iPayment Gateway API (IPG API)

Accepting e-commerce payments for merchants

TESTING GUIDE

Version 3.0

Intercard Finance AD © 2007 – 2012

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Version control

N	Author	Description	Date posted
1	Yavor Petrov	Version 1.0 (obsolete)	12.2009
2	Yavor Petrov	Version 2.0 (obsolete)	05.2010
3	Milena Dyankova	Version 3.0 draft	23.05.2012
4	Milena Dyankova	Version 3.0	28.05.2012
5	Milena Dyankova	Change at the Appendix II – Credit Card Numbers used for testing	30.05.2012
6	Milena Dyankova	Added Appendix III, Appendix IV and Appendix V	17.07.2012

Introduction

This guide describes the process that the Merchants' developers need to follow in order to test the IPG API integration with the Merchant's website shop. Using the test data from this guide, the Merchants' developers will be able to simulate transactions on the Merchants' website and to ensure that they are submitted correctly.

Testing Guidelines

- IPG API provides test host address. Please refer to Appendix I.
- IPG API provides test credit card numbers. All other card numbers will produce an error. Please refer to Appendix II.
- IPG API provides test MIDs for all needed combinations Merchant's website – Currency. Please refer to Appendix III or contact your customer service representative.
- IPG API provides test Security keys. Please contact your customer service representative.
- Tester should enter a valid date (MM/YY format) in the future, when prompted.
- Tester should enter "000" (3 zeroes) for CVC code, when prompted.

Testing Card Transactions

In order to start testing the card transactions using the IPG API, you need to:

1) Implement the IPG API. For specific details about all protocols and procedures please refer to iPayment_gateway_API_v3.1.pdf
2) Send POST request with all data to the test host address (please refer to Appendix I).
3) Test the following scenarios:
   a) Error in the POST request.
   b) The Cardholder terminates the process on the IPG payment page.
   c) Cardholder pays, the card is approved, the Merchant's website returns HTTP OK to IPG.
   d) Cardholder pays, the card is approved, the Merchant's website do not returns HTTP OK to IPG -> so IPG proceed with the Process Reversal, the Merchant's website returns HTTP OK.
   e) Cardholder pays, the card is declined.
4) Once you have everything implemented and tested, please contact your customer service representative in order to proceed with the live environment.

Test scenarios

Error in the POST request

Possible reasons:

- Some of required fields in the POST request are missing;
- Some of the fields are not valid (according to the system), incl. security keys or signatures.

Cardholder experience:

The cardholder will see an IPG API error page with the following text:

You are not able to proceed with the payment process.
Some of required information is missing. Please try again.
< Return to [MIDName] >

Merchant experience:

In test environment the Merchant will see the specific errors depending on the case in this scenario. For full list of possible errors, please refer to iPayment_gateway_API_v3.0.pdf / Appendix I.

Note:

For specific details and full list of required fields please refer to iPayment_gateway_API_v3.0.pdf.

The cardholder terminates the process on the IPG payment page

Cardholder experience:

The cardholder will be redirected to the Merchant's website shop. He will see the page which the Merchant is sending in the property "URL_Cancel".

Cardholder pays, the card is approved, the Merchant's website returns HTTP OK

Cardholder experience:

The cardholder will see a successful page with the following text:

Thank you for your payment!
Your payment of XX.XX EUR was successful! Your receipt number for this transaction is: XXXX XXXX XXX XXXXX.
This transaction will appear on your statement as [Name of the MID].
<Return to MIDName>

Merchant experience:

The Merchant will receive a notice "IPGPurchaseOK" in the property "URL_Notify".

Cardholder pays, the card is approved, the Merchant's website do not returns HTTP OK, the IPG proceed with the Process Reversal, the Merchant's website returns HTTP OK

Cardholder experience:

The cardholder will see an unsuccessful page with the following text:

Transaction failed!
Your payment of XX.XX EUR was unsuccessful due to interrupted connection with the [MIDName].
Please note that your card has not been charged!

<Cancel and return to [MIDName]>

Depending on the cardholder's Issuing Bank this transaction may appear in cardholder's transactions information.

Merchant experience:

The Merchant will receive a notice "IPGPurchaseRollback" in the property "URL_Notify".

Cardholder pays, the card is declined

Cardholder experience:

The cardholder will see an error message on the payment page with the following text:

Your payment was unsuccessful. Please check your card details below and try again or enter different card details.

Merchant experience:

The Merchant will be able to see that the cardholder was made an unsuccessful attempt to pay in his account.

Appendix I – Host Addresses

Please use the following host addresses for the IPG API:

- For testing purposes, please use: https://devs.icards.eu/ipgtest/
- For live environment, please use: https://ipg.icard.com

Appendix II – Credit Card Numbers used for testing

Please use the following credit card numbers in order to testing the integration. Please note that any other card number will produces a general failure.

Card Type	Card Number	Result
MasterCard	5326100000000004	Declined
Maestro	6703200000000001	Declined
VISA	4006090000000007	Approved
VISA Electron	4002880000000005	Approved
VPay	4877000000000002	Declined

Appendix III – Originator and MIDs used for testing

Please use the following IDs in order to test the implementation:

Type	Value
Originator ID	33
MID in EUR	000000000000112
MID in USD	000000000000114
MID in BGN	000000000000113
MID in GBP	000000000000115
MID in RON	000000000000143

Appendix IV – Private and public keys used for testing

Please use the following keys in order to test the implementation:

- For Merchant private key please use: private_test.pem, KeyIndex = 1
- For Merchant public key please use: public_test.pem, KeyIndex = 1
- For iCARD public key please use: public_icard.pem, KeyIndex = 1

Appendix V – Banners used for testing

Please use BannerIndex from 1 to 4 in order to test the implementation.