information' section includes fields for Name, Phone Number, Address Line 1, Address Line 2, City, Province/State (dropdown menu showing 'British Columbia'), Postal/Zip Code, Country (dropdown menu showing 'Canada'), and Email. The 'Credit Card information' section includes fields for Card Type (dropdown menu showing 'VISA'), Name on card, Credit Card Number, and Expiry Date (Month and Year dropdown menus). There are 'Cancel' and 'Submit' buttons at the bottom of the form.

Template Customization Page

Sample Form View

5.2 Connecting to the Hosted Form

The service URL for the hosted webform is:

<https://www.beanstream.com/scripts/PaymentProfile/webform.asp?>

A number of variables must be passed when linking the hosted webform to a website. At a minimum, these variables will identify the Payment Profiles service version, the merchant's unique Online Mart identification number (Merchant ID), the Operation Type, and a Return URL. A basic link to a hosted "profile creation" form would be:

https://www.beanstream.com/scripts/PaymentProfile/webform.asp?serviceVersion=1.0&merchantId=123450000&operationType=N&trnReturnURL=https://www.mycompany.com/scripts/display_response.asp

Refer to the following table for a complete description of all possible variables.

	Variable	Description
Basic Required Variables	serviceVersion	Specify serviceVersion=1.0
	merchantId	Pass the merchant's unique 9-digit Online Mart identification number. Please note that Online Mart issues one merchant ID per currency. If the merchant is processing in both Canadian and US dollars, you will need to complete one full integration per merchant ID.
	operationType	If a new profile is being created, send operationType=N. If an existing profile is being modified, send operationType=M.
	trnReturnURL	When a request has been processed (regardless of the outcome), the customer's browser will be redirected to this URL. This is where the merchant will receive important response variables to indicate if a request was successful including an Online Mart-generated customer code if applicable. There is no length restriction on this field.
Specify your own customer code	customerCode	A unique customer code (or token string) is used to identify each shopper profile. This code is used to access the customer's profile to modify data or process future transactions. If a merchant wishes to create their own customer codes, this data must be passed to the hosted webform. If no customerCode is specified, Online Mart will issue a system-generated code.
Specify your own order numbers	trnOrderNumber	By assigning a unique order number with each request to create or modify a profile, merchants will be able to process status requests in the event that they need to query response messages. Maximum 30 alphanumeric characters.
Reference custom order data	ref1, ref2, ref3, ref4, ref5	Pass unique profile data using up to 5 custom reference variables. Data in these fields will be returned to the Return URL, will populate reference fields in the shopper profile. Maximum 255 alphanumeric characters per field.
Implement HASH security	hashValue	A hash value and expiry date can be passed with the request if this option has been enabled in the Online Mart member area. Refer to the following section for details.
	hashExpiry	
		If hashExpiry is used, it must be passed as the current system time in the Pacific time zone in the format YYYYMMDDHHMM.

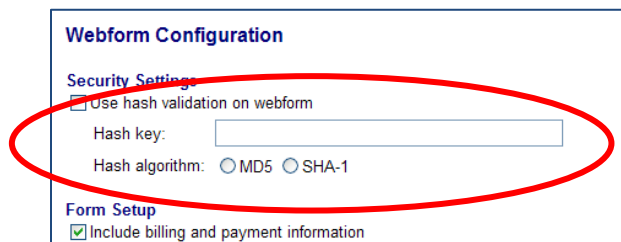
5.3 Enabling Hash Validation (Recommended Secure Connection Method)

It is recommended that merchants use hash validation with the Secure Payment Profiles web form. This added security measure will check the integrity of a request string when data is submitted to the Online Mart system.

With hash validation, two additional values may be passed when a profile is being created or modified. The *hashValue* parameter is used to verify that data has not been modified in transit. Once hash validation has been activated, this is a mandatory value. The hashExpiry parameter is an optional field that can be used to set a session expiry time. If a request string is received after the hashExpiry time, the request will be rejected.

To enable hash validation for your hosted webform:

- Go to **configuration → payment profile webform** in the Online Martmember area.
- Select a Hash Algorithm type (MD5 or SHA-1) and enter a Hash Key in the space provided. The Hash Key can be any alphanumeric string consisting of up to 128 characters. This Hash Key is used as part of the hash calculation and should not be made public. Online Mart uses the Hex variation of these Hash Algorithms for authentication.



The screenshot shows a 'Webform Configuration' form. Under the 'Security Settings' section, the checkbox 'Use hash validation on webform' is checked. Below it, the 'Hash key' field is a text input box, and the 'Hash algorithm' is set to 'MD5' (selected with a radio button). The 'Form Setup' section below has the checkbox 'Include billing and payment information' checked. A red oval highlights the 'Use hash validation on webform' checkbox, the 'Hash key' field, and the 'Hash algorithm' selection.

Hash enabled for profile creation and modification requests

This option only activates hash validation for the hosted Secure Payment Profiles webform. If you wish to use hash validation when processing a transaction against a profile, activate the setting under administration → order settings and activate the settings under Transaction Validation Options.

Transaction Validation Options

☐ Restrict Internet Transaction Processing Types
☐ Purchase only ☐ Pre-Authorization only ☐ Purchase or Pre-Authorization only

☐ Require CVD number for credit card transactions

☐ Require PGP signing of all transactions
 PGP Public Key:
 PGP Encryption: ☐ Off ☒ On

☐ Validate referring host address
 Referring Host:

☐ Validate orders against inventory

☐ Use username/password validation against transaction
 User Name:
 Password:

☐ Require hash validation on all Payment Gateway transaction requests

☒ Include hash validation in Transaction Response Page notification and Payment Gateway Response Notification

Hash key:
 Hash algorithm: ☒ MD5 ☐ SHA-1

☐ Billing address optional

☐ Card owner name optional

Hash enabled at the transaction level

5.4 Hosted Form Response Variables

When a merchant integrates using the hosted webform, several variables will be returned to the returnUrl address. A sample response string could look as follows:

<http://www.domain.com/return.asp&customerCode=xyz123Customer&responseCode=1&responseMessage=OperationSuccessful&trnApproved=1&trnId=123450000&trnOrderNumber=SO1234&trnCardNumber=xxxxxxxxxxx1234&ref1=estimated delivery time 2 weeks>

Refer to the following table for a detailed description of all possible response variables.

	Variable	Description
Basic response variables	customerCode	This unique code or token string identifies the customer profile. If a specific customerCode was passed during the original request, the same data will be returned here. If no customerCode was passed, Online Mart will respond with a randomly generated, secure token. This customerCode is passed to the Direct Interface API in place of payment details when processing a transaction against the customer profile. It must also be referenced when modifying an existing profile through the webform.
	responseCode	This field will return a numeric code to indicate the status of the profile creation or modification request. For a complete list of response codes and message descriptions refer to Appendix A .
	responseMessage	Returns a full text description of the responseCode.
	trnOrderNumber	If an order number was specified in the initial request, that value will be returned. If no number was specified, this field will be blank. This order number is a unique identifier for the profile creation or modification request.

	Variable	Description
	cardType	VI =Visa MC =MasterCard AM =American Express DI =Diners Club NN =Discover JB =JCB NW =Nextwave SE =Sears
Where “require card validation” has been activated	trnApproved	If a merchant has opted to “require card validation” on the webform customization page, then a value will be returned here to indicate if the pre-authorization transaction was approved. 1=approved 0=declined
	trnId	Returns the unique transaction identification number for the card validating pre-authorization transaction.
	messageId	Contains a numeric code indicating the approved/declined status of the card validation transaction. This is the same as the messageID from the Online Mart Direct Interface API.
	messageText	Includes a full text description of messageId.
	authCode	If the pre-authorization transaction is approved this parameter will contain a unique bank authorization code.
	trnAmount	The amount processed on the card verification transaction.
	cvdId	The CVD result code of the card verification transaction. See the Process Transaction API guide for a listing of possible values.
Where “credit card viewing” has been enabled	trnCardNumber	For webform integrations, this field is not available by default. When enabled, the customer card number showing the first digit and last four digits of the customer card number will be returned. Contact Online Mart support to request that this parameter be included in your Secure Payment Profile configuration.
Where custom profile data has been passed	ref1, ref2, ref3, ref4, ref5	Any reference fields that were passed in with the request are returned unmodified in the response.

6. Creating and Modifying Profiles with API Integration

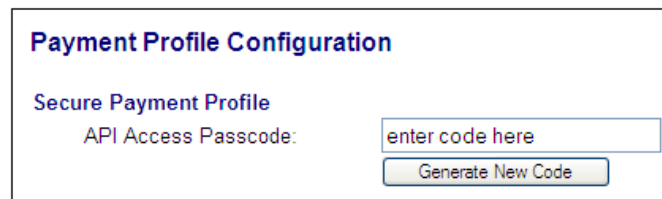
Merchants that require more flexibility in their setup can use the Payment Profiles API to retain full control of the profile creation/modification process. With this integration, XML messages or a series of querystring parameters are sent via HTTPS POST to the Payment Profiles API. Customers will stay on the merchant's site throughout the process.

6.1 API Access Passcodes and API Hash Validation

Prior to integrating, you must generate an API Access Passcode or enable Hash Validation through the Online Mart merchant member area.

To create an API Passcode:

- Log in to the membership area
- Navigate to **configuration** → **payment profile** configuration in the left menu.
- Enter a new API Access Passcode in the field provided or click "Generate New Code" to create a secure system generated code.
- Click "Update" to save your changes.



The screenshot shows a web form titled "Payment Profile Configuration". Under the heading "Secure Payment Profile", there is a label "API Access Passcode:" followed by a text input field containing the placeholder text "enter code here". Below the input field is a button labeled "Generate New Code".

To create an API Hash Validation:

1. Navigate to **configuration** → **payment profile configuration** → **security settings** in the left menu.
2. Enter a Hash Key in the space provided (the Hash Key can be any alphanumeric string consisting of up to 128 characters).
3. Select a Hash Algorithm type (MD5 or SHA-1).
4. Click "Update" to save your changes.

6.2 API Service URL

Profile creation and/or modification requests are sent to the Payment Profiles API at the following URL:
https://www.beanstream.com/scripts/payment_profile.asp

6.3 API Request Variables

A full API integration allows a merchant to create new profiles and query, modify profiles and store multiple cards per account using four different operation types (operationType).

The merchant can create a profile tied to one individual assigning and validating a single credit card. Additionally, billing, language and custom reference information, a customer code, account number group and velocity limits can be input at that time (operationType=N).

They can modify the billing information, language, and custom reference fields; change an existing card; process a validation against that updated card; and assign different groups, velocity limits and account numbers (operationType=M).

When profiles have been set up to store multiple credit card (see Adding Multiple Credit Cards to a Profile), the merchant can add a card with number, expiry and card owner, specify whether the card is the default or secondary card, process a card validation and, with XML integration, receive a response listing all of the cards associated with the profile (operationType=ADD_CARD).

Finally, the merchant can query a profile at any time to receive a list of all information associated with a profile including billing information, card number masked (last four digits), groups and account numbers, velocity limits, language and ID numbers for each of the cards associated with the profile (operationType=Q).

The following table lists the input variables required to complete the operations described above.

Group	Variable	New (N)	Modify (M)	ADD_CARD	Query (Q)	Description
		Required/Optional				
Basic API call	operationType	R	R	R	R	If a new profile is being created, send operationType=N. If an existing profile is being modified, send operationType=M. To query an existing profile, send operationType=Q. To add additional credit cards to an existing profile, send operationType=ADD_CARD.
	serviceVersion	R	R	R	R	Specify serviceVerion=1.0 for the current version.

Group	Variable	New (N)	Modify (M)	ADD_CARD	Query (Q)	Description
	merchantId	R	R	R	R	Pass the merchant's unique Beanstream identification number. Please note that Beanstream issues one merchant ID per currency. If the merchant is processing in both Canadian and US dollars, you will need to complete one full integration per merchant ID number. Note that this field is different from the merchant_id field used in the Beanstream Process Transaction API.
	passCode	→	→	→	→	Specify the API access passcode that has been generated on the payment profile configuration page. You must use either passCode validation or hashValue.
	hashValue	→	→	→	→	If using XML formatted request you must use passCode, if using querystring formatted request you can use either passCode or hashValue. You must use either passCode validation or hashValue.
	responseFormat	R	R	R	R	Users may choose to receive responses in XML or Querystring format. Specify responseFormat=XML or responseFormat=QS.
Specify Customer Code (or token)	customerCode	O	R	R	R	This will be the token used to identify the profile in transactions. For new profiles, submit a value up to 32 characters or leave blank to use a system generated value. If you are working with an existing profile you must reference the customerCode associated with the profile. customerCode cannot be modified once it has been assigned to a profile.

Group	Variable	New (N)	Modify (M)	ADD_CARD	Query (Q)	Description
Specify an "Order Number"	trnOrderNumber	O	O	O	O	By assigning a unique order number with each request to create or modify a profile, merchants will be able to process status requests in the event that they need to query response messages. Maximum 30 alphanumeric characters.
Activate, disable or close profiles	status	N/A	O	N/A	N/A	Payment profiles may be "active," "disabled," or "closed." If status=A, payments may be processed against the profile. If status=D, payments cannot be processed against the profile. The profile may be re-activated at a later date if required. If status=C, no payments can be processed against the profile. The profile may be re-activated at a later date if required. When modifying an existing profile, use this field in conjunction with operationType=M.
Collect credit card details	trnCardOwner	R	O	R	N/A	Specify the name of the card owner as it appears on their credit card. Maximum 64 alphanumeric characters. Required for new customer profiles.
	trnCardNumber	R	O	R	N/A	Specify the credit card number as it appears on the card. Required for new customer profiles.
	trnExpMonth	R	O	R	N/A	Indicate the credit card expiration month in two-digit format (e.g. 09 for September). Required for new customer profiles.
	trnExpYear	R	O	R	N/A	Required for new customer profiles. Specify the credit card expiration year in two-digit format (e.g. 08 for 2008). Required for new customer profiles.

Group	Variable	New (N)	Modify (M)	ADD_CARD	Query (Q)	Description
	trnCardCvd	→	→	→	N/A	Specify the 3 digit CVD number from the back of the customer's credit card. This variable is not stored in the customer profile. CVD numbers are optional unless Require Credit Card CVD is enabled in the Beanstream Order Settings module.
Validate card information on new accounts	cardValidation	→	→	→	N/A	This optional flag allows merchants to validate a customer profile by processing a small pre-authorization at the time of account creation. This pre-authorization registering at \$0. 0 = Do not perform validation 1 = Perform validation
Collect additional contact details	ordName	→	→	N/A	N/A	Specify a primary "billing" contact name. Maximum 64 alphanumeric characters. This field is mandatory if you have opted to use <u>duplicate billing information checks</u> .
	ordAddress1	O	O	N/A	N/A	Specify a billing address. Maximum 32 alphanumeric characters.
	ordAddress2	O	O	N/A	N/A	Collect an additional 32 alphanumeric characters for longer addresses.
	ordCity	O	O	N/A	N/A	Specify the name of the city for billing information.
	ordProvince	O	O	N/A	N/A	Specify a valid province/state code.
	ordCountry	O	O	N/A	N/A	Specify a valid country code.
	ordPostalCode	O	O	N/A	N/A	Billing address postal/zip code.
	ordEmailAddress	O	O	N/A	N/A	Collect an email address for the primary contact. This must be in a valid email address format: e.g. a@b.com.
	ordPhoneNumber	O	O	N/A	N/A	The phone number for the primary contact as listed in the billing information.
Specify language	trnLanguage	O	O	N/A	N/A	Use trnLanguage=FRE to direct customers to a French version of the web form. The default value for this field is ENG for English.

Group	Variable	New (N)	Modify (M)	ADD_CARD	Query (Q)	Description
Assign Velocity Group	velocityIdentity	O	O	N/A	N/A	<u>Velocity groups</u> are used to limit the dollar amount that a profile owner can spend over a given period of time. Create velocity groups through the payment profile configuration module. Assign profiles to the appropriate group by passing a velocity ID value in the velocityIdentity variable. Velocity ID values may be up to 8 alphanumeric characters. You may not assign more than one ID to a profile.
Assign Status Group	statusIdentity	O	O	N/A	N/A	<u>Status groups</u> are used to create categories for your payment profiles. Create status groups in the payment profiles configuration area of the Beanstream member area. Then specify the ID number of your group in this statusIdentity variable.
Reference custom order data	ref1, ref2, ref3, ref4, ref5	O	O	N/A	N/A	Pass unique profile data using up to 5 custom reference variables. Data in these fields will be returned to the Return URL and stored in the shopper profile. Maximum 255 alphanumeric characters per field.
Adding additional cards	function	N/A	N/A	R	N/A	Used with the ADD_CARD operation only. function =DEF adds as the default function=SEC adds as secondary card
	incAllCreditCards	N/A	N/A	R	N/A	When used with responseFormat=XML this option allows the return of all credit cards on profile. Set to "1" to return all cards. Set to "0" or leave out to return the default card only.

6.4 API Response Variables

Refer to the table below for a complete description of all the response variables returned following an API request to create or modify a profile.

These variables will be returned to the Response Notification URL specified in the Online Mart Order Settings module. To add or make changes to this URL, log into the Online Mart membership area and navigate to **administration → account settings → order settings** in the left menu. Specify the desired URL in the “Secure Payment Profile” field under “Response Notification.”

Order Settings

Transaction Response Pages

Approval Redirect:

Decline Redirect:

Response Notification

Payment Gateway:

Membership Area:

Recurring billing:

Secure Payment Profile:

Group	Variable	Description
Basic response variables	responseCode	This field will return a numeric code to indicate the status of the profile creation or modification request. For a complete list of response codes and message descriptions refer to Appendix A.
	responseMessage	The full text description of the responseCode will be returned in this field.
	customerCode	This unique token string identifies the customer profile. If a specific customerCode was passed during the original request, the same data will be returned here. If no customerCode was passed, Beanstream will respond with a randomly generated, secure token. This customerCode is then passed to the Process Transaction API in place of payment details when processing a transaction against the customer profile.
	trnOrderNumber	If an order number was specified in the initial request, that value will be returned. If no number was specified, an auto-generated order number will be returned. This order number is a unique identifier for the profile creation or modification request.

Group	Variable	Description
	cardType	Visa = VI MasterCard = MC American Express = AM Diners Club = DI Discover= NN JCB = JB Nextwave = NW Sears = SE
	cardNumber	The customer card number showing the first digit and last four digits of the customer card number will be returned.
If “card validation” has been used	trnApproved	If card validation was used on in the request, then a value will be returned here to indicate if the pre-authorization transaction was approved. 1=approved 0=declined
	trnId	This field returns the unique transaction identification number for the card validating pre-authorization transaction.
	messageId	This numeric code indicates the approved/declined status of the card validation transaction. This is the same as the messageID from the Beanstream Process Transaction API.
	messageText	Includes a full text description of messageId.
	trnOrderNumber	The order number assigned to the card verification transaction is returned here. If an order number was specified in the initial request, that value will be returned. If no number was specified, an auto-generated order number will be returned.
	authCode	If the pre-authorization transaction is approved this parameter will contain a unique bank authorization code.
	trnAmount	The amount processed on the card verification transaction.
	cvdId	The CVD result code of the card verification transaction. See the Process Transaction API guide for a listing of possible values.
Where custom profile data has been passed	ref1, ref2, ref3, ref4, ref5	Any reference fields that were passed in with the request are returned unmodified in the response.
Where responseFormat=XML in the original API request	cardNode	Designed for situations where multiple cards have been stored per profile. Once node per card will be returned including the following values <ul style="list-style-type: none"> • cardId • function (DEF or SEC) • trnCardNumber (masked) • cardExpiry

6.5 Sample Code

ADD_CARD Request

```
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<XMLRequest>
  <serviceVersion>1.1</serviceVersion>
  <operationType>ADD_CARD</operationType>
  <operationName>Modify a Previous Address on a Payment Profile</operationName>
  <merchantId>123456789</merchantId>
  <passCode>AF9A896321A44642B2D35FF626E66CF8</passCode>
  <customerCode>89e28e3D6ab64D45b121Dd394E8c7A49</customerCode>
  <trnCardNumber>5194930004875020</trnCardNumber>
  <trnExpMonth>12</trnExpMonth>
  <trnExpYear>12</trnExpYear>
  <incAllCreditCards>1</incAllCreditCards>
</XMLRequest>
```

ADD_CARD Response

```
<response>
  <customerCode>89e28e3D6ab64D45b121Dd394E8c7A49</customerCode>
  <responseCode>1</responseCode>
  <responseMessage>Operation Successful</responseMessage>
  <trnOrderNumber></trnOrderNumber>
  <cardNode>
    <cardId>1</cardId>
    <function>DEF</function>
    <trnCardNumber>403000XXXXXX1234</trnCardNumber>
    <cardExpiry>1212</cardExpiry>
    <cardType>VI</cardType>
  </cardNode>
  <cardNode>
    <cardId>2</cardId>
    <function>SEC</function>
    <trnCardNumber>510000XXXXXX1004</trnCardNumber>
    <cardExpiry>1212</cardExpiry>
    <cardType>MC</cardType>
  </cardNode>
  <cardNode>
    <cardId>3</cardId>
    <function>SEC</function>
    <trnCardNumber>519493XXXXXX5020</trnCardNumber>
    <cardExpiry>1212</cardExpiry>
    <cardType>MC</cardType>
  </cardNode>
</response>
```

6.6 Field Validation Error Messages

If any billing information is invalid or missing, the Secure Payment Profile API will return parameters to indicate which fields have failed and why. These parameter names and formats will be different depending on if XML or query string formatting is being used.

XML Data Validation Response Variables

Variable	Description
errors/parameter/name	Contains the field name of the parameter that has failed data validation
errors/parameter/reason	Describes the reason for the data validation failure for the associated field.

Query String Validation Response Variables

Variable	Description
errorFields	Contains a comma-separated list of all the field names that contain invalid data, use this to customize your own error handling.
errorMessage	Contains a descriptive message indicating all of the errors found. Use this message to prompt users to correct information in their API request.

7. Bulk File Upload

With an additional fee, merchants have the ability to access Online Mart's Bulk File Upload service. This service enables merchants to upload mass quantities of Secure Payment profiles at once, through a single file upload. This is done by compiling the records of the Secure Payment profiles into a file that is encrypted and transferred to Online Mart through SSH File Transfer Protocol. When the file is successfully transferred, a report is sent from Online Mart to the merchant confirming a successful Bulk File Upload.

Online Mart supports three bulk file formats. The first two formats utilize our own custom batch file format which is designed to accept either tab delimited or fixed length files that can be generated using any popular word processor or spreadsheet application. The third method uses the industry standard .csv (or comma separated values) file format and is designed for high volume applications.

7.1 Creating a Bulk File Upload for Payment Profiles

The following table describes the data that must be included for every transaction in a Secure Payment Profile upload. Do not skip, re-format or change the order of entries.

The Bulk File Upload service for Secure Payment Profiles works similarly to Recurring Billing. However, for Secure Payment Profiles, the "Customer Code" field can be left blank should the merchant not yet have a token for a specific record. In this case, Online Mart will randomly assign a token upon the upload. These assigned tokens will then be provided to the merchant through the report confirming the successful Bulk File Upload.

Line item entry	Required /Optional	Data Type	Description
Customer Code	0	Max. 32 alphanumeric characters	A unique customer code (or token string) that is used to identify each payment profile. This code is used to access the customer's profile to modify data or process future transactions. If not specified, Online Mart will issue a system-generated code.
Billing Name	0	Max. 64 alphanumeric characters	The secure payment profile account holder name.
Card Owner	0	Max. 64 alphanumeric characters	The name of the credit card owner.
Card Number	R	Max. 19 digits	The customer's credit card number.
Card Expiry	R	4 digits	The customer credit card expiry number in 'MMYY' format.
Billing Address 1	0	Max. 64 alphanumeric characters	The first line of the customer's recurring billing profile address.
Billing Address 2	0	Max. 64 alphanumeric characters	The second line of the customer's recurring billing profile address.
Billing City	0	Max. 32 alphanumeric characters	The customer city.
Billing Province ID	0	2 characters	The customer's province of location. Use one of the available ISO from province codes .
Billing Country ID	0	2 characters	The customer's country of location. Use one of the available ISO country codes .
Billing Postal Code	0	Max. 16 alphanumeric characters	The postal code associated with the customer's recurring billing profile address.
Billing Email Address	0	Max. 64 alphanumeric characters	The customer's email address in the format a@b.com.
Billing Phone Number	0	Max. 32 alphanumeric characters	The customer phone number.
Indexed Ref.	0	Max. 18 numeric integer	This is a distinct numeric integer that can be used as a custom reference field.

Line item entry	Required /Optional	Data Type	Description
ref1, ref2, ref3, ref4, ref5	0	Max. 255 alphanumeric characters	The account modification API allows merchants to include data in up to 5 custom reference variables. Information stored in these fields will be returned with each individual recurring billing transaction for the customer's account.

8. Processing Transactions against a Profile

Merchants may process transactions against a profile in two ways. Most merchants will wish to send transaction requests through the Online Mart Direct Interface API to process directly through their web interface. Merchants may also [process transactions manually](#) through the Online Mart member area.

8.1 Processing Transactions by API

The service URL for the Direct Interface API is

https://www.beanstream.com/scripts/process_transaction.asp?

Merchants may send requests to the service URL using a server-to-server type integration or a basic HTTP Post connection method. Refer to the Online Mart Direct Interface API Guide for complete details on the options for integrating payment processing. At a minimum, the following variables should be passed.

Process Trans Variable	Description
merchant_id	This nine-digit identification number is used to reference the merchant's unique Online Mart processing profile. Remember that one profile is issued for each processing currency. Note that this variable is different from merchantId used in the Payment Profiles API.
requestType	Specify requestType=BACKEND to integrate using the preferred server-to-server method. If this variable is not passed, the merchant will be integrated using a standard HTTP Post API integration meaning that a browser re-direct will occur at the time of payment.
trnOrderNumber	Pass a unique identifier with each order. This is a mandatory, alphanumeric field. Maximum 30 characters permitted.
trnAmount	Specify the total order amount in 00.00 format.
customerCode	Provide the unique customer code (or token string) associated with the customer's payment profile. The API will use the customerCode, along with merchant_id, to lookup the customers Secure Payment Profile and their associated payment information.
errorPage	Specify a URL for an error page. If any billing or credit card information is invalid or missing the customer will be redirected to this page where an error message will be displayed. This field is mandatory for a standard integration but not required for Server to Server implementations. Maximum 128 alphanumeric characters.

Process Trans Variable	Description
approvedPage	For those using a standard HTTP Post API integration only (rather than server to server integrations). If a transaction request is approved, the customer's browser will be redirected to a dedicated URL. Online Mart has provided default approval page URL's. Passing this parameter will override the "Approval Redirect" URL settings in Order Settings module of the Online Mart membership area. There is no length restriction on this field.
declinedPage	For those using a standard HTTP Post API integration only (rather than server to server integrations). If a transaction request is declined, the customer's browser will be redirected to this URL. Online Mart has provided default decline page URL's. Passing this parameter will override the "Decline Redirect" URL set within the Order Settings module of the membership area. There is no length restriction on this field.
hashValue	Either hash validation or username and password validation must be used with each transaction request. If you choose to use hash validation, you must generate a hash key by navigating to administration → account admin → order settings in the member area. Append your hash to the transaction request query string. Apply your chosen algorithm (either MD5 or SHA-1) on this final string. The result from the algorithm is what should be included in the hashValue variable when you submit your request to OnlineMart.
username	If you choose to use username and password validation instead of hash algorithms, create a username and password by navigating to administration → account admin → order settings in the member area. Pass the username value from this module in this variable.
password	Include the password value from the order settings module here if you have selected username and password validation instead of has validation. See above.

8.2 Processing Transactions Manually from within the Profile

You may process payments manually through the Payment Profiles Customer Account page.

- Select processing and then payment profiles in the left menu of the Online Mart member area.
- Use the search and sort fields on the Secure Payment Profiles page to locate the correct customer profile. If you don't see any items in your list, click on the "Refresh" button at the bottom of the page.
- Click on the line item for the customer profile.
- Scroll to the bottom of the Customer Account page and click on the Process Payment button.
- In the popup window that appears, select a transaction type (purchase, return* or pre-authorization) and enter a sale amount and order number.
- Click "Submit Transaction" and review the response messaging that is returned. Refer to the following table for a description of each response field.

Reference Number	Description
Transaction ID	A unique reference number for the transaction. You can use this number to search for transaction details in our reporting area.
Approval Code	The transaction authorization number issued by the bank.
Batch Number	A gateway reference number. This ID is used for internal and customer support purposes.
Response	Review this field to see if the transaction has been approved or declined.
Response Code	A gateway reference number is used for internal and customer support purposes only.
AVS Result	Address Verification Services is an automatic verification tool set up by the card companies. AVS codes indicate how well a submitted address matches the information on file at the card owner's credit card issuing bank. An "X" or "Y" AVS code indicates an address/ZIP match. "0" or "G" indicates that the AVS has not been performed. You can review detailed AVS comments by looking up transaction details through our Transaction Report (under reporting/analysis in the left menu of the member area).

*Returns must reference an Adjustment ID. This must be the order number from the original purchase transaction. Most merchants will find it easiest to process returns following the procedure outlined in of this document.

Status: Search By:
 Sort By: Search Term:

Customer Code	Billing Name	Created Date	Last Mod.
SShopper0001	Sam Shopper	9/3/2008	9/3/2008

<- Previous - Add Account Refresh

Click on a line item.

Click "Refresh" to generate a list of profiles.

Customer Account

Customer Code:
 Status:

Billing Address

Name:
 Address 1:
 Address 2:
 City:
 Province/State:
 Country:
 Postal/Zip:
 Email:
 Phone:

Credit Card Number

Card Owner:
 Card Number:
 Card Expiry:

Process Payment Delete Update Hi

"Process Payment" button

Enter purchase details and click "Submit Payment."

Process Profile -- Webpage Dialog

Transaction:
 Sale Amount:
 Order Number:
 Adjustment ID:
 Transaction Id:
 Approval Code:
 Batch Number:
 Response:
 Response Code:
 AVS Result:
 Risk Score:

Submit Transaction Close

https:// Internet

9. Status Requests

In the case where a response on a New Profile or Modify Profile request has been lost or never received a status request can be submitted to retrieve the missing response. The system will store up to 14 days of request and response message history before purging.

Status Requests can only be performed against posts that included a unique order number (trnOrderNumber). To make unique order numbers mandatory for each new service request, log in to the Beanstream member area and enable "[Require Unique Order Numbers](#)" on the payment profile configuration page.

An example of a status request would be:

<https://www.beanstream.com/scripts/paymentProfile.asp?serviceVersion=1.0&operationType=Q&merchantId=127100000&passCode=TestPassCode&customerCode=SSHOP00001&trnOrderNumber=12334>

Status Request Variables

Variable	Description
serviceVersion	The customer account service version being used. This parameter must be set to version 1.0
operationType	Specify operationType=S (for status request)
merchantId	Pass the unique 9-digit merchant identification number for the gateway account where the profile resides. Merchants may have more than one merchant ID number, so be sure to specify the id number associated with the correct account and currency. Note that this field is different from the field used to specify merchant id numbers in the Process Transaction API (merchant_id).
passCode	Specify the unique API passcode that is stored on the payment profile configuration page of the member area.
trnOrderNumber	Specify the unique order number associated with the response to be retrieved.

Status Response Variables

If a completed transaction is found matching the merchantId and trnOrderNumber parameters submitted in the Status Request then a complete response message will be returned as outlined in [section 6.4](#).

If no match is found on the associated merchantId and trnOrderNumber parameters then responseCode=23 will be returned.

10. Querying the Contents of a Single Profile

The API may be used to query for information about an existing profile. Queries will return the customer name, address information and profile status.

An example of a query request would be:

<https://www.beanstream.com/scripts/paymentProfile.asp?serviceVersion=1.0&operationType=Q&merchantId=127100000&passCode=TestPassCode&customerCode=SSHOP00001&trnOrderNumber=SO1234>

Query Request Variables

Variable	Description
serviceVersion	Specify serviceVersion=1.0 for the current version.
operationType	Indicate operationType=Q (for query)
merchantId	Pass the unique 9-digit merchant identification number for the gateway profile where the profile resides. Merchants may have more than one merchant ID number, so be sure to specify the id number associated with the correct account and currency. Note that this field is different from the field used to specify merchant id numbers in the Direct Interface API (merchant_id).
passCode	Specify the unique API passcode that is stored on payment profile configuration page/profiles configuration page of the member area.
customerCode	Indicate the unique customerCode associated with the customer's profile.
trnOrderNumber	Indicate the unique order number associated with the request to create or modify a profile.

Query Response Variables

Variable	Description
customerCode	Indicates the unique customerCode associated with the customer's profile.
status	Indicates the status of a profile. If status=A, payments may be processed against the profile If status=D, the profile is disabled. Payments cannot be processed against the profile until a modification request has re-set the profile to active. If status=C, the profile has been permanently closed.
ordName	Returns the primary contact name for the person/company listed in the billing information.
ordAddress1	Returns the first line of the customer's Billing address.
ordAddress2	Specifies additional address information if data exists for the profile.
ordCity	Indicates the name of the customer's city for billing information.
ordProvince	Displays a code indicating the customer's billing province/state.

Variable	Description
ordCountry	Displays a code indicating the customer's billing country.
ordPostalCode	Returns the customer's postal/zip code.
ordEmailAddress	Indicates the email address stored in the customer profile.
bankAccountType	If the merchant is using Online Mart Direct Payment/ACH services to collect payment from a customer's bank account, this field will be returned. Possible values are: CA = Canadian, Canadian Dollar CU = Canadian, US Dollar PC = US, Personal Checking PS = US, Personal Saving CC = US, Corporate Checking CS = US, Corporate Savings
responseCode	This field will display a numeric code to indicate the status of the query request. Refer to Appendix A for complete code descriptions.
responseMessage	Text response associated with the returned responseCode value.
trnCardNumber	The 1 digit and last 4 digits of the customer's card as stored in the profile.
trnCardExpiry	The customer card expiry date.
ref1, ref2, ref3, ref4, ref5	Any reference fields that were passed in with the request are returned unmodified in the response. Remember that these fields are not stored with the profile.

Sample XML Response Message

```
<?xml version="1.0" encoding="ISO-8859-1" ?>
- <response>
  <customerCode>xyzCustomer123</customerCode>
  <responseCode>1</responseCode>
  <responseMessage>Operation Successful</responseMessage>
  <status>A</status>
  <ordName>SO1234 </ordName>
  <ordAddress1>123 Main Street </ordAddress1>
  <ordAddress2>Apt. 2 </ordAddress2>
  <ordCity>Victoria</ordCity>
  <ordProvince>BC</ordProvince>
  <ordCountry>CA</ordCountry>
  <ordPostalCode>V9A 3K5 </ordPostalCode>
  <ordEmailAddress>mycustomer@domain.com </ordEmailAddress>
  <trnCardOwner>John Smith </trnCardOwner>
  <trnCardNumber>4XXXXXXXXXX1234</trnCardNumber>
  <trnOrderNumber>SO1234 </trnOrderNumber>
</response>
```

11. Generate Profile Report with Card Expiry Dates

Using a simple API call, you may generate a report including a list of profiles with customer data and card expiry dates. Credit card numbers will not be returned in this report for security reasons. Reports may be generated as XML, TAB delimited or CSV formatted files.

Reporting API Service URL:

<https://www.beanstream.com/scripts/report.aspx>

Reporting API Input Variables

	Parameter	Required/ Optional	Data Type	Description
Login credentials	loginCompany	Either loginCompany or merchantId must be passed.	Alphanumeric	Include the merchant's company log-in name as provided by Online mart. This is a case sensitive value with no spaces in the name. Merchants processing in two currencies will have more than one Online Mart account. Be sure to reference the correct account in this field.
	merchantId	Either loginCompany or merchantId must be passed.	Numeric	Include the merchant's 9-digit ID number. Merchants processing in two currencies will have more than one Online Mart account. Be sure to reference the correct account in this field.
	loginUser	R	1-16 characters	Include a user log-in name for an account administrator or another staff member that has been assigned access to the reporting module through the Online Mart member area.
	loginPass	R	4-16 characters	Include the password associated with the user login name.
Specify Report Type	rptVersion	R	Specify 1.0	1.0 is the current report version.
	rptType	R	Alphanumeric	PP
Specify Data	rptFormat	R	3 characters	CSV - double quote delimited CSV file. TAB - tab delimited XML - XML Formatted report

	Parameter	Required/ Optional	Data Type	Description
Format	rspFormat	O	3 characters	Specify the format for error responses. NVP = name/value pair with error ID and text description XML = XML format with error ID and text description TXT = text description only
	rptTarget	O	INLINE	If <INLINE> then results are sent as an HTTP file attachment.
Set Basic Filters	rptFilterBy	O	1 digit	Sort by: 1-billing name, 2-customer code, 3-create date, 4-last modify date, 5-last transaction date, 6-transaction id
	rptFilterValue	Required where rptFilterBy=1,2 or 6	Alphanumeric	Where rptFilterby=1 Enter the full billing name or leadingcharacters%. Where rptFilterBy=2 Enter the exact customer code. Where rptFilterBy=6 Enter a full transaction ID or leadingnumbers%.
	rptStartMonth	Required where rptFilterby=3, 4 or 5	1-2 digits	Where rptFilterby=3, 4 or 5 Includes all profiles created between the "start" and "end" date/times specified using these variables.
	rptStartDay		1-2 digits	
	rptStartYear		4 digits	
	rptStartHour		0...23	
	rptStartMin		0...59	
	rptStartSec		0...59	
	rptEndMonth		1-2 digits	
	rptEndDay		1-2 digits	
	rptEndYear		4 digits	
	rptEndHour		0...23	
	rptEndMin		0...59	
	rptEndSec		0...59	
Filter by Credit Card Expiry Date	rptCCExpMonth	O	1-2 digits	Limit results to profiles with cards expiring in a specific month and year. Example: For cards expiring in March, 2012 pass: rptCCExpMonth=03& rptExpYear=2012
	rptCCExpYear		4 digits	

	Parameter	Required/ Optional	Data Type	Description
Profile Status Filter	rptStatus	O	1 char	Limit results by profile status type. Defaults to "All." A - Active C - Closed D - Disabled
Sort Options	rptSort	O	1-2 digits	Specify a report sort order. Default sort is by billing name. 1-customer code 2-created date, 3-last modified date 4-last transaction date 5-status

Reporting API Response Variables

User Field	Data type	Description
merchant_id	9 digits	The Beanstream 9-digit merchant identification number.
customer_code	max 32 chars	The unique identifier or token associated with the profile.
billing_name	max 64 chars	The profile owner's billing name.
account_status	Alphanumeric	The profile status: active, disabled or closed.
created_date	datetime	Profile creation date.
last_modified_date	datetime	Profile last modification date.
last_trans_date	datetime	Last transaction date
billing_address1	max 64 chars	Profile billing address
billing_address2	max 64 chars	Profile billing address unit
billing_city	max 32 chars	Profile billing address city
billing_province_id	max 2 chars	Profile billing address province
billing_country_id	max 2 chars	Profile billing address country
billing_postal	max 16 chars	Profile billing address postal code
billing_email_address	max 64 chars	Profile billing address email
billing_phone	max 32 chars	Profile billing phone

User Field	Data type	Description
ref1 to refx	up to 255 chars	Returns data collected in the profile level custom reference variables. This does not return data from transaction level ref1 to ref 5.
velocityGroup		Returns a velocity group name if this option has been set up by the merchant.
profileGroup		Returns a profile group name if this option has been set up by the merchant.
card_expiry	4 digits	Expiration of cc registered with profile

12. Administering Payment Profiles through the Member Area

The online member area can be used to access customer profile details and processing histories. The administration interface can also be used to manually process orders, update profile information and delete old profiles.

To access the online member area. Enter your Online Mart-assigned username and password details. Remember that Online Mart issues one member account per processing currency. Be sure to log into the correct account. Navigate to **processing → payment profile** in the left menu.

At the top of the Payment Profiles page there are several filters for refining a search to locate specific customer profiles. The status filter can be used to display active, disabled or closed profiles. The options are Active, Disabled, or Closed. The “sort by” filter can be used to change the order of the listed profiles.

Status:	All	Search By:	Customer Code	Entries/Page:	25
Sort By:	Customer Code	Search Term:			

Accounts 1-3 of 3, Page 1 of 1

Customer Code	Billing Name	Created Date	Last Mod. Date	Last Trans. Date	Status
SShopper0001	Sam Shopper	9/3/2008	9/3/2008	9/3/2008	A
SShopper0002	Sam Shopper	9/3/2008	9/3/2008		

Payment Profiles Summary Page

To view detailed information for a specific profile, click on the billing name for the profile.

Delete

The profile may be deleted by selecting the delete button. A dialog box will appear asking for verification of the delete request. Click okay to permanently delete the profile.

Update

You may manually make changes to any of the fields on the Customer Account page. Click Update to save your changes.

Customer Account

Customer Code: SShopper1001

Status: Active

Billing Address

Name: SamShopper

Address 1: 123MainStreet

Address 2: 2002

City: Victoria

Province/State: British Columbia

Country: Canada

Postal/Zip: V1V1V1

Email: support@beanstream.com

Phone: 250-472-2326

Credit Card Number

Card Owner: Sam Shopper

Card Number: 4XXXXXXXXXXXX1234

Card Expiry: 12 2010

Detailed Customer Account Page

12.1 Processing a Return against a Payment Profiles Transaction

To process a return through the Payment Profiles interface:

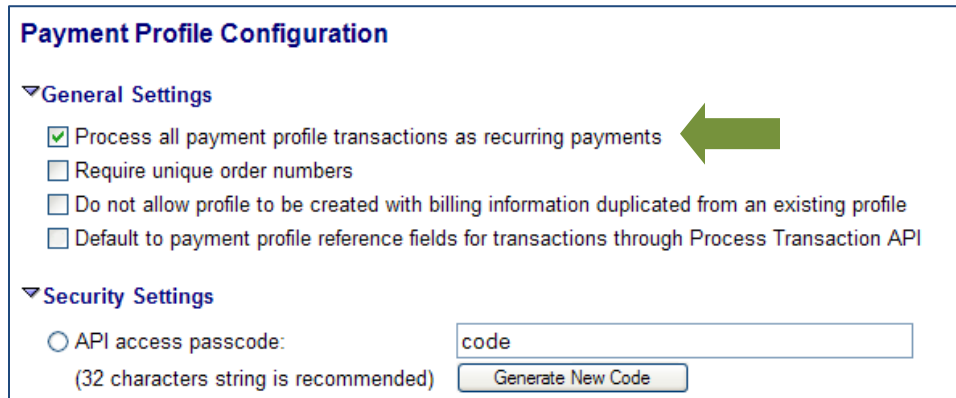
- In the Online Mart member area, navigate to **processing** → **payment profile** in the left menu.
- Use the search and sort fields on the Payment Profiles page to locate the correct customer profile.
- Click on the line item for the customer profile.
- Scroll to the bottom of the Customer Account page and click on the History button. A new screen will appear with a list of all the transactions processed against the customer profile.
- Click on the line item for the transaction that you wish to refund.
- Scroll to the bottom of the transaction details page and click on the Return or Void button as required.
- Returns may also be processed using the Direct Interface API. Refer to the Direct Interface API guide for integration details on processing returns through the Online Mart Direct Interface API.

12.2 Payment Profiles and Recurring Billing

You may create a recurring billing account from any secure payment profile transaction. This will allow you to bill customers a standard amount according to a regular, set schedule.

- In the Online Mart member area, navigate to **processing** → **payment profile** in the left menu.
- Use the search and sort fields on the Payment Profiles page to locate the correct customer profile.
- Click on the line item for the customer profile.
- Scroll to the bottom of the Customer Account page and click on the “History” button. A new screen will appear with a list of all the transactions processed against the customer profile.
- Click on the line item for the transaction that you wish to refund.
- Scroll to the bottom of the Transaction Details page and click on the “Add to Recurring Billing” button.
- In the new popup that appears, enter the customer’s recurring billing details. Choose a start and end date for their recurring payments, indicate the frequency of billing and enter a payment amount.

If you plan on creating recurring billing accounts for **all** of the customers that have profiles stored in your system, you should specify this on the payment profiles configuration page. This will facilitate processing on the bank side. You will still need to manually create recurring billing profiles for each account. In the Online Mart member area, navigate to **configuration** → **payment profile configuration** in the left menu and check the option “Process all payment Profile transaction as recurring payments”.



Payment Profile Configuration

▼ **General Settings**

- ☒ Process all payment profile transactions as recurring payments
- ☐ Require unique order numbers
- ☐ Do not allow profile to be created with billing information duplicated from an existing profile
- ☐ Default to payment profile reference fields for transactions through Process Transaction API

▼ **Security Settings**

☐ API access passcode:
 (32 characters string is recommended)

12.3 Creating a Payment Profile from a Previous Transaction

- In the member area, navigate to **reporting/analysis** → **transaction report** in the left menu.
- Use the search fields on the Transaction Report page to locate a transaction for the customer that requires a payment profile account.
- When you have generated your search results, click on the line item for the customer transaction. This will open the Transaction Details page.
- Scroll to the bottom of the Transaction Details page and click on the “Add to Payment Profiles” button
- Enter a Customer Code and verify the customer contact details as prompted.
- Click “Add Account.” When the confirmation dialog box appears, click “Okay.”

13. Card Update Service

13.1 Using Card Update Service with Secure Payment Profiles

For an additional fee, merchants can take advantage of Online Mart’s Card Update Service with Secure Payment Profiles. This value added service helps merchants eliminate the costly need to follow-up on stale-dated card information, and ensure their clients have an optimal shopping experience by reducing the need for cardholders to update their own payment information at the point of purchase. Secure Payment Profiles with Card Update Service manages transactions over three simple steps.

- On the first Monday of every month, Online Mart checks all profiles in your database to preemptively catch cards that will expire in the current month.
- At the time of purchase using a stored payment profile, Online Mart forwards the complete card information to the banking networks for processing.
- If the transaction comes back declined, the card data is submitted to the card update service module where card number and expiry date are verified and updated if required.
- A summary report is sent detailing number of records sent, number of records updated, and the date that the update was completed.

Appendix A: Responses Codes

This table provides a description of the response codes that are returned in the responseCode field in the Secure Payment Profiles API.

Response Code	Description
1	Operation successful
2	Failed card verification
3	Secure connection required
4	Invalid service version
5	Invalid merchant id
6	Invalid operation type
7	Incorrect passcode
8	Invalid customer code
9	Session Timeout
10	Unexpected error – Contact support
11	Invalid XML message
12	Passcode authentication access lockout
13	Passcode authentication failure
14	Merchant account closed or disabled
15	Customer code to modify does not exist
16	Customer code already exists
17	Duplicate match on payment information
18	No fields to update in modification request
19	Customer address/payment information failed data validation
20	Invalid payment profile account status
21	User Cancelled
22	Order number already completed
23	No match found on Status Reponse lookup