

BE PAYMENT READY

PHP - North American API - Integration Guide

Version: 1.0.0

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Security and Compliance

Your solution may be required to demonstrate compliance with the card associations' PCI/CISP/PABP requirements. For more information on how to make your application PCI-DSS compliant, contact the Moneris Sales Center and visit https://developer.moneris.com to download the PCI_DSS Implementation Guide.

All Merchants and Service Providers that store, process, or transmit cardholder data must comply with PCI DSS and the Card Association Compliance Programs. However, certification requirements vary by business and are contingent upon your "Merchant Level" or "Service Provider Level".

The card association has some data security standards that define specific requirements for all organizations that store, process, or transmit cardholder data. As a Moneris client or partner using this method of integration, your solution must demonstrate compliance to the Payment Card Industry Data Security Standard (PCI DSS) and/or the Payment Application Data Security Standard (PA DSS). These standards are designed to help the cardholders and merchants in such ways as they ensure credit card numbers are encrypted when transmitted/stored in a database and that merchants have strong access control measures.

Non-compliant solutions may prevent merchant boarding with Moneris. A non-compliant merchant can also be subject to fines, fees, assessments or termination of processing services.

For further information on PCI DSS & PA DSS requirements, visit http://www.pcisecuritystandards.org.

Confidentiality

You have a responsibility to protect cardholder and merchant related confidential account information. Under no circumstances should ANY confidential information be sent via email while attempting to diagnose integration or production issues. When sending sample files or code for analysis by Moneris staff, all references to valid card numbers, merchant accounts and transaction tokens should be removed and or obscured. Under no circumstances should live cardholder accounts be used in the test environment.

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1 About This Documentation

1.1 Purpose

This document describes the transaction information for using the PHP API for sending credit card transactions. In particular, it describes the format for sending transactions and the corresponding responses you will receive.

This document contains information about the following features:

- Basic transactions
- MPI
- Convenience fee
- IOP (INTERAC® Online Payment)
- ACH (Automated Clearing House)
- Vault
- MSR (Magnetic Swipe Reader) and Encrypted MSR
- Contactless

1.2 Who Is This Guide For?

The North American API - Integration Guide is intended for developers integrating with Moneris Payment Gateway.

This guide assumes that the system you are trying to integrate meets the requirements outlined below and that you have some familiarity with the PHP programming language.

System Requirements

- Java 1.6 or above
- Port 443 open for bi-directional communication
- Web server with a SSL certificate

2 Testing a Solution

• 2.1 Merchant Resource Centre

2.1 Merchant Resource Centre

The Merchant Resource Center is the user interface for Moneris Payment Gateway services. There is also a QA version of the Merchant Resource Centre site specifically allocated for you and other developers to use to test your API integrations with the gateway.

You can access the Merchant Resource Center in the test environment at:

https://esqa.moneris.com/mpg (Canada)

https://esplusqa.moneris.com/usmpg (United States)

The test environment is generally available 24×7, but 100% availability is not guaranteed. Also, please be aware that other merchants are using the test environment in the Merchant Resource Center. Therefore, you may see transactions and user IDs that you did not create. As a courtesy to others who are testing, we ask that you use only the transactions/users that you created. This applies to processing Refund transactions, changing passwords or trying other functions.

2.2 Testing INTERAC® Online Payment Solutions

Acxsys has two websites where merchants can post transactions for testing the fund guarantee porting of INTERAC® Online Payment transactions. The test IDEBIT_MERCHNUM value is provided by Moneris after registering in the test environment.

After registering, the following two links become accessible:

- Merchant Test Tool
- · Certification Test Tool

Merchant Test Tool

https://merchant-test.interacidebit.ca/gateway/merchant_test_processor.do

This URL is used to simulate the transaction response process, to validate response variables, and to properly integrate your checkout process.

When testing INTERAC® Online Payment transactions, you are forwarded to the INTERAC® Online Payment Merchant Testing Tool. A screen appears where certain fields need to be completed.

For an approved response, do not alter any of the fields except for the ones listed here.

IDEBIT TRACK2

To form a track2 when testing with the Moneris Gateway, use one of these three numbers:

3728024906540591206=01121122334455000

5268051119993326=01121122334455000000

453781122255=011211223344550000000000

IDEBIT ISSNAME

RBC

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IDEBIT_ISSCONF

123456

For a declined response, provide any other value as the IDEBIT_TRACK2. Click **Post to Merchant**.

Whether the transaction is approved or declined, do **not** click **Validate Data**. This will return validation errors.

Certification Test Tool

https://merchant-test.interacidebit.ca/gateway/merchant_certification_processor.do

This URL is used to complete the required INTERAC® Online Payment Merchant Front-End Certification test cases, which are outlined in Appendix K (page 311) and Appendix L (page 315).

To confirm the fund that was guaranteed above, an INTERAC® Online Payment Purchase (see page 81) must be sent to the Moneris Payment Gateway QAusing the following test store information:

Host: esqa.moneris.com

Store ID: store3

API Token: yesguy

You can always log into the Merchant Resource Center to check the results using the following information:

URL: https://esqa.moneris.com/mpg

Store ID: store3

Note that all response variables that are posted back from the IOP gateway in step 4 of 7.3 must be validated for length of field, permitted characters and invalid characters.

2.3 Testing MPI Solutions

When testing your implementation of the Moneris MPI, you can use the VISA/MasterCard/Amex PIT (production integration testing) environment. The testing process is slightly different than a production environment in that when the inLine window is generated, it does not contain any input boxes. Instead, it contains a window of data and a **Submit** button. Clicking **Submit** loads the response in the testing window. The response will not be displayed in production.

Note

MasterCard SecureCode may not be directly tested within our current test environment. However, the process and behavior tested with the Visa test cards will be the same for MCSC.

When testing you may use the following test card numbers with any future expiry date. Use the appropriate test card information from the tables below: Visa and Mastercard use the same test card information, while Amex uses unique information.

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Table 1: MPI test card numbers (Visa and Mastercard only)

Card Number	VERes	PARes	Action
4012001037141112	Υ	true	TXN – Call function to create inLine window. ACS – Send CAVV to Moneris Payment Gateway using either the Cavv Purchase or the Cavv Pre-Authorization transaction.
4012001038488884	U	NA	Send transaction to Moneris Payment Gateway using either the basic Purchase or the basic Pre-Authorization transaction. Set crypt_type = 7.
4012001038443335	N	NA	Send transaction to Moneris Payment Gateway using either the basic Purchase or the basic Pre-Authorization transaction. Set crypt_type = 6.
4242424242424242	Υ	true	TXN – call function to create inLine window. ACS – Send CAVV to Moneris Payment Gateway using either the Cavv Purchase or the Cavv Pre-authorization transaction.
4012001037461114	Υ	false	Card failed to authenticate. Merchant may chose to send transaction or decline transaction. If transaction is sent, use crypt type = 7.

Table 2: MPI test card numbers (Amex only)

Card Number	VERes	PARes	Action
375987000000062			
			Set crypt_type = 7.
375987000000021			Set crypt_type = 7.
375987000000013			Set crypt_type = 6.
374500261001009			Set crypt_type = 5.

VERes

The result U, Y or N is obtained by using getMessage().

PARes

The result "true" or "false" is obtained by using getSuccess().

To access the Merchant Resource Centre in the test environment go to https://esqa.moneris.com/mpg (Canada) or https://esplusqa.moneris.com/usmpg (USA).

Transactions in the test environment should not exceed \$11.00.

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2.4 Test Credentials

When testing, use the test credentials provided in the following tables with the corresponding lines of code, as in the examples below.

For Canada:

Table 3: Test Server Credentials - Canada

store_id	api_token	Username	Password	Other Information
store1	yesguy	demouser	password	
store2	yesguy	demouser	password	
store3	yesguy	demouser	password	
store4	yesguy	demouser	password	
store5	yesguy	demouser	password	
monca00392	yesguy	demouser	password	Use this store to test Convenience Fee transactions

For US:

Table 4: Test Server Credentials - USA

store_id	api_token	Username	Password	Other Information
monusqa002	qatoken	demouser	abc1234	
monusqa003	qatoken	demouser	abc1234	
monusqa004	qatoken	demouser	abc1234	
monusqa005	qatoken	demouser	abc1234	
monusqa006	qatoken	demouser	abc1234	
monusqa024	qatoken	demouser	abc1234	For testing ACH transactions only
monusqa025	qatoken	demouser	abc1234	For testing both ACH and Credit Card transactions
monusqsa138	qatoken	demouser	abc1234	For testing Convenience Fee transactions

2.5 Test Cards

Because of security and compliance reasons, the use of live credit and debit card numbers for testing is strictly prohibited. Only test credit and debit card numbers are to be used.

To test general transactions, use the following test card numbers:

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Table 5: General test card numbers

Card Plan	Card Number
MasterCard	54545454545454
Visa	42424242424242
Amex	373599005095005
JCB	3566007770015365
Diners	36462462742008
Track2	5258968987035454=06061015454001060101?

To test Level 2/3 transactions, use the following test card numbers:

Table 6: Level 2/3 test card numbers

Card Plan	Card Number
MasterCard	5454545442424242
Visa	4242424254545454
Amex	373269005095005
Diners	36462462742008

To test ACH transactions (US only), use the following account details:

Financial institution: FEDERAL RESERVE BANK

Routing Number: 011000015

Account number: Any number between 5 and 22 digits

Check number: Any number

2.6 Simulator Host

The test environment has been designed to replicate the production environment as closely as possible. One major difference is that Moneris is unable to send test transactions onto the production authorization network. Therefore, issuer responses are simulated. Additionally, the requirement to emulate approval, decline and error situations dictates that certain transaction variables initiate various response and error situations.

The test environment approves and declines transactions based on the penny value of the amount sent. For example, a transaction made for the amount of \$9.00 or \$1.00 is approved because of the .00 penny value.

Transactions in the test environment must not exceed \$11.00.

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For a list of all current test environment responses for various penny values, please see the Test Environment Penny Response Table available at https://developer.moneris.com.



These responses may change without notice. Check the Moneris Developer Portal (https://developer.moneris.com) regularly to access the latest documentation and downloads.

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3 Moving to Production

- 3.1 Activating a Store
- 3.2 Configuring a Store for Production
- 3.3 Receipt Requirements
- 3.4 Getting Help

3.1 Activating a Store

The steps below outline how to activate your production account so that you can process production transactions.

- 1. Obtain your activation letter/fax from Moneris.
- 2. Go to https://www3.moneris.com/connect/en/activate/index.php(Canada) or https://esplus.moneris.com/usmpg/activate (United States) as instructed in the letter/fax.
- 3. Input your store ID and merchant ID from the letter/fax and click **Activate**.
- 4. Follow the on-screen instructions to create an administrator account. This account will grant you access to the Merchant Resource Center.
- 5. Log into the Merchant Resource Center at https://www3.moneris.com/mpg (Canada) or https://esplus.moneris.com/usmpg (US) using the user credentials created in step 4.
- 6. Proceed to ADMIN and then STORE SETTINGS.
- 7. Locate the API token at the top of the page. Use this API Token along with the store ID that you received in your letter/fax and to send any production transactions through the API.

For more information about how to use the Merchant Resource Center, see the Moneris Payment Gateway Merchant Resource Center User's Guide, which is available at https://developer.moneris.com.

3.2 Configuring a Store for Production

After you have completed your testing, you are ready to point your store to the production host.

To configure a store for production:

- 1. Change the test mode setting from true to false.
- 2. Change the Store ID to reflect your production store ID
- 3. Change the API token to the production token that you received during activation.

Sample credentials for each set method are included in the table below.

Set method	Production	Development
	"US" or "CA"	"US" or "CA"
	""	IIII
		(Canada)
		(US)

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Set method	Production	Development
		(Canada)
		(US)

(where X is an alphanumeric character)

3.2.1 Configuring an INTERAC® Online Payment Store for Production

Before you can process INTERAC® Online Payment transactions through your web site, you need to complete the certification registration process with Moneris, as described below. The production IDEBIT_MERCHNUM value is provided by Moneris after you have successfully completed the certification.

Acxsys' production INTERAC® Online PaymentGateway URL is https://g-ateway.interaconline.com/merchant processor.do.

To access the Moneris Moneris Payment Gateway production gateway URL, use the following:

Store ID: Provided by Moneris

API Token: Generated during your store activation process.

Processing country code: CA

The **production** Merchant Resource Center URL is https://www3.moneris.com/mpg/

3.2.1.1 Completing the Certification Registration - Merchants

To complete the certification registration, fax or email the information below to our Integration Support helpdesk:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
 - In both French and English
 - 120 × 30 pixels
 - Only PNG format is supported.
- Merchant business name
 - In both English and French
 - Maximum 30 characters.
- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

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3.2.1.2 Third-Party Service/Shopping Cart Provider

In your product documentation, instruct your clients to provide the information below to the Moneris Payment Gateway Integration Support helpdesk for certification registration:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
 - In both French and English
 - 120 × 30 pixels
 - Only PNG format is supported.
- · Merchant business name
 - In both English and French
 - Maximum 30 characters.
- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

See 7.2.3, page 78 for additional client requirements.

3.3 Receipt Requirements

Visa and MasterCard expect certain details to be provided to the cardholder and on the receipt when a transaction is approved.

Receipts must comply with the standards outlined within the Integration Receipts Requirements. Forall the receipt requirements covering all transaction scenarios, visit the Moneris Developer Portal at https://developer.moneris.com.

Production of the receipt must begin when the appropriate response to the transaction request is received by the application. The transaction may be any of the following:

- **Sale** (Purchase)
- Authorization (PreAuth, Pre-Authorization)
- Authorization Completion (Completion, Capture)
- Offline Sale (Force Post)
- Sale Void (Purchase Correction, Void)
- Refund.

The boldface terms listed above are the names for transactions as they are to be displayed on receipts. Other terms used for the transaction are indicated in brackets.

3.3.1 Certification Requirements

Card-present transaction receipts are required to complete certification.

Card-not-present integration

Certification is optional but highly recommended.

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Card-present integration

After you have completed the development and testing, your application must undergo a certification process where all the applicable transaction types must be demonstrated, and the corresponding receipts properly generated.

Contact a Client Integration Specialist for the Certification Test checklist that must be completed and returned for verification. (See "Getting Help" below for contact details.) Be sure to include the application version of your product. Any further changes to the product after certification requires re-certification.

After the certification requirements are met, Moneris will provide you with an official certification letter.

3.4 Getting Help

Help is available to Moneris merchants at no cost. Ensure that you have your merchant number or store ID handy.

Getting Started

If you are just getting started, a client integration specialist can help with integration and certification.

Contact

- ClientIntegrations@moneris.com
- Monday-Friday: 8:30 am 8 pm EST.

Development Assistance

If you are already working with an integration specialist and need development assistance, our eProducts technical consultants offer development and technical support.

Contact

- 1-866-562-4354
- eproducts@moneris.com
- Monday-Friday: 8 am 8 pm EST

Production Support

Already have a live application and need production support? Our Customer Service specialists provide financial and technical support to merchants.

Contact

1-866-319-7450 (24 hours/day, 7 days/week)

eselectplus@moneris.com

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4 Processing a Transaction

- 4.1 Overview
- 4.2 HttpsPostRequest Object
- 4.3 Receipt Object

4.1 Overview

There are some common steps for every transaction that is processed.

- 1. Instantiate the transaction object (such as Purchase), and update it with object definitions that refer to the individual transaction.
- 2. Instantiate the HttpsPostRequest connection object and update it with connection information, host information and the transaction object that you created in step 1.
 - Section 4.2 (page 25) provides the HttpsPostRequest connection object definition. This object and its variables apply to **every** transaction request.
- 3. Invoke the HttpsPostRequest object's send() method.
- 4. Instantiate the Receipt object, by invoking the HttpsPostRequest object's get Receipt method. Use this object to retrieve the applicable response details.

Some transactions may require steps in addition to the ones listed here. For example, ACH transactions require the use of an ACHinfo object. Below is a sample Purchase transaction with each major step outlined. For extensive code samples of other transaction types, refer to the API ZIP file.

NOTE

For illustrative purposes, the order in which lines of code appear below may differ slightly from the same sample code presented elsewhere in this document.

```
Include all necessary
<?php
##
                                                                             classes.
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
                                                                             Define all mandatory
$type='purchase';
$cust id='cust id';
                                                                             values for the trans-
$order id='ord-'.date("dmy-G:i:s");
                                                                             action object prop-
$amount='1.00';
                                                                             erties.
$pan='4242424242424242';
$expiry date='1111';
$crypt='7';
                                                                             Define all mandatory
$store id='store5';
$api token='yesguy';
                                                                             values for the con-
                                                                             nection object prop-
                                                                             erties.
```

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```
$txnArray=array('type'=>$type,
                                                                               Instantiate the trans-
'order id'=>$order id,
                                                                               action object and
'cust id'=>$cust id,
                                                                               assign values to prop-
'amount'=>$amount,
'pan'=>$pan,
                                                                               erties.
 'expdate'=>$expiry date,
 'crypt type'=>$crypt,
 'dynamic descriptor'=>$dynamic descriptor
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpqRequest->setProcCountryCode("CA"); //"US" for sending transaction to
    US environment
$mpgRequest->setTestMode(true); //false or comment out this line for
    production transactions
/* Status Check Example
                                                                               Instantiate connection
$mpgHttpPost =new mpgHttpsPostStatus($store id,$api token,$status
                                                                               object and assign val-
    check, $mpgRequest);
                                                                               ues to properties,
$mpgHttpPost =new mpgHttpsPost($store id,$api token,$mpgRequest);
                                                                               including the trans-
                                                                               action object you just
                                                                               created.
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                                               Instantiate the Receipt
print("\nCardType = " . $mpgResponse->getCardType());
                                                                               object and use its get
print("\nTransAmount = " . $mpgResponse->getTransAmount());
                                                                               methods to retrieve
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
                                                                               the desired response
print("\nTransType = " . $mpgResponse->getTransType());
                                                                               data.
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nStatusCode = " . $mpgResponse->getStatusCode());
print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
```

4.2 HttpsPostRequest Object

The transaction object that you instantiate becomes a property of this object when you call its set Transaction method.

HttpsPostRequest Object Definition

```
HttpsPostRequest mpgReq = new HttpsPostRequest();
```

After instantiating the HttpsPostRequest object, update its mandatory values as outlined in Table 7

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Table 7: HttpsPostRequest object mandatory values

Value	Туре	Limits	Set method			
value	Description					
Processing country code	String	2-character alphabetic	<pre>\$mpgRequest->setProcCountryCode ("CA");</pre>			
	CA for Cana	da, US for USA.				
Test mode	Boolean	true/false	<pre>\$mpgRequest->setTestMode(true);</pre>			
	Set to true duction mo		se (or comment out entire line) when in pro-			
Store ID	String	10-character alphanumeric	<pre>\$mpgHttpPost = new mpgHt- tpsPostStatus(\$store_id,\$api_ token,\$status_check- ,\$mpgRequest);</pre>			
	Unique identifier provided by Moneris upon merchant account set up.					
	See Testing Credentials (2.1, page 14) for test environment details.					
API Token	String	20-character alphanumeric	<pre>\$mpgHttpPost = new mpgHt- tpsPostStatus(\$store_id,\$api_ token,\$status_check- ,\$mpgRequest);</pre>			
	Unique alphanumeric string assigned upon merchant account activation. To locate your production API token, refer to the Merchant Resource Centre Admin Store Settings.					
	See Testing	t environment details.				
Transaction	Object	Not applicable	<pre>\$mpgRequest = new mpgRequest (\$mpgTxn);</pre>			
	This argument is one of the numerous transaction types discussed in the manual. (Such as Purchase, Refund and so on.) This object is instantiate page 1.					

Table 1: HttpsPostRequest object optional values

Value	Туре	Limits	Set method		
value	Description				
Status Check	Boolean	Boolean true/false \$mpgHttpPost = new mpgHttpsPostStatus(\$store_id,\$api_token,\$status_check,\$mpgRequest);			
	See "Def	See "Definition of Request Fields" on page 260.			
	Note that while this value belongs to the HttpsPostRequest object, it is only supported by some transactions. Check the individual transaction definition to find out whether Status Check can be used.				

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4.3 Receipt Object

After you send a transaction using the HttpsPostRequest object's send method, you can instantiate a receipt object.

Receipt Object Definition

\$mpgResponse=\$mpgHttpPost->getMpgResponse();

For an in-depth explanation of Receipt object methods and properties, See"Definition of Response Fields" on page 268.

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5 Basic Transaction Set

- 5.1 Basic Transaction Type Definitions
- 5.2 Purchase
- 5.3 Pre-Authorization
- 5.4 Completion
- 5.5 Re-Authorization
- 5.6 Force Post
- 5.7 Purchase Correction
- 5.8 Refund
- 5.9 Independent Refund
- 5.10 Card Verification
- 5.11 Batch Close
- 5.12 Open Totals

5.1 Basic Transaction Type Definitions

The following is a list of basic transactions that are supported by the PHP API.

Purchase

Verifies funds on the customer's card, removes the funds and prepares them for deposit into the merchant's account.

Pre-Authorization

Verifies and locks funds on the customer's credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant's account, a Completion transaction must be performed. A Pre-Authorization transaction may only be "completed" once.

Completion

Retrieves funds that have been locked (by either a Pre-Authorization or a Re-Authorization transaction), and prepares them for settlement into the merchant's account.

Re-Authorization

If a Pre-Authorization transaction has already taken place, and not all the locked funds were released by a Completion transaction, a Re-Authorization allows you to lock the remaining funds so that they can be released by another Completion transaction in the future.

Re-Authorization is necessary because funds that have been locked by a Pre-Authorization transaction can only be released by a Completion transaction **one** time. If the Completion amount is less than the Pre-Authorization amount, the remaining money cannot be "completed".

Force Post

Retrieves the locked funds and prepares them for settlement into the merchant's account.

This is used when a merchant obtains the authorization number directly from the issuer by a third-party authorization method (such as by phone).

Purchase Correction

Restores the **full** amount of a previous Purchase, Completion or Force Post transaction to the cardholder's card, and removes any record of it from the cardholder's statement.

This transaction is sometimes referred to as "void".

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This transaction can be used against a Purchase or Completion transaction that occurred same day provided that the batch containing the original transaction remains open. When using the automated closing feature, Batch Close occurs daily between 10 and 11pm Eastern Time.

Refund

Restores all or part of the funds from a Purchase, Completion or Force Post transaction to the cardholder's card. Unlike a Purchase Correction, there is a record of both the initial charge and the refund on the cardholder's statement.

Independent Refund

Credits a specified amount to the cardholder's credit card. The credit card number and expiry date are mandatory.

It is not necessary for the transaction that you are refunding to have been processed via the Moneris Payment Gateway

Card Verification

Verifies the validity of the credit card, expiry date and any additional details (such as the Card Verification Digits or Address Verification details). It does not verify the available amount or lock any funds on the credit card.

Recur Update

Alters characteristics of a previously registered Recurring Billing transaction.

This transaction is commonly used to update a customer's credit card information and the number of recurs to the account.

Recurring billing is explained in more detail in Appendix G (page 299). The Recur Update transaction is specifically discussed in G.2 (page 302).

Batch Close

Takes the funds from all Purchase, Completion, Refund and Force Post transactions so that they will be deposited or debited the following business day.

For funds to be deposited the following business day, the batch must close before 11pm Eastern Time.

Open Totals

Returns the details about the currently open batch.

This transaction is similar to the Batch Close. The difference is that it does not close the batch for settlement.

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5.2 Purchase

Purchase transaction object definition

```
$txnArray = array('type'=>'purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 8: Purchase transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alpha- numeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character alpha-	purchase
		numeric	'pan'=>\$pan
Expiry date	String	4-character alpha- numeric	<pre>'expdate'=>\$expiry_date</pre>
		(YYMM format)	
E-commerce indicator	String	1-character alpha- numeric ¹	'crypt_type'=>\$crypt
Commcard invoice ²	String	17-character alpha- numeric	<pre>commcard_invoice=>'commcard_ invoice'</pre>
Commcard tax amount ³	String	9-character decimal	<pre>commcard_tax_amount=>'commcard_ tax_amount'</pre>
amount		Must contain at least 3 digits, two of which must be penny values.	

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¹Full explanation on page 261

²Available to US integrations only.

³Available to US integrations only.

Table 8: Purchase transaction object mandatory values

Value	Туре	Limits	Set method
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo(\$mp- gCustInfo);</pre>
AVS	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD	Object	Not applicable. See Appendix F (page 296).	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>
Convenience fee ¹	Object	Not applicable. See Appendix H (page 306).	<pre>\$mpgTxn->setConvFeeInfo(\$mp- gConvFee);</pre>
Recurring billing	Object	Not applicable. See Section Appendix G (page 299).	<pre>\$mpgTxn->setRecur(\$mpgRecur);</pre>

Table 9: Purchase transaction object optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
Dynamic descriptor	String	20-character alpha- numeric ³	<pre>purchase 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

Sample Purchase - CA	Sample Purchase - US
<pre><?php ## ## Example php -q TestPurchase.php store1 ## require "//mpgClasses.php"; /************************************</td><td><pre><?php require "//mpgClasses.php"; /*********************************** \$store_id='monusqa002'; \$api_token='qatoken'; //\$status = 'false';</pre></pre></td></pre>	<pre><?php require "//mpgClasses.php"; /*********************************** \$store_id='monusqa002'; \$api_token='qatoken'; //\$status = 'false';</pre></pre>

¹Available to US integrations only.

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²For more information, see Appendix C (page 282).

³See "Definition of Request Fields" (page 260) for proper length definition.

```
Sample Purchase - CA
                                                        Sample Purchase - US
                                               /***** Transaction
$store id='store5';
$api token='yesguy';
                                                   Variables **************
/************************* Transactional
                                               $orderid='ord-'.date("dmy-G:i:s");
   Variables *********************/
                                               $amount='1.00';
$type='purchase';
                                               $pan='4242424242424242';
$cust id='cust id';
                                               $expiry date='1412';
$order id='ord-'.date("dmy-G:i:s");
                                               $dynamic descriptor='test';
                                               /************************ Transaction Array
$amount='1.00';
$pan='4242424242424242';
                                                   ***********
$expiry date='1111';
                                               $txnArray=array(type=>'purchase',
$crypt='7';
                                               order id=>$orderid.
$dynamic descriptor='123';
                                               cust id=>'cust',
$status check = 'false';
                                               amount=>$amount,
/****** Transactional
                                               pan=>$pan,
   Associative Array **************/
                                               expdate=>$expiry date,
$txnArray=array('type'=>$type,
                                               crypt_type=>'7',
'order id'=>$order id,
                                               commcard invoice=>'Invoice 5757FRJ8',
'cust id'=>$cust id,
                                               commcard tax amount=>'0.15',
'amount'=>$amount,
                                               dynamic_descriptor=>$dynamic_descriptor
'pan'=>$pan,
                                               /****** Transaction Object
'expdate'=>$expiry date,
                                                   **********
'crypt type'=>$crypt,
'dynamic_descriptor'=>$dynamic_descriptor
                                               $mpgTxn = new mpgTransaction($txnArray);
                                               /***** Request Object
***********
   Object *********************/
                                               $mpgRequest = new mpgRequest($mpgTxn);
$mpgTxn = new mpgTransaction($txnArray);
                                               $mpgRequest->setProcCountryCode("US"); //"CA"
/***** Request Object
                                                  for sending transaction to Canadian
   **********
                                                  environment
$mpgRequest = new mpgRequest($mpgTxn);
                                               $mpgRequest->setTestMode(true); //false or
$mpgRequest->setProcCountryCode("CA"); //"US"
                                                  comment out this line for production
   for sending transaction to US environment
                                                  transactions
$mpgRequest->setTestMode(true); //false or
                                               /***** mpgHttpsPost Object
   comment out this line for production
                                                   **********
   transactions
                                               $mpgHttpPost =new mpgHttpsPost($store id,$api
/****** HTTPS Post
                                                  token, $mpgRequest);
   Object ******************************
                                               //Status check example
/* Status Check Example
                                               //$mpgHttpPost = new mpgHttpsPostStatus
$mpgHttpPost =new mpgHttpsPostStatus($store
                                                   ($store id,$api
   id, $api token, $status check, $mpgRequest);
                                                  token, $status, $mpgRequest);
                                               /***** Response Object
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
                                                   ***********
   token, $mpgRequest);
                                               $mpgResponse=$mpgHttpPost->getMpgResponse();
/****** Response
                                               print("\nCardType = " . $mpgResponse-
   ************
                                                   >getCardType());
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                               print("\nTransAmount = " . $mpgResponse-
print("\nCardType = " . \print("\nCardType = " . \print("\nCardType = " . \print(")))
                                                  >getTransAmount());
   >getCardType());
                                               print("\nTxnNumber = " . $mpgResponse-
print("\nTransAmount = " . $mpgResponse-
                                                  >getTxnNumber());
   >getTransAmount());
                                               print("\nReceiptId = " . $mpgResponse-
print("\nTxnNumber = " . $mpgResponse-
                                                  >getReceiptId());
   >getTxnNumber());
                                               print("\nTransType = " . $mpgResponse-
print("\nReceiptId = " . $mpgResponse-
                                                  >getTransType());
   >getReceiptId());
                                               print("\nReferenceNum = " . $mpgResponse-
print("\nTransType = " . $mpgResponse-
                                                   >getReferenceNum());
   >getTransType());
                                               print("\nISO = " . $mpgResponse->getISO());
print("\nReferenceNum = " . $mpgResponse-
                                               print("\nResponseCode = " . $mpgResponse-
   >getReferenceNum());
                                                   >getResponseCode());
print("\nResponseCode = " . $mpgResponse-
                                               print("\nMessage = " . $mpgResponse-
```

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Sample Purchase - CA	Sample Purchase - US
<pre>>getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nMessage = " . \$mpgResponse-</pre>	<pre>>getMessage()); print("\nAuthCode = " . \$mpgResponse-</pre>

5.3 Pre-Authorization

Things to consider:

- If a Pre-Authorization transaction is not followed by a Completion transaction, it must be reversed via a Completion transaction for 0.00. See "Completion" on page 36
- A Pre-Authorization transaction may only be "completed" once . If the Completion transaction is for less than the original amount, a Re-Authorization transaction is required to collect the remaining funds by another Completion transaction. See "Re-Authorization" (page 39).
- For a process flow, see "Process Flow for Basic PreAuth, ReAuth and Completion Transactions" on page 310

Pre-Authorization transaction object definition

```
$txnArray = array('type'=>'preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Pre-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

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Table 10: Pre-Authorization object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character numeric	preauth
			'pan'=>\$pan
Expiry date	String	4-character numeric	'expdate'=>\$expiry_date
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 1: Pre-Authorization object optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>
Dynamic descriptor	String	20-character alpha- numeric ³	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo(\$mpgCustInfo);</pre>
AVS	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD	Object	Not applicable. See Appendix F (page 296).	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>
Customer ID	String	50-character alpha- numeric	<pre>preauth cust_id=>'cust'</pre>

Sample Pre-Authorization - CA	Sample Pre-Authorization - US
<pre><?php ## ## Example php -q TestPurchase.php store1 ## require "//mpgClasses.php"; /************************************</td><td><pre><?php require "//mpgClasses.php"; /************************************</td></pre></td></pre>	<pre><?php require "//mpgClasses.php"; /************************************</td></pre>

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¹Full explanation on page 261

²For more information, see Appendix C (page 282).

³See "Definition of Request Fields" (page 260) for proper length definition

Sample Pre-Authorization - CA Sample Pre-Authorization - US Variables ******************************* /***** Transaction \$store id='store5'; Variables ************ \$api token='yesguy'; \$orderid='ord-'.date("dmy-G:i:s"); \$amount='1.00'; Variables ******************/ \$pan="4242424242424242"; \$expdate="1111"; \$tvpe='purchase'; \$cust_id='cust id'; \$dynamic descriptor='test'; /************************ Transaction Array \$order id='ord-'.date("dmy-G:i:s"); *********** \$amount='1.00'; \$pan='4242424242424242'; \$txnArray=array(type=>'preauth', \$expiry date='1111'; order id=>\$orderid, \$crypt='7'; cust id=>'cust', \$dynamic descriptor='123'; amount=>\$amount, \$status check = 'false'; pan=>\$pan, /****** Transactional expdate=>\$expdate, Associative Array **************/ crypt_type=>'7', \$txnArray=array('type'=>\$type, dynamic descriptor=>\$dynamic descriptor 'order id'=>\$order id, /***** Transaction Object 'cust_id'=>\$cust_id, 'amount'=>\$amount, ********** 'pan'=>\$pan, \$mpgTxn = new mpgTransaction(\$txnArray); 'expdate'=>\$expiry_date, /***** Request Object 'crypt type'=>\$crypt, ********** 'dynamic descriptor'=>\$dynamic descriptor \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" /****** Transaction for sending transaction to Canadian environment \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgRequest->setTestMode(true); //false or /***** Request Object comment out this line for production ********** transactions \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" ********** for sending transaction to US environment \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ \$mpgRequest->setTestMode(true); //false or token, \$mpaRequest); comment out this line for production //Status check example transactions //\$mpgHttpPost = new mpgHttpsPostStatus /****** HTTPS Post (\$store id,\$api Object **********************/ token, \$status, \$mpgRequest); /* Status Check Example /***** Response Object \$mpgHttpPost =new mpgHttpsPostStatus(\$store_ *********** id, \$api token, \$status check, \$mpgRequest); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse-\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ >getCardType()); token, \$mpgRequest); print("\nTransAmount = " . \$mpgResponse-/****** Response >getTransAmount()); ************ print("\nTxnNumber = " . \$mpgResponse-\$mpgResponse=\$mpgHttpPost->getMpgResponse(); >getTxnNumber()); print("\nCardType = " . \$mpgResponseprint("\nReceiptId = " . \$mpgResponse->getCardType()); >getReceiptId()); print("\nTransAmount = " . \$mpgResponseprint("\nTransType = " . \$mpgResponse->getTransAmount()); >getTransType()); $print("\nTxnNumber = " . $mpgResponse$ print("\nReferenceNum = " . \$mpgResponse->getTxnNumber()); >getReferenceNum()); print("\nReceiptId = " . \$mpgResponseprint("\nResponseCode = " . \$mpgResponse->getReceiptId()); >getResponseCode()); print("\nTransType = " . \$mpgResponseprint("\nMessage = " . \$mpgResponse->getTransType()); >getMessage()); print("\nReferenceNum = " . \$mpgResponseprint("\nAuthCode = " . \$mpgResponse->getReferenceNum()); >getAuthCode());

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Sample Pre-Authorization - CA	Sample Pre-Authorization - US
<pre>print("\nResponseCode = " . \$mpgResponse-</pre>	<pre>print("\nComplete = " . \$mpgResponse-</pre>

5.4 Completion

Things to consider:

- Completion is also known as "capture" or "pre-authorization completion".
- A Pre-Authorization or Re-Authorization transaction can only be completed once. Refer to the Re-Authorization transaction (page 39 for more information on how to perform multiple Completion transactions.
- To reverse the full amount of a Pre-Authorization transaction, use the Completion transaction with the amount set to 0.00.
- For a process flow, see "Process Flow for Basic PreAuth, ReAuth and Completion Transactions" on page 310

Completion transaction object

```
$txnArray = array('type'=>'completion', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Completion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

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Completion transaction values

To process this transaction, you need the order ID and transaction number from the original Pre-Authorization transaction.

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 11: Completion transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Completion Amount	String	9-character decimal	'comp_amount'=>\$compamount
Transaction number	String	255-character alphanumeric	'txn_number'=>\$txnnumber
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 12: Completion transaction optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>
Customer ID ³	String	50-character alpha- numeric	<pre>completion cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric ⁴	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Commcard invoice ⁵	String	17-character alpha- numeric	commcard_invoice=>'commcard_invoice'
Commcard tax amount ⁶	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	<pre>commcard_tax_amount=>'commcard_tax_ amount'</pre>

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¹Full explanation on page 261

²For more information, see Appendix C (page 282).

³Available to Canadian integrations only.

⁴See "Definition of Request Fields" (page 260) for proper length definition

⁵Available to US integrations only.

⁶Available to US integrations only.

Sample Basic Completion - CA Sample Basic Completion - US <?php <?php require "../../mpgClasses.php"; require "../../mpgClasses.php"; \$store id='store5'; /***** Request Variables ************ \$api token='yesguy'; \$orderid='ord-150515-13:31:08'; \$store id='monusqa002'; \$txnnumber='20228-0 10'; \$api token='gatoken'; \$compamount='0.10'; //\$status = 'false'; /***** Transaction Variables \$dynamic descriptor='123'; ********** ## step 1) create transaction array ### \$txnArray=array('type'=>'completion', \$orderid='ord-130515-17:18:31'; 'txn number'=>\$txnnumber, \$txnnumber='123167-0 25'; 'order id'=>\$orderid, \$compamount='0.01'; 'comp amount'=>\$compamount, \$dynamic descriptor='test'; 'crypt_type'=>'7', 'cust id'=>'customer ID', *********** 'dynamic descriptor'=>\$dynamic descriptor \$txnArray=array(type=>'completion', order id=>\$orderid. ## step 2) create a transaction object comp amount=>\$compamount, passing the hash created in txn number=>\$txnnumber, ## step 1. crypt_type=>'7', \$mpgTxn = new mpgTransaction(\$txnArray); commcard invoice=>'Invoice 5757FRJ8', ## step 3) create a mpgRequest object passing commcard tax amount=>'0.15', the transaction object created dynamic descriptor=>\$dynamic descriptor ## in step 2 /***** Transaction Object \$mpgRequest = new mpgRequest(\$mpgTxn); ********** \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpgTxn = new mpgTransaction(\$txnArray); /******************* Request Object \$mpgRequest->setTestMode(true); //false or comment out this line for production ************ transactions \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" ## step 4) create mpgHttpsPost object which does an https post ## for sending transaction to Canadian \$mpgHttpPost =new mpgHttpsPost(\$store_ environment id, \$api token, \$mpgRequest); \$mpgRequest->setTestMode(true); //false or ## step 5) get an mpgResponse object ## comment out this line for production \$mpgResponse=\$mpgHttpPost->getMpgResponse(); transactions ## step 6) retrieve data using get methods print("\nCardType = " . \$mpgResponse-*********** >getCardType()); \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api print("\nTransAmount = " . \$mpgResponsetoken, \$mpgRequest); >getTransAmount()); //Status check example print("\nTxnNumber = " . \$mpgResponse-//\$mpgHttpPost = new mpgHttpsPostStatus(\$store >getTxnNumber()); id, \$api token, \$status, \$mpgRequest); print("\nReceiptId = " . \$mpgResponse-/***** Response Object >getReceiptId()); *********** print("\nTransType = " . \$mpgResponse-\$mpqResponse=\$mpqHttpPost->getMpgResponse(); ****** Receipt >getTransType()); print("\nReferenceNum = " . \$mpgResponse-****************************** >getReferenceNum()); print("\nCardType = " . \$mpgResponseprint("\nResponseCode = " . \$mpqResponse->getCardType()); $print("\nTransAmount = " . $mpgResponse-$ >getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); >getTransAmount()); print("\nMessage = " . \$mpgResponseprint("\nTxnNumber = " . \$mpgResponse->qetMessage()); >getTxnNumber()); print("\nIsVisaDebit = " . \$mpgResponseprint("\nReceiptId = " . \$mpgResponse->getIsVisaDebit()); >getReceiptId()); print("\nAuthCode = " . \$mpgResponseprint("\nTransType = " . \$mpgResponse->getAuthCode()); >getTransType());

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Sample Basic Completion - CA	Sample Basic Completion - US
<pre>print("\nComplete = " . \$mpgResponse-</pre>	<pre>print("\nReferenceNum = " . \$mpgResponse-</pre>

5.5 Re-Authorization

For a process flow, "Process Flow for Basic PreAuth, ReAuth and Completion Transactions" (page 310).

Re-Authorization transaction object definition

```
$txnArray = array('type'=>'reauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Re-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Re-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 13: Re-Authorization transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	<pre>'order_id'=>\$order_id</pre>
Original order ID		50-character alphanumeric	<pre>'orig_order_id'=>orig_order_id</pre>

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Table 13: Re-Authorization transaction object mandatory values

Value	Туре	Limits	Set method
Amount	String	9-character decimal	'amount'=>\$amount
Transaction number	String	255-character variable character	'txn_number'=>\$txnnumber
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 1: Re-Authorization transaction optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alphanumeric	reauth
			cust_id=>'cust'
Status check	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHt- tpsPostStatus(\$store_ id,\$api_token,\$status,\$m- pgRequest);</pre>
Dynamic descriptor ²	String	20-character alphanumeric ³	'dynamic_ descriptor'=>\$dynamic_ descriptor
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo (\$mpgCustInfo);</pre>
AVS	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo (\$mpgAvsInfo);</pre>
CVD	Object	Not applicable. See Appendix F (page 296).	<pre>\$mpgTxn->setCvdInfo (\$mpgCvdInfo);</pre>

Sample Re-Authorization - CA	Sample Re-Authorization - US
<pre><?php require "//mpgClasses.php"; /************************************</td><td><pre><?php require "//mpgClasses.php"; /********************** Request Variables</pre></pre></td></pre>	<pre><?php require "//mpgClasses.php"; /********************** Request Variables</pre></pre>
Variables *******/	********************************/ \$store_id='monusqa002';
<pre>\$store id='store5';</pre>	<pre>\$api_token='qatoken';</pre>
\$api token="yesguy";	/******************* Transaction Variables

Associative Array	<pre>\$orderid='ord-'.date("dmy-G:i:s");</pre>

¹Full explanation on page 261

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²Available for Canadian integrations only.

³See "Definition of Request Fields" (page 260) for proper length definition

Sample Re-Authorization - CA Sample Re-Authorization - US ******** \$orig order id='mvt3161532124'; \$txnArray=array('type'=>'reauth', \$txn number='837266-0 25'; 'order id'=>'ord-'.date("dmy-G:i:s"), \$amount='1.00'; 'cust id'=>'my cust id', \$crypt='7'; 'amount'=>'0.50', \$dynamic_descriptor='test'; /***** Transaction Array 'orig order id'=>'ord-110515-10:55:31', *********** //original pre-auth order id 'txn number'=>'31393-0 10', //original pre-\$txnArray=array(type=>'reauth', order id=>\$orderid. auth txn number 'crypt type'=>'7', cust id=>'cust', 'dynamic_descriptor'=>'123456' orig order id=>\$orig order id, txn number=>\$txn_number, /****** Transaction amount=>\$amount, Object **********************/ crypt_type=>'7', dynamic_descriptor=>\$dynamic descriptor \$mpgTxn = new mpgTransaction(\$txnArray); /***** Request /*********************** Transaction Object *********** ********** \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgRequest = new mpgRequest(\$mpgTxn); /***** Request Object \$mpgRequest->setProcCountryCode("CA"); //"US" ********** for sending transaction to US environment \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setTestMode(true); //false or \$mpgRequest->setProcCountryCode("US"); //"CA" comment out this line for production for sending transaction to Canadian transactions environment /****** HTTPS Post \$mpqRequest->setTestMode(true); //false or Object **********************/ comment out this line for production \$mpgHttpPost =new mpgHttpsPost(\$store transactions id,\$api token,\$mpgRequest); /***** mpgHttpsPost Object ********** Response \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ ********** token, \$mpgRequest); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); /***** Response Object print("\nCardType = " . \$mpgResponse-*********** >getCardType()."
"); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nTransAmount = " . \$mpgResponseprint("\nCardType = " . \$mpgResponse->getTransAmount()."
"); >getCardType()); print("\nTxnNumber = " . \$mpgResponseprint("\nTransAmount = " . \$mpgResponse->getTxnNumber()."
"); >getTransAmount()); print("\nReceiptId = " . \$mpgResponseprint("\nTxnNumber = " . \$mpgResponse->getReceiptId()."
"); >getTxnNumber()); print("\nTransType = " . \$mpgResponseprint("\nReceiptId = " . \$mpgResponse->getTransType()."
"); print("\nReferenceNum = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getReferenceNum()."
"); >getTransType()); print("\nResponseCode = " . \$mpqResponseprint("\nReferenceNum = " . \$mpgResponse->getResponseCode()."
"); >getReferenceNum()); print("\nISO = " . \$mpgResponse->getISO print("\nResponseCode = " . \$mpgResponse-()."
"); print("\nMessage = " . \$mpgResponse->getResponseCode()); print("\nMessage = " . \$mpgResponse->getMessage >getMessage()."
"); ()); print("\nIsVisaDebit = " . \$mpgResponseprint("\nAuthCode = " . \$mpgResponse->getIsVisaDebit()."
"); >getAuthCode()); print("\nAuthCode = " . \$mpgResponseprint("\nComplete = " . \$mpgResponse->getAuthCode()."
"); >getComplete()); print("\nComplete = " . \$mpgResponseprint("\nTransDate = " . \$mpgResponse->getComplete()."
"); >getTransDate()); print("\nTransDate = " . \$mpgResponseprint("\nTransTime = " . \$mpgResponse-

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Sample Re-Authorization - CA	Sample Re-Authorization - US
<pre>>getTransDate()." "); print("\nTransTime = " . \$mpgResponse- >getTransTime()." "); print("\nTicket = " . \$mpgResponse->getTicket</pre>	<pre>>getTransTime()); print("\nTimedOut = " . \$mpgResponse- >getTimedOut()); ?></pre>

5.6 Force Post

It is not required for the transaction that you are submitting to have been processed via the PHP Moneris Payment Gateway. However, a credit card number, expiry date and original authorization number are required.

Things to consider:

• This transaction is an independent completion where the original Pre-Authorization transaction was not processed via the same Moneris Payment Gateway merchant account.

ForcePost transaction object definition

```
$txnArray = array('type'=>'forcepost', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ForcePost transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Force Post transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 14: ForcePost transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character numeric	forcepost
			'pan'=>\$pan
Expiry date	String	4-character numeric	'expdate'=>\$expiry_date
Authorization code	String	8-character alphanumeric	'auth_code'=>\$auth_code

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Table 14: ForcePost transaction object mandatory values

Value	Туре	Limits	Set method
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 15: Force Post transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	<pre>forcepost cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alphanumeric ²	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Status Check ³	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>

Sample Basic Force Post - CA	Sample Basic Force Post - US
php</td <td><?php</td></td>	php</td
require "//mpgClasses.php"; /************************************	require "//mpgClasses.php"; /**************************** Request
Variables ***********************/	Variables ************************/
<pre>\$store id='store5';</pre>	<pre>\$store id='monusqa002';</pre>
\$api token='yesquy';	\$api token='qatoken';
//\$status = 'false';	//\$status = 'false';
/*********************** Transactional	/********************* Transactional
Variables ********************/	Variables *******************/
<pre>\$type='forcepost';</pre>	<pre>\$type='forcepost';</pre>
<pre>\$cust id='CUST13343';</pre>	<pre>\$cust id='CUST13343';</pre>
<pre>\$order id='ord-'.date("dmy-G:i:s");</pre>	<pre>\$order id='ord-'.date("dmy-G:i:s");</pre>
\$amount='10.00';	\$amount='1.00';
\$pan='42424242424242';	<pre>\$pan='42424242424242';</pre>
<pre>\$expiry_date='0812';</pre>	<pre>\$expiry_date='0812';</pre>
\$auth_code='123456';	\$auth_code='123456';
<pre>\$crypt='7';</pre>	<pre>\$crypt='7';</pre>
<pre>\$dynamic_descriptor='123456';</pre>	<pre>\$dynamic_descriptor='test';</pre>
/****************** Transactional	/******************* Transactional
Associative Array *************/	Associative Array *************/
<pre>\$txnArray=array('type'=>\$type,</pre>	<pre>\$txnArray=array('type'=>\$type,</pre>
'order id'=>\$order id,	'order id'=>\$order id,
'cust_id'=>\$cust_id,	'cust_id'=>\$cust_id,
'amount'=>\$amount,	'amount'=>\$amount,
'pan'=>\$pan,	'pan'=>\$pan,

¹Full explanation on page 261

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²See "Definition of Request Fields" (page 260) for proper length definition

³For more information, see Appendix C (page 282).

```
Sample Basic Force Post - CA
                                                     Sample Basic Force Post - US
'expdate'=>$expiry date,
                                                'expdate'=>$expiry date,
'auth code'=>$auth code,
                                                'auth code'=>$auth code,
'crypt type'=>$crypt,
                                                'crypt type'=>$crypt,
'dynamic descriptor'=>$dynamic descriptor
                                                'dynamic descriptor'=>$dynamic descriptor
/****** Transaction
                                                /***** Transaction
   Object ********************/
                                                   Object **********************/
$mpgTxn = new mpgTransaction($txnArray);
                                                $mpgTxn = new mpgTransaction($txnArray);
/***** Request Object
                                                /***** Request Object
   **********
                                                   **********
$mpgRequest = new mpgRequest($mpgTxn);
                                                $mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
                                                $mpgRequest->setProcCountryCode("US"); //"CA"
   for sending transaction to US environment
                                                   for sending transaction to Canadian
$mpgRequest->setTestMode(true); //false or
                                                   environment
   comment out this line for production
                                                $mpgRequest->setTestMode(true); //false or
                                                   comment out this line for production
   transactions
/****** HTTPS Post
                                                   transactions
   Object ***********************
                                                /****** HTTPS Post
                                                   Object *****************************
$mpgHttpPost =new mpgHttpsPost($store id,$api
   token, $mpgRequest);
                                                $mpgHttpPost =new mpgHttpsPost($store id,$api
//Status check example
                                                   token, $mpgRequest);
//$mpgHttpPost = new mpgHttpsPostStatus
                                                //Status check example
   ($store id,$api
                                                //$mpgHttpPost = new mpgHttpsPostStatus
   token, $status, $mpgRequest);
                                                   ($store id,$api
/***** Response
                                                   token, $status, $mpgRequest);
   ************
                                                /***** Response
                                                   ***********
$mpqResponse=$mpqHttpPost->qetMpqResponse();
                                                $mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
   >getCardType());
                                                print("\nCardType = " . $mpgResponse-
print("\nTransAmount = " . $mpgResponse-
                                                   >getCardType());
                                                print("\nTransAmount = " . $mpgResponse-
   >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
                                                   >getTransAmount());
   >qetTxnNumber());
                                                print("\nTxnNumber = " . $mpqResponse-
print("\nReceiptId = " . $mpgResponse-
                                                   >getTxnNumber());
                                               print("\nReceiptId = " . $mpgResponse-
   >getReceiptId());
print("\nTransType = " . $mpgResponse-
                                                   >getReceiptId());
   >getTransType());
                                                print("\nTransType = " . $mpgResponse-
print("\nReferenceNum = " . $mpgResponse-
                                                   >getTransType());
   >getReferenceNum());
                                                print("\nReferenceNum = " . $mpgResponse-
print("\nResponseCode = " . $mpgResponse-
                                                   >getReferenceNum());
                                               print("\nResponseCode = " . $mpgResponse-
   >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
                                                   >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                                print("\nISO = " . $mpgResponse->getISO());
                                               print("\nMessage = " . $mpgResponse-
   >qetMessage());
print("\nAuthCode = " . $mpgResponse-
                                                   >getMessage());
                                               print("\nAuthCode = " . $mpgResponse-
   >getAuthCode());
print("\nComplete = " . $mpgResponse-
                                                   >getAuthCode());
                                                print("\nComplete = " . $mpgResponse-
   >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                   >getComplete());
   >getTransDate());
                                                print("\nTransDate = " . $mpgResponse-
print("\nTransTime = " . $mpgResponse-
                                                   >getTransDate());
                                               print("\nTransTime = " . $mpgResponse-
   >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
                                                   >getTransTime());
                                                print("\nTicket = " . $mpgResponse->getTicket
print("\nTimedOut = " . $mpgResponse-
                                                print("\nTimedOut = " . $mpgResponse-
   >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
                                                   >getTimedOut());
```

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Sample Basic Force Post - CA	Sample Basic Force Post - US
<pre>>getStatusCode()); //print("\nStatusMessage = " . \$mpgResponse- >getStatusMessage()); ?></pre>	<pre>//print("\nStatusCode = " . \$mpgResponse-</pre>

5.7 Purchase Correction

Things to consider:

• Purchase correction is also known as "void" or "correction".

Purchase Correction transaction object definition

```
$txnArray = array('type'=>'purchasecorrection', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Purchase Correction transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Purchase Correction transaction object values

To process this transaction, you need the order ID and the transaction number from the original Completion, Purchase or Force Post transaction.

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 16: Purchase Correction transaction object mandatory
--

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Transaction number	String	255-character variable character	<pre>'txn_number'=>\$txnnumber</pre>
E-Commerce indicator	String	1-character alphanumeric ¹	<pre>'crypt_type'=>\$crypt</pre>

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¹Full explanation on page 261

Table 17: Purchase Correction transaction optional values

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Customer ID	String	50-character alpha-	purchasecorrection
		numeric	cust_id=>'cust'
Dynamic descriptor ²	String	20-character alpha- numeric ³	'dynamic_descriptor'=>\$dynamic_descriptor

Sample Purchase Correction - CA	Sample Purchase Correction - US
<pre><?php require "//mpgClasses.php"; \$store_id='store5'; \$api_token='yesguy'; \$orderid='ord-110515-10:53:03'; \$txnnumber='31387-0_10'; \$dynamic_descriptor='1234'; ## step 1) create transaction hash ### \$txnArray=array('type'=>'purchasecorrection', 'txn_number'=>\$txnnumber, 'order_id'=>\$orderid, 'crypt_type'=>'7', 'cust_id'=>'customer ID', 'dynamic_descriptor'=>\$dynamic_descriptor); ## step 2) create a transaction object passing the array created in ## step 1. \$mpgTxn = new mpgTransaction(\$txnArray); ## step 3) create a mpgRequest object passing the transaction object created ## in step 2 \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions ## step 4) create mpgHttpsPost object which does an https post ## \$mpgHttpPost = new mpgRequest); ## step 5) get an mpgResponse object ## \$mpgResponse=\$mpgHttpPost->getMpgResponse(); ## step 6) retrieve data using get methods</pre>	<pre><?php require "//mpgClasses.php"; /************************************</td></pre>

 $^{^{1}}$ For more information, see Appendix C (page 282).

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²Available for Canadian integrations only.

³See "Definition of Request Fields" (page 260) for proper length definition

Sample Purchase Correction - CA	Sample Purchase Correction - US
<pre>print("\nCardType = " . \$mpgResponse-</pre>	<pre>//Status check example //\$mpgHttpPost = new mpgHttpsPostStatus (\$store_id, \$api_ token, \$status, \$mpgRequest); /************************************</pre>
	>getStatusMessage()); ?>

5.8 Refund

To process this transaction, you need the order ID and transaction number from the original Completion, Purchase or Force Post transaction.

Refund transaction object definition

```
$txnArray = array('type'=>'refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

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Refund transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 18: Refund transaction object mandatory values

Value	Туре	Limits	Set method	
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id	
Amount	String	9-character decimal	'amount'=>\$amount	
Transaction number	String	255-character variable character	'txn_number'=>\$txnnumber	
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt	

Table 19: Refund transaction optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>

Sample Refund - CA	Sample Refund - US
<pre><?php ## ## This program takes 4 arguments from the command line: ## 1. Store id ## 2. api token ## 3. order id ## 4. trans number ## ## Example php -q TestRefund.php storel yesguy my_order_id 45109-89-0 ## require "//mpgClasses.php"; \$store_id='store5'; \$api_token='yesguy'; \$orderid='ord-110515-11:32:49'; \$txnnumber='31451-0_10'; \$dynamic_descriptor='123'; ## step 1) create transaction array ### \$txnArray=array('type'=>'refund', 'txn_number'=>\$txnnumber, 'order id'=>\$orderid,</pre>	<pre> <?php require "//mpgClasses.php"; /************************************</td></pre>

¹Full explanation on page 261

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²For more information, see Appendix C (page 282).

Sample Refund - CA	Sample Refund - US
'amount'=>'0.10',	*******
'crypt type'=>'7',	<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>
'cust_id'=> 'Customer ID',	/******************* Request Object
'dynamic_descriptor'=>\$dynamic_descriptor	***********
);	<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>
## step 2) create a transaction object passing	<pre>\$mpgRequest->setProcCountryCode("US"); //"CA"</pre>
the array created in	for sending transaction to Canadian
## step 1.	environment
<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>	<pre>\$mpgRequest->setTestMode(true); //false or</pre>
<pre>## step 3) create a mpgRequest object passing</pre>	comment out this line for production
the transaction object created	transactions
## in step 2	/************************** mpgHttpsPost Object
<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>	********
<pre>\$mpgRequest->setProcCountryCode("CA"); //"US"</pre>	\$mpgHttpPost =new mpgHttpsPost(\$store id,\$api
for sending transaction to US environment	token, \$mpgRequest);
<pre>\$mpgRequest->setTestMode(true); //false or</pre>	//Status check example
comment out this line for production	//\$mpgHttpPost = new mpgHttpsPostStatus
transactions	(\$store id,\$api
## step 4) create mpgHttpsPost object which	token, \$status, \$mpgRequest);
does an https post ##	/*************************************
<pre>\$mpgHttpPost =new mpgHttpsPost(\$store id,\$api</pre>	********************************/
token, \$mpqRequest);	
## step 5) get an mpgResponse object ##	<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse-</pre>
<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse();</pre>	
## step 6) retrieve data using get methods	>getCardType());
<pre>print ("\nCardType = " . \$mpgResponse-</pre>	<pre>print("\nTransAmount = " . \$mpgResponse-</pre>
>getCardType());	>getTransAmount());
<pre>print("\nTransAmount = " . \$mpgResponse-</pre>	<pre>print("\nTxnNumber = " . \$mpgResponse-</pre>
>getTransAmount());	>getTxnNumber());
<pre>print("\nTxnNumber = " . \$mpgResponse-</pre>	<pre>print("\nReceiptId = " . \$mpgResponse-</pre>
>getTxnNumber());	>getReceiptId());
<pre>print("\nReceiptId = " . \$mpgResponse-</pre>	<pre>print("\nTransType = " . \$mpgResponse-</pre>
>getReceiptId());	>getTransType());
<pre>print("\nTransType = " . \$mpgResponse-</pre>	print("\nReferenceNum = " . \$mpgResponse-
>getTransType());	>getReferenceNum());
print("\nReferenceNum = " . \$mpgResponse-	<pre>print("\nResponseCode = " . \$mpgResponse-</pre>
>getReferenceNum());	>getResponseCode());
<pre>print("\nResponseCode = " . \$mpgResponse-</pre>	<pre>print("\nMessage = " . \$mpgResponse-</pre>
>getResponseCode());	>getMessage());
<pre>print("\nISO = " . \$mpgResponse->getISO());</pre>	<pre>print("\nAuthCode = " . \$mpgResponse-</pre>
print("\nMessage = " . \$mpgResponse-	>getAuthCode());
>getMessage());	<pre>print("\nComplete = " . \$mpgResponse-</pre>
<pre>print("\nIsVisaDebit = " . \$mpgResponse-</pre>	>getComplete());
	<pre>print("\nTransDate = " . \$mpgResponse-</pre>
>getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse-	>getTransDate());
	<pre>print("\nTransTime = " . \$mpgResponse-</pre>
>getAuthCode());	>getTransTime());
<pre>print("\nComplete = " . \$mpgResponse-</pre>	<pre>print("\nTicket = " . \$mpgResponse->getTicket</pre>
>getComplete());	());
<pre>print("\nTransDate = " . \$mpgResponse-</pre>	<pre>print("\nTimedOut = " . \$mpgResponse-</pre>
>getTransDate());	>getTimedOut());
<pre>print("\nTransTime = " . \$mpgResponse-</pre>	<pre>//print("\nStatusCode = " . \$mpgResponse-</pre>
>getTransTime());	>getStatusCode());
<pre>print("\nTicket = " . \$mpgResponse->getTicket</pre>	<pre>//print("\nStatusMessage = " . \$mpgResponse-</pre>
());	>getStatusMessage());
<pre>print("\nTimedOut = " . \$mpgResponse-</pre>	?>
>getTimedOut());	
?>	

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5.9 Independent Refund

Things to consider:

• Because of the potential for fraud, permission for this transaction is not granted to all accounts by default. If it is required for your business, it must be requested via your account manager.

Independent Refund transaction object definition

```
$txnArray = array('type'=>'ind_refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Independent Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Independent Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 20:	Independent	Refund	transaction	object ma	indatory values
-----------	-------------	--------	-------------	-----------	-----------------

Value	Туре	Limits	Set method	
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id	
Amount	String	9-character decimal	'amount'=>\$amount	
Credit card number	String	20-character alphanumeric	ind_refund	
			'pan'=>\$pan	
Expiry date	String	4-character alphanumeric	<pre>'expdate'=>\$expiry_date</pre>	
		(YYMM format)		
E-Commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt	

Table 21: Independent Refund transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	<pre>ind_refund cust id=>'cust'</pre>
Dynamic descriptor	String	20-character alphanumeric ²	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

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¹Full explanation on page 261

²See "Definition of Request Fields" (page 260) for proper length definition

Table 21: Independent Refund transaction optional values (continued)

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHt- tpsPostStatus(\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Commcard invoice ²	String	17-character alphanumeric	<pre>commcard_invoice=>'commcard_ invoice'</pre>
Commcard tax amount ³	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	<pre>commcard_tax_amount=>'commcard_ tax_amount'</pre>

Sample Independent Refund - CA	Sample Independent Refund - US
<pre><?php ## ## This program takes 3 arguments from the command line: ## 1. Store id ## 2. api token ## 3. order id ## ## Example php -q TestIndependentRefund.php store1 yesguy unique_order_id ## require "//mpgClasses.php"; \$store_id='store5'; \$api_token='yesguy'; \$orderid='ord-'.date("dmy-G:i:s"); \$dynamic_descriptor='123456'; ## step 1) create transaction array ### \$txnArray=array('type'=>'ind_refund', 'order_id'=>\$orderid, 'cust_id'=>'my cust id', 'amount'=>'1.00', 'pan'=>'4242424242424242', 'expdate'=>'1103', 'crypt_type'=>'7', 'dynamic_descriptor'=>\$dynamic_descriptor); ## step 2) create a transaction object passing the array created in ## step 1. \$mpgTxn = new mpgTransaction(\$txnArray);</pre>	<pre> <!--php require "//mpgClasses.php"; /********************************** \$store_id='monusqa002'; \$api_token='qatoken'; //\$status = 'false'; /************************************</td--></pre>
<pre>## step 3) create a mpgRequest object passing the transaction object created ## in step 2</pre>	********/ \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA"

 $^{^{1}\}mbox{For more information, see Appendix C (page 282).}$

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²Available to US integrations only.

³Available to US integrations only.

```
Sample Independent Refund - CA
                                                       Sample Independent Refund - US
$mpgRequest = new mpgRequest($mpgTxn);
                                                      for sending transaction to Canadian
$mpgRequest->setProcCountryCode("CA"); //"US"
                                                      environment
    for sending transaction to US environment
                                                   $mpgRequest->setTestMode(true); //false or
$mpgRequest->setTestMode(true); //false or
                                                      comment out this line for production
   comment out this line for production
                                                      transactions
                                                   /***** mpgHttpsPost Object
    transactions
                                                      *********
## step 4) create mpgHttpsPost object which
                                                   $mpgHttpPost = new mpgHttpsPost($store_
   does an https post ##
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                                      id,$api token,$mpgRequest);
    token, $mpgRequest);
                                                   //Status check example
## step 5) get an mpgResponse object ##
                                                   //$mpgHttpPost = new mpgHttpsPostStatus
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                       ($store id,$api
## step 6) retrieve data using get methods
                                                      token, $status, $mpgRequest);
                                                   /***** Response Object
print("\nCardType = " . $mpgResponse-
    >getCardType());
                                                      **********
print("\nTransAmount = " . $mpgResponse-
                                                   $mpgResponse=$mpgHttpPost->getMpgResponse();
                                                   print("\nCardType = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpqResponse-
                                                      >getCardType());
    >getTxnNumber());
                                                   print("\nTransAmount = " . $mpgResponse-
print("\nReceiptId = " . $mpgResponse-
                                                      >getTransAmount());
    >getReceiptId());
                                                  print("\nTxnNumber = " . $mpqResponse-
print("\nTransType = " . $mpgResponse-
                                                      >getTxnNumber());
                                                  print("\nReceiptId = " . $mpqResponse-
    >getTransType());
print("\nReferenceNum = " . $mpqResponse-
                                                      >getReceiptId());
                                                  print("\nTransType = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
                                                      >getTransType());
    >getResponseCode());
                                                  print("\nReferenceNum = " . $mpgResponse-
print("\nISO = " . $mpgResponse->getISO());
                                                      >getReferenceNum());
print("\nMessage = " . \$mpgResponse-
                                                  print("\nResponseCode = " . $mpgResponse-
    >getMessage());
                                                      >getResponseCode());
print("\nIsVisaDebit = " . $mpgResponse-
                                                   print("\nMessage = " . \$mpgResponse-
    >getIsVisaDebit());
                                                      >getMessage());
print("\nAuthCode = " . $mpgResponse-
                                                  print("\nAuthCode = " . $mpqResponse-
    >getAuthCode());
                                                      >getAuthCode());
print("\nComplete = " . $mpgResponse-
                                                   print("\nComplete = " . $mpqResponse-
    >getComplete());
                                                      >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                   print("\nTransDate = " . $mpgResponse-
   >getTransDate());
                                                      >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                  print("\nTransTime = " . $mpgResponse-
    >getTransTime());
                                                      >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
                                                   print("\nTicket = " . $mpgResponse->getTicket
                                                      ());
print("\nTimedOut = " . $mpgResponse-
                                                   print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
                                                      >getTimedOut());
                                                   //print("\nStatusCode = " . $mpgResponse-
                                                      >getStatusCode());
                                                   //print("\nStatusMessage = " . $mpgResponse-
                                                       >getStatusMessage());
```

5.10 Card Verification

Things to consider:

- This transaction type only applies to Visa and MasterCard transactions.
- This transaction is also known as an "account status inquiry".

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Card Verification object definition

```
$txnArray = array('type'=>'card_verification', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Card Verification transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Card Verification transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Note AVD and CVD values are mandatory for US integrations only

Table 22: Card Verification transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Credit card number	String	20-character alphanumeric	<pre>card_verification 'pan'=>\$pan</pre>
Expiry date	String	4-character alphanumeric (YYMM format)	'expdate'=>\$expiry_date
E-commerce indicator	String	1-character alphanumeric ¹	<pre>'crypt_type'=>\$crypt</pre>
AVS	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD	Object	Not applicable. See Appendix F (page 296).	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>

Sample Card Verification - CA	Sample Card Verification - US
<pre><?php require "//mpgClasses.php"; \$store_id='store5';</pre></pre>	php<br require "//mpgClasses.php"; /******************** Request Variables

¹Full explanation on page 261

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Sample Card Verification - CA Sample Card Verification - US *********** \$api token="yesguy"; ## step 1) create transaction hash ### \$store id='monusga002'; \$txnArray=array('type'=>'card verification', \$api token='gatoken'; 'order id'=>'ord-'.date("dmy-G:i:s"), Variables **************************/ 'cust id'=>'my cust id', 'pan'=>'4242424242424242', \$orderid='ord-'.date("dmy-G:i:s"); 'expdate'=>'1512', \$pan="4242424242424242"; 'crypt type'=>'7' \$expiry date="1511"; /***** AVS Variables); ********* ## step 2) create a transaction object passing the hash created in \$avs street number = '201'; \$mpgTxn = new mpgTransaction(\$txnArray); \$avs street name = 'Michigan Ave'; \$avs zipcode = 'M1M1M1'; ## step 3) create a mpgRequest object passing /***** CVD Variables the transaction object created ********** ## in step 2 \$mpgRequest = new mpgRequest(\$mpgTxn); \$cvd_indicator = '1'; \$mpgRequest->setProcCountryCode("CA"); //"US" \$cvd value = '198'; /****************** AVS Associative Array for sending transaction to US environment ******** \$mpgRequest->setTestMode(true); //false or comment out this line for production \$avsTemplate = array(avs_street_number=>\$avs_street_number, transactions ## step 4) create mpgHttpsPost object which avs street name =>\$avs street name, avs zipcode => \$avs zipcode does an https post ## \$mpqHttpPost =new mpgHttpsPost(\$store id,\$api /****** CVD Associative Array token, \$mpgRequest); ******** ## step 5) get an mpgResponse object ## \$cvdTemplate = array(\$mpgResponse=\$mpgHttpPost->getMpgResponse(); cvd_indicator => \$cvd indicator, ## step 6) retrieve data using get methods cvd value => \$cvd value print("\nCardType = " . \$mpgResponse->getCardType()); /***** AVS Object print("\nTransAmount = " . \$mpgResponse-********** >getTransAmount()); \$mpqAvsInfo = new mpqAvsInfo (\$avsTemplate); print("\nTxnNumber = " . \$mpqResponse-/***** CVD Object >getTxnNumber()); ********** print("\nReceiptId = " . \$mpgResponse-\$mpgCvdInfo = new mpgCvdInfo (\$cvdTemplate); >getReceiptId()); /***** Transaction Array print("\nTransType = " . \$mpgResponse-********** >getTransType()); \$txnArray=array(type=>'card verification', print("\nReferenceNum = " . \$mpqResponseorder id=>\$orderid, >getReferenceNum()); cust id=>'cust', print("\nResponseCode = " . \$mpgResponsepan=>\$pan, >getResponseCode()); expdate=>\$expiry date print("\nISO = " . \$mpgResponse->getISO()); $print("\nMessage = " . \$mpgResponse-$ /*********************** Transaction Object >getMessage()); ********* print("\nIsVisaDebit = " . \$mpgResponse-\$mpgTxn = new mpgTransaction(\$txnArray); >getIsVisaDebit()); /***** Set AVS and CVD print("\nAuthCode = " . \$mpgResponse-********* >getAuthCode()); \$mpqTxn->setAvsInfo(\$mpqAvsInfo); print("\nComplete = " . \$mpgResponse-\$mpgTxn->setCvdInfo(\$mpgCvdInfo); >getComplete()); /****************** Request Object print("\nTransDate = " . \$mpgResponse-*********** >getTransDate()); \$mpgRequest = new mpgRequest(\$mpgTxn); print("\nTransTime = " . \$mpgResponse-\$mpgRequest->setProcCountryCode("US"); //"CA" >getTransTime()); for sending transaction to Canadian print("\nTicket = " . \$mpgResponse->getTicket \$mpgRequest->setTestMode(true); //false or print("\nTimedOut = " . \$mpgResponse-

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Sample Card Verification - CA	Sample Card Verification - US
>getTimedOut()); ?>	comment out this line for production transactions /***********************************
	<pre>\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_</pre>
	<pre>************************************</pre>
	<pre>>getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket</pre>
	<pre>print("\nCardLevelResult = " . \$mpgResponse-</pre>

5.11 Batch Close

BatchClose transaction object definition

```
$txnArray = array('type'=>'batchclose', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Batch Close transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

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\$mpgHttpPost = new mpgHttpsPost(\$store id,\$api token,\$mpgRequest);

Batch Close transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 23: BatchClose transaction object mandatory values

Value	Туре	Limits	Set method
ECR (electronic cash register) number	String	No limit (value provided by Moneris)	ecr_number=>\$ecr_number

Sample Batch Close - CA	Sample Batch Close - US
<pre></pre> <pre> <pre> <td><pre><?php require "//mpgClasses.php"; /************************************</td></pre></td></pre></pre>	<pre><?php require "//mpgClasses.php"; /************************************</td></pre>

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Sample Batch Close - CA	Sample Batch Close - US
<pre>number, \$creditCards[\$i]); print "\nPurchase Amount = " . \$mpgResponse->getPurchaseAmount(\$ecr_</pre>	<pre>print "\nPurchase Amount = "</pre>

5.12 Open Totals

OpenTotals transaction object definition

```
$txnArray = array('type'=>'opentotals', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Open Totals transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Open Totals transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 24: Open Totals transaction object mandatory values

Value	Туре	Limits	Set method
ECR (electronic cash register) number	String	No limit (value provided by Moneris)	ecr_number=>\$ecr_number

Open Totals transaction optional values: None.

Sample Open Totals - CA	Sample Open Totals - US		
<pre><?php ## ## This program takes 3 arguments from the</pre></pre>	php<br require "//mpgClasses.php"; /********************** Request Variables		

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```
Sample Open Totals - CA
                                                       Sample Open Totals - US
                                                   ***********
   command line:
## 1. Store id
                                                $store id='monusga002';
## 2. api token
                                                $api token='gatoken';
                                                /*********************** Transaction Variable
## 3. ecr number
                                                   *********
##
## Example php -q TestOpenTotals.php store1
                                                $ecr number='64000003';
   yesguy 66002163
                                                /***** Transaction Array
                                                   **********
##
require "../../mpgClasses.php";
                                                $txnArray=array(type=>'opentotals',
$store id='store5';
                                               ecr number=>$ecr number
$api token='yesguy';
                                                /*********************** Transaction Object
$ecr number='66013455';
                                                   **********
## step 1) create transaction array ###
$txnArray=array('type'=>'opentotals',
                                                $mpgTxn = new mpgTransaction($txnArray);
'ecr number'=>$ecr number
                                                /***** Request Object
);
                                                   ***********
$mpgTxn = new mpgTransaction($txnArray);
                                                $mpgReq= new mpgRequest($mpgTxn);
## step 2) create mpgRequest object ###
                                                $mpgReq->setProcCountryCode("US"); //"CA" for
$mpgReq= new mpgRequest($mpgTxn);
                                                   sending transaction to Canadian
$mpgReq->setProcCountryCode("CA"); //"US" for
                                                   environment
   sending transaction to US environment
                                                $mpgReq->setTestMode(true); //false or comment
$mpgReq->setTestMode(true); //false or comment
                                                  out this line for production transactions
   out this line for production transactions
                                                /*********************** mpgHttpsPost Object
## step 3) create mpgHttpsPost object which
                                                   **********
   does an https post ##
                                                $mpgHttpPost=new mpgHttpsPost($store id,$api
$mpgHttpPost=new mpgHttpsPost($store id,$api
                                                  token, $mpgReg);
   token, $mpgReq);
                                                /***** Response Object
## step 4) get an mpgResponse object ##
                                                   *********
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                $mpgResponse=$mpgHttpPost->getMpgResponse();
##step 5) get array of all credit cards
                                                $creditCards = $mpgResponse->getCreditCards
                                                   *********
    ($ecr number);
                                                $creditCards = $mpgResponse->getCreditCards
## step 6) loop through the array of credit
                                                   ($ecr number);
   cards and get information
                                                for($i=0; $i < count($creditCards); $i++)</pre>
                                                   and Display *****************
                                               for($i=0; $i < count($creditCards); $i++)</pre>
print "\nCard Type = $creditCards[$i]";
                                               {
print "\nPurchase Count = "
                                               print "\nCard Type = $creditCards[$i]";
. $mpgResponse->getPurchaseCount($ecr
                                               print "\nPurchase Count = "
   number, $creditCards[$i]);
                                               . $mpgResponse->getPurchaseCount($ecr
print "\nPurchase Amount = "
                                                   number, $creditCards[$i]);
. $mpgResponse->getPurchaseAmount($ecr
                                               print "\nPurchase Amount = "
   number, $creditCards[$i]);
                                                . $mpgResponse->getPurchaseAmount($ecr
print "\nRefund Count = "
                                                   number, $creditCards[$i]);
. $mpgResponse->getRefundCount($ecr
                                               print "\nRefund Count = "
   number, $creditCards[$i]);
                                                . $mpgResponse->getRefundCount($ecr
print "\nRefund Amount = "
                                                   number, $creditCards[$i]);
. $mpgResponse->getRefundAmount($ecr
                                               print "\nRefund Amount = "
   number, $creditCards[$i]);
                                                . $mpgResponse->getRefundAmount($ecr
print "\nCorrection Count = "
                                                  number, $creditCards[$i]);
. $mpgResponse->getCorrectionCount($ecr
                                               print "\nCorrection Count = "
   number, $creditCards[$i]);
                                               . $mpgResponse->getCorrectionCount($ecr
print "\nCorrection Amount = "
                                                   number, $creditCards[$i]);
. $mpgResponse->getCorrectionAmount($ecr
                                               print "\nCorrection Amount = "
   number, $creditCards[$i]);
                                                . $mpgResponse->getCorrectionAmount($ecr
                                                   number, $creditCards[$i]);
?>
                                               ?>
```

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6 MPI

- 6.1 Transaction Flow
- 6.2 MPI Transactions
- 6.3 MpiTxn Request Transaction
- 6.5 MpiAcs Request Transaction
- 6.6 Cavv Purchase
- 6.7 Cavy Pre-Authorization
- 6.8 Cavv Result Codes

The MonerisMPI accepts requests for Verified by Visa (VbV) and MasterCard Secure Code (MCSC). VBV and MCSC are programs based on the 3-D Secure Protocol to improve the security of online transactions. These programs involve authentication of the cardholder during an online e-commerce transaction. Authentication is based on the issuer's selected method of authentication.

The following are examples of authentication methods:

- Risk-based authentication
- Dynamic passwords
- Static passwords.

Some of the benefits of these programs are reduced risk of fraudulent transactions and protection against chargebacks for certain fraudulent transactions. Enrollment is required to participate in the VbV and Secure Code programs. Merchants must contact the Moneris Sales/Support Helpdesk to enroll into these programs.

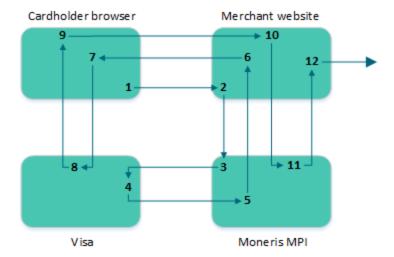
Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 4 (page 24).

Additional eFraud features

To further decrease fraudulent activity, Moneris also recommends implementing the following features:

- AVS: Address Verification Service (page 290)
- CVD: Card Validation Digits (page 296).

6.1 Transaction Flow



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Figure 1: Transaction flow diagram

- Cardholder enters the credit card number and submits the transaction information to the merchant.
- 2. Upon receiving the transaction request, the merchant calls the MonerisMPI API and passes a TXN type request. For sample code please refer to section 6.a(XREF TBD).
- 3. The Moneris MPI receives the request, authenticates the merchant and sends the transaction information to Visa or MasterCard.
- 4. Visa/MasterCard verifies that the card is enrolled and returns the issuer URL.
- 5. Moneris MPI receives the response from Visa or MasterCard and forwards the information to the merchant.
- 6. The MonerisMPI API installed at the merchant receives the response from the Moneris MPI.

 If the response is "Y" for enrolled, the merchant makes a call to the API, which opens a popup/inline window in the cardholder browser.
 - If the response is "N" for not enrolled, a transaction could be sent to the processor identifying it as VBV/MCSC attempted with an ECI value of 6.
 - If the response is "U" for unable to authenticate or the response times out, the transaction can be sent to the processor with an ECI value of 7. The merchant can then choose to continue with the transaction and be liable for a chargeback, or the merchant can choose to end the transaction.
- 7. The cardholder browser uses the URL that was returned from Visa/MasterCard via the merchant to communicate directly to the bank. The contents of the popup are loaded and the cardholder enters the PIN.
- 8. The information is submitted to the bank and authenticated. A response is then returned to the client browser.
- 9. The client browser receives the response from the bank, and forwards it to the merchant.
- 10. The merchant receives the response information from the cardholder browser, and passes an ACS request type to the Moneris MPI API.
- 11. Moneris MPI receives the ACS request and authenticates the information. The Moneris MPI then provides a CAVV value (getCavv()) to the merchant.
 - If the getSuccess() of the response is "true", the merchant may proceed with the cavv purchase or cavv preauth.
 - If the getSuccess() of the response is "false" and the getMessage() is "N", the transaction must be cancelled because the cardholder failed to authenticate.
 - If the getSuccess() of the response is "false" **and** the getMessage is "U", the transaction can be processed as a normal purchase or PreAuth; however in this case the merchant assumes liability of a chargeback.
 - If the response times out, the transaction can be processed as a normal purchase or PreAuth; however in this case the merchant assumes liability of a chargeback.
 - (The boolean logic was getting a bit complicated in the last option, so I broke thighs up a bit more. Let me know if I understood all the outcomes correctly.)
- 12. The merchant retrieves the CAVV value, and formats a cavv purchase or a cavv preauth request using the method that is normally used. As part of this transaction method, the merchant must pass the CAVV value.
 - For more information on sending cavv-purchase and cavv-preauth, refer to the main API available from the MonerisDeveloper Portal (https://developer.moneris.com).

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6.2 MPI Transactions

TXN

Sends the initial transaction data to the Moneris MPI to verify whether the card is enrolled.

The browser returns a PARes as well as a success field.

ACS

Passes the PARes (received in the response to the TXN transaction) to the Moneris MPI API.

Cavy Purchase

After receiving confirmation from the ACS transaction, this verifies funds on the customer's card, removes the funds and prepares them for deposit into the merchant's account.

Cavy Pre-Authorization

After receiving confirmation from the ACS transaction, this verifies and locks funds on the customer's credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant's account, a basic Completion transaction (page 36) must be performed. A PreAuthorization transaction may only be "completed" once.

6.2.1 VbV and MCSC Responses

For each transaction, a crypt type is sent to identify whether it is a VbV- or MCSC-authenticated transaction. Below are the tables defining the possible crypt types as well as the possible VARes and PARes responses.

Table 25: Crypt type definitions

Crypt type	Visa definition	MasterCard definition
5	 Fully authenticated There is a liability shift, and the merchant is protected from chargebacks 	 Fully authenticated There is a liability shift, and the merchant is protected from chargebacks.
6	 VbV has been attempted There is a liability shift, and the merchant is protected from certain chargebacks on fraudulent transactions 	 MCSC has been attempted There is a liability shift, and the merchant is protected from certain chargebacks on fraudulent transactions
7	 Non-VbV transaction No liability shift Merchant is not protected from chargebacks 	 Non-MCSC transaction No liability shift Merchant is not protected from chargebacks

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Table 26: VERes response definitions

VERes Response	Response Definition
N	The card/issuer is not enrolled. Sent as a normal Purchase/PreAuth transaction with a crypt type of 6.
U	The card type is not participating in VbV or MCSC. It could be corporate card or another card plan that Visa or MasterCard excludes. Proceed with a regular transaction with a crypt type of 7 or cancel the transaction.
Υ	The card is enrolled. Proceed to create the VbV/MCSC inline window for cardholder authentication. Proceed to PARes for crypt type.

Table 27: PARes response definitions

PARes response	Response definition
А	Attempted to verify PIN, and will receive a CAVV. Send as a cavv_purchase/cavv_preAuth, which returns a crypt type of 6.
Υ	Fully authenticated, and will receive a CAVV. Send as a cavv_purchase/cavv_preAuth which will return a crypt type of 5.
N	Failed to authenticate. No CAVV is returned. Cancel transaction. Merchant may proceed with a crypt type of 7 although this is mstrongly discouraged.

Table 28: CAVV transaction handling

Step 1: VERes Cardholder/issuer enrolled?	Step 2: PARes VbV/MCSC InLine window response	Step 3: Transaction Are you protected?
Υ	Υ	Send a CAVV transaction
Υ	N	Cancel transaction. Authentication failed or high-risk transaction.
Υ	А	Send a CAVV transaction
U	n/a	Send a regular transaction with a crypt type of 7
N	n/a	Send a regular transaction with a crypt type of 6

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6.3 MpiTxn Request Transaction

MpiTxn transaction object definition

```
$txnArray = array('type'=>'TRANSACTION', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for MpiTxn transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

MpiTxn transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 29: MpiTxn transaction object mandatory values

Value	Туре	Limits	Set method
XID	String	20-character alphanumeric	'xid'=>\$xid
Credit card	String	20-character numeric	mpiTxn
number			'pan'=>\$pan
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
Amount	String	9-character decimal	'amount'=>\$amount
		Must contain at least 3 digits including two penny values.	
MD	String	1024-character alphanumeric	
Merchant URL	String	TBD	CODE HERE
Accept	String	TBD	CODE HERE
User Agent	String	TBD	CODE HERE

Sample MpiTXN Request - CA	Sample MpiTXN Request - US

6.3.1 TXN Response and Creating the Popup

The TXN request returns a response with one of several possible values. The get Message method of the response object returns "Y", "U", or "N".

Ν

Purchase or Pre-Authorization can be sent as a crypt type of 6 (attempted authentication).

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Υ

A call to the API to create the VBV form is made.

U

(Returned for non-participating cards such as corporate cards)

Merchant can send the transaction with crypt_type 7. However, the merchant is liable for chargebacks.

6.4 ResMpiTxn

ResMpiTxn transaction object definition

```
$txnArray = array('type'=>'res mpitxn', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIndRefundCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResMpiTxn transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 30: ResMpiTxn transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
XID	String	TBD	'xid'=>\$xid
Amount	String	9-character decimal	'amount'=>\$amount
MD	String		CODE HERE
Merchant URL	String		CODE HERE
Accept	String		CODE HERE
User Agent	String		CODE HERE
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	

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Table 31: ResMpiTxn transaction optional values

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Sample ResMpiTxn - CA	Sample ResMpiTxn - US
php</td <td></td>	
require "//mpgClasses.php";	
/***** Request Variables	

<pre>\$store id='store5';</pre>	
\$api token='yesguy';	
/********************* Transaction	
Variables ***********************/	
<pre>\$data key='ot-DYm9m3m00lCgN2b1Kk6mEb7np';</pre>	
\$amount='1.00';	
<pre>\$xid = sprintf("%'920d", rand());</pre>	
\$MD = \$xid."mycardinfo".\$amount;	
<pre>\$merchantUrl = "www.mystoreurl.com";</pre>	
<pre>\$accept = "true";</pre>	
<pre>\$userAgent = "Mozilla";</pre>	
<pre>\$expdate = "1712"; //For Temp Tokens only</pre>	
/******************* Transaction Array	

<pre>\$txnArray =array(type=>'res mpitxn',</pre>	
data key=>\$data key,	
//expdate=>\$expdate,	
amount=>\$amount,	
xid=>\$xid,	
MD=>\$MD,	
merchantUrl=>\$merchantUrl,	
accept=>\$accept,	
userAgent=>\$userAgent	
);	
/***** Transaction Object	

<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>	
/****** Request Object	

<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>	
<pre>\$mpgRequest->setProcCountryCode("CA"); //"US"</pre>	
for sending transaction to US environment	
<pre>\$mpgRequest->setTestMode(true); //false or</pre>	
comment out this line for production	
transactions	
/************************ mpgHttpsPost Object	

<pre>\$mpgHttpPost = new mpgHttpsPost(\$store</pre>	
id, \$api token, \$mpgRequest);	
/*************************************	
, kesponse Object	

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¹For more information, see Appendix C (page 282).

Sample ResMpiTxn - CA	Sample ResMpiTxn - US
<pre>***************************** \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nMpiSuccess = " . \$mpgResponse-</pre>	
<pre>>getMpiMessage()); } ?></pre>	

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

6.5 MpiAcs Request Transaction

MpiAcs transaction object definition

```
$txnArray = array('type'=>'TRANSACTION', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for MpiAcs transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

MpiAcs transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 32: MpiACS transaction object mandatory values

Value	Туре	Limits	Set method
XID	String	20-character alphanumeric	'xid'=>\$xid
Amount	String	9-character decimal Must contain at least 3 digits including two penny values.	'amount'=>\$amount
MD	String	1024-character alphanumeric	'MD'=>MD
PARes	String	TBD	'PaRes'=>PaRes

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Sample MpiACS Request - CA	Sample MpiACS Request - US

6.5.1 ACS Response and Forming a Transaction

The ACS response contains the CAVV value. This value is to be passed to the transaction engine using the cavv Purchase or cavv Pre-Authorization request. Please see the documentation provided by your payment solution.

Outlined below is how to send a transaction to Moneris Payment Gateway.

6.6 Cavy Purchase

CavvPurchase transaction object definition

```
$txnArray = array('type'=>'TRANSACTION', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Cavv Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Cavy Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

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Table 33: CavvPurchase transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alpha- numeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character alpha- numeric	cavvPurchase 'pan'=>\$pan
Expiry date	String	4-character alpha- numeric (YYMM format)	'expdate'=>\$expiry_date
CAVV	String	50-character alpha- numeric	cavv=>\$cavv

Table 1: CavvPurchase transaction object optional values

Value	Туре	Limits	Set Method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHt- tpsPostStatus(\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Customer ID	String	50-character alphanumeric	<pre>cavvPurchase cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alphanumeric ²	'dynamic_descriptor'=>\$dynamic_ descriptor
Commercial card invoice ³	String	17-character alphanumeric	<pre>commcard_invoice=>'commcard_ invoice'</pre>
Commercial card tax amount ⁴	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	<pre>commcard_tax_amount=>'commcard_tax_ amount'</pre>
Customer information	Object	Not applicable. See Appendix E (page 290)	<pre>\$mpgTxn->setCustInfo(\$mpgCustInfo);</pre>

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¹For more information, see Appendix C (page 282).

²See "Definition of Request Fields" (page 260) for proper length definition.

³Available to US integrations only.

⁴Available to US integrations only.

Value	Туре	Limits	Set Method
AVS ¹	Object	Not applicable. See Appendix E (page 290)	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD ²	Object	Not applicable. See Appendix F (page 296) .	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>
Convenience fee ³	Object	Not applicable. See Appendix H (page 306).	<pre>\$mpgTxn->setConvFeeInfo(\$mp- gConvFee);</pre>

Sample CavvPurchase - CA	Sample CavvPurchase - US

6.7 Cavy Pre-Authorization

CavvPre-Authorization transaction object definition

```
$txnArray = array('type'=>'TRANSACTION', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Cavv Pre-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Cavy Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 34: CavvPre-Authorization object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character numeric	cavvPreauth
			'pan'=>\$pan

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¹Available to US integrations only.

²Available to US integrations only.

³Available to US integrations only.

Table 34: CavvPre-Authorization object mandatory values

Value	Туре	Limits	Set method
Cardholder Authentication Verification Value (CAVV)	String	50-character alphanumeric	cavv=>\$cavv
Expiry date	String	4-character numeric	'expdate'=>\$expiry_date

Table 1: Cavv Pre-Authorization object optional values

Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>
Customer ID	String	50-character alphanumeric	<pre>cavvPreauth cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric ²	'dynamic_descriptor'=>\$dynamic_descriptor
AVS ³	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD ⁴	Object	Not applicable. See Appendix F (page 296)	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>

Sample Cavv Pre-Authorization - CA	Sample Cavv Pre-Authorization - US	

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¹For more information, see Appendix C (page 282).

²See "Definition of Request Fields" (page 260) for proper length definition

³Available to US integrations only.

⁴Available to US integrations only.

6.8 Cavv Result Codes

Table 35: CAVV result codes

Code	Message	Significance
0	CAVV authentication results invalid.	For this transaction, you may not receive protection from chargebacks as a result of using VBV because the CAVV was considered invalid at the time the financial transaction was processed.
		Check that you are following the VBV process correctly and passing the correct data in our transactions.
1	CAVV failed validation; authentication	Provided that you have implemented the VBV process correctly, the liability for this transaction should remain with the Issuer for chargeback reason codes covered by Verified by Visa.
2	CAVV passed validation; authentication	The CAVV was confirmed as part of the financial transaction. This transaction is a fully authenticated VBV transaction (ECI 5)
3	CAVV passed validation; attempt	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VBV transaction (ECI 6)
4	CAVV failed validation; attempt	Provided that you have implemented the VBV process correctly the liability for this transaction should remain with the Issuer for chargeback reason codes covered by Verified by Visa.
7	CAVV failed validation; attempt (US issued cards only)	Please check that you are following the VBV process correctly and passing the correct data in your transactions. Provided that you have implemented the VBV process correctly the liability for this transaction should be the same as an attempted transaction (ECI 6)
8	CAVV passed validation; attempt (US issued cards only	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VBV transaction (ECI 6)
9	= CAVV failed validation; attempt (US issued cards only)	Please check that you are following the VBV process correctly and passing the correct data in our transactions.
		Provided that you have implemented the VBV process correctly the liability for this transaction should be the same as an attempted transaction (ECI 6)
А	CAVV passed validation; attempt (US issued cards only)	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VBV transaction (ECI 6)
В	CAVV passed validation; information only, no liability shift	The CAVV was confirmed as part of the financial transaction. However, this transaction does not qualify for the liability shift. Treat this transaction the same as an ECI 7.

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6.9 Vault Cavy Purchase

Vault Cavv Purchase transaction object definition

```
$txnArray = array('type'=>'res_cavv_purchase_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Vault Cavv Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Vault Cavv Purchase transaction details

Table 36: Vault CavvPurchase transaction object mandatory values

Value	Туре	Limits	Set method
Data Key	String	25-character alpha-	res_cavv_purchase_cc
		numeric	data_key=>\$data_key
Order ID	String	50-character alpha-	res_cavv_purchase_cc
		numeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Cardholder Authentication Veri- fication Value (CAVV)	String	50-character alpha- numeric	cavv=>\$cavv

Table 37: Vault CavvPurchase transaction object optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alpha-	res_cavv_purchase_cc
		numeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>

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¹For more information, see Appendix C (page 282).

Table 37: Vault CavvPurchase transaction object optional values

Value	Туре	Limits	Set method
Expiry date	String	4-character alpha- numeric	<pre>'expdate'=>\$expiry_date</pre>
		(YYMM format)	

6.10 Vault Cavy Pre-authorization

Vault Cavv Pre-authorization transaction object definition

```
$txnArray = array('type'=>'res_cavv_preauth_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Vault Cavv Pre-authorization

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Vault Cavy Pre-authorization transaction details

Table 38: Vault Cavv Pre-Authorization object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	res_cavv_preauth_cc
			'order_id'=>\$order_id
Amount	String	9-character decimal	res_cavv_preauth_cc
			'amount'=>\$amount
Credit card number	String	20-character numeric	res_cavv_preauth_cc
			'pan'=>\$pan
CAVV	String	50-character alphanumeric	res_cavv_preauth_cc
			cavv=>\$cavv
Expiry date	String	4-character numeric	res_cavv_preauth_cc
			'expdate'=>\$expiry_date

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Table 39: Vault Cavv Pre-Authorization object optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	res_cavv_preauth_cc
			cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHt- tpsPostStatus(\$store_ id,\$api_token,\$status,\$m- pgRequest);</pre>
Dynamic descriptor	String	20-character alphanumeric ²	res_cavv_preauth_cc
			'dynamic_ descriptor'=>\$dynamic_ descriptor
AVS ³	Object	Not applicable. See	res_cavv_preauth_cc
		Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
CVD ⁴	Object	Not applicable. See	res_cavv_preauth_cc
		Appendix F (page 296) .	<pre>\$mpgTxn->setCvdInfo(\$mp- gCvdInfo);</pre>

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¹For more information, see Appendix C (page 282).

 $^{^2}$ See "Definition of Request Fields" (page 260) for proper length definition

³Available to US integrations only.

⁴Available to US integrations only.

7 INTERAC® Online Payment

- 7.1 Other Documents and References
- 7.2 Website and Certification Requirements
- 7.3 Transaction Flow
- 7.4 Sending an INTERAC® Online Payment Purchase Transaction
- 7.5 INTERAC® Online Payment Purchase
- 7.6 INTERAC® Online Payment Refund
- 7.7 INTERAC® Online Payment Field Definitions

The INTERAC® Online Payment (IOP) method offers cardholders the ability to pay using online banking. This payment method can be combined with the Moneris Payment Gateway API solution to allow online payments using credit and debit cards.

INTERAC® Online Payment transactions via the API require two steps:

- The cardholder guarantees the funds for the purchase amount using their online banking process.
- 2. The merchant confirms the payment by sending an INTERAC® Online Payment purchase request to Moneris using the API.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 4 (page 24).

INTERAC® Online Paymenttransactions are available to Canadian integrations only.

7.1 Other Documents and References

INTERAC® Online Payment is offered by Acxsys Corporation, which is also a licensed user of the *Interac* logo. Refer to the following documentation and websites for additional details.

INTERAC® Online PaymentMerchant Guideline

Visit the Moneris Developer Portal (https://developer.moneris.com) to access the latest documentation and downloads.

This details the requirements for each page consumers visit on a typical INTERAC® Online Payment merchant website. It also details the requirements that can be displayed on any page (that is, requirements that are not page-specific).

Logos

Visit the Moneris Developer Portal (https://developer.moneris.com) to access the logos and downloads.

7.2 Website and Certification Requirements

7.2.1 Things to provide to Moneris

Refer to the Merchant Guidelines referenced in Section 7.1 for instructions on proper use of logos and the term "INTERAC® Online Payment". You need to provide Moneris with the following registration

information:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
 - In both French and English
 - 120 × 30 pixels
 - Only PNG format is supported.
- Merchant business name
 - In both English and French
 - Maximum 30 characters.
- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

Note that if your test and production environments are different, provide the above information for both environments.

7.2.2 Certification process

Test cases

All independent merchants and third-party service/shopping cart providers must pass the certification process by conducting all the test cases outlined in Appendix K (page 311) and "Third-Party Service Provider Checklists for INTERAC® Online Payment Certification Testing" on page 315 respectively. This is required after you have completed all of your testing.

Any major changes to your website after certification (with respect to the INTERAC® Online Payment functionality) require the site to be re-certified by completing the test cases again.

Appendix N (page 323) is the Certification Test Case Detail showing all the information and requirements for each test case.

Screenshots

You must provide Moneris with screenshots of your check-out process showing examples of approved and declined transactions using the INTERAC® Online Payment service.

Checklists

To consistently portray the INTERAC Online service as a secure payment option, you must complete the respective Merchant Requirement checklist inAppendix K (page 311) or Appendix L (page 315)accordingly. The detailed descriptions of the requirements in these checklists can be found in the INTERAC® Online Payment Merchant Guidelines document referred to in 7.1 (page 76). If any item does not apply, mark it as "N/A".

After completion, fax or email the results to the Moneris Integration Support help desk for review before implementing the change into the production environment.

7.2.3 Client Requirements

Checklists

As a merchant using an INTERAC® Online Payment-certified third-party solution, your clients must complete the Merchant Checklists for INTERAC® Online Payment Certification form (Appendix M, page 320). They will **not** be required to complete any of the test cases.

Your clients must also complete the Merchant Requirement checklist (Appendix M, page 320). Ensure that your product documentation properly instructs your clients to fax or email the results to the Moneris Integration Support helpdesk for registration purposes.

Screenshots

Your clients must provide Moneris with screenshots of their check-out process that show examples of approved and declined transactions using INTERAC® Online Payment.

7.2.4 Delays

Note that merchants that fall under the following category codes listed in Table 40 may experience delays in the certification or registration process of up to 7 days.

Table 40: Category codes that might introduce certification/registration delays

Category code	Merchant type/name	
4812	Telecommunication equipment including telephone sales	
4829	Money transfer—merchant	
5045	Computers, computer peripheral equipment, software	
5732	Electronic sales	
6012	Financial institution—merchandise and services	
6051	Quasi cash—merchant	
6530	Remote stored value load—merchant	
6531	Payment service provider—money transfer for a purchase	
6533	Payment service provider—merchant—payment transaction	

7.3 Transaction Flow

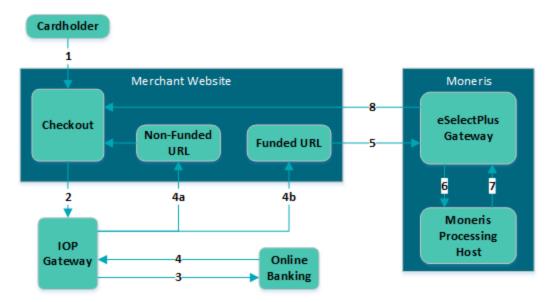


Figure 2: INTERAC® Online Payment transaction flow diagram

- 1. Customer selects the INTERAC® Online Payment option on the merchant's web store.
- 2. Merchant redirects the customer to the IOP gateway to select a financial institution (issuer) of choice. This step involves form-posting the following required variables over the HTTPS protocol:
 - IDEBIT_MERCHNUM
 - IDEBIT AMOUNT¹
 - IDEBIT_CURRENCY
 - IDEBIT FUNDEDURL
 - IDEBIT_NOTFUNDEDURL
 - IDEBIT_MERCHLANG
 - IDEBIT VERSIONIDEBIT TERMID optional
 - IDEBIT_INVOICE optional
 - IDEBIT_MERCHDATA optional
- 3. Customer selects an issuer, and is directed to the online banking site. Customer completes the online banking process and guarantees the funds for the purchase.
- 4. Depending on the results of step 3, the issuer re-directs the customer through the IOP Gateway to either the merchant's non-funded URL (4a) or funded URL (4b). Both URLs can appear on the same page. The funded/non-funded URLs must validate the variables posted back according to 7.7 (page 85) before continuing.

Table 41 shows the variables that are posted back in the re-direction.

If the customer is directed to the non-funded URL, return to step 2 and ask for another means of payment.

If the customer is directed to the funded URL, continue to the next step.

¹This value is expressed in cents. Therefore, \$1 is input as 100

- 5. Merchant sends an INTERAC® Online Payment purchase request to Moneris Payment Gateway while displaying the "Please wait...." message to the customer. This should be done within 30 minutes of receiving the response in step 4.
- 6. Moneris' processing host sends a request for payment confirmation to the issuer.
- 7. The issuer sends a response (either approved or declined) to Moneris host.
- 8. Moneris Payment Gateway relays the response back to the merchant. If the payment was approved, the merchant fulfills the order.

To funded URL only	To funded and non-funded URL
IDEBIT_TRACK2	IDEBIT_VERSION
IDEBIT_ISSCONF	IDEBIT_ISSLANG
IDEBIT_ISSNAME	IDEBIT_TERMID (optional)
	IDEBIT_INVOICE (optional)
	IDEBIT_MERCHDATA (optional)

Table 41: Funded and non-funded URL variables

7.4 Sending an INTERAC® Online Payment Purchase Transaction

7.4.1 Fund-Guarantee Request

After choosing to pay by INTERAC® Online Payment, the customer is redirected using an HTML form post to the INTERAC® Online PaymentGateway page. Below is a sample code that is used to post the request to the Gateway.

7.4.2 Online Banking Response and Fund-Confirmation Request

The response variables are posted back in an HTML form to either the funded or non-funded URL that was provided to INTERAC®.

The following variables must be validated (7.7, page 85):

- IDEBIT_TRACK2
- IDEBIT ISSCONF
- IDEBIT_ISSNAME
- IDEBIT_VERSION

- IDEBIT_ISSLANG
- IDEBIT_INVOICE

Note that IDEBIT_ISSCONF and IDEBIT_ISSNAME must be displayed on the client's receipt that is generated by the merchant.

After validation, IDEBIT_TRACK2 is used to form an IDebitPurchase transaction that is sent to Moneris Payment Gateway to confirm the fund.

If the validation fails, redirect the client to the main page and ask for a different means of payment.

If the validation passes, an IDebitPurchase transaction can be sent to Moneris Payment Gateway.

7.5 INTERAC® Online Payment Purchase

IDebitPurchase transaction object definition

```
$txnArray = array('type'=>'idebit_purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for INTERAC® Online Payment Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

INTERAC® Online Payment Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 42: IDebitPurchase transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	idebit_purchase
			'order_id'=>\$order_id
Amount	String	9-character decimal	idebit_purchase
			'amount'=>\$amount
Track2 data	String	40-character alphanumeric	idebit_purchase
			'idebit_track2'=>\$idebit_track2

Table 43: INTERAC® Online Payment Purchase transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	idebit_purchase
			cust_id=>'cust'
Dynamic descriptor	String	20-character alphanumeric ¹	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo(\$mp- gCustInfo);</pre>

¹See "Definition of Request Fields" (page 260) for proper length definition

Sample IDebitPurchase - CA

```
require "../../mpgClasses.php";
$store id='store5';
$api token= 'yesguy';
$orderid= 'ord-'.date("dmy-G:i:s");
## step 1) create transaction hash ###
$txnArray=array('type'=>'idebit purchase',
'order id'=>$orderid,
'cust id'=>'my cust id',
_
'amount'=>'50.00',
'idebit track2'=>'3728024906540591206=0609AAAAAAAAAAAAA
\#\# step 2) create a transaction object passing the hash created in
## step 1.
$mpqTxn = new mpqTransaction($txnArray);
## step 3) create a mpgRequest object passing the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ##
$mpgHttpPost =new mpgHttpsPost($store id, $api token, $mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
```

7.6 INTERAC® Online Payment Refund

To process this transaction, you need the order ID and transaction number from the original INTERAC® Online Payment Purchase transaction.

IDebitRefund transaction object definition

```
$txnArray = array('type'=>'idebit_refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Refund transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 44: IDebitRefund transaction object mandatory variables

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Transaction number	String	255-character varchar	'txn_number'=>\$txnnumber

Table 45: INTERAC® Online Payment Refund transaction optional values

Value	Туре	Limits	Set method
Customer	String	50-character	idebit_refund
ID		alphanumeric	cust_id=>'cust'
Status Check	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Sample code

```
Sample IDebitRefund - CA
require "../../mpgClasses.php";
$store id='store5';
$api token= 'yesquy';
$orderid= 'ord-080515-12:37:07';
$txn number='20186-0 10';
## step 1) create transaction hash ###
$txnArray=array('type'=>'idebit refund',
'order id'=>$orderid,
'amount'=>'50.00',
'txn number'=>$txn number
## step 2) create a transaction object passing the hash created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ##
$mpgHttpPost =new mpgHttpsPost($store id, $api token, $mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print ("\nCardType = " . $mpgResponse->getCardType());
```

```
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getMessage());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTransTime());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

7.7 INTERAC® Online Payment Field Definitions

Table 46: Field Definitions

Value	Size ¹	Limits	
Value	Description		
IDEBIT_	5-14	Numbers and uppercase letters	
MERCHNUM	This field is	provided by Moneris. For example, 0003MONMPGXXXX.	
IDEBIT_TERMID	8	Numbers and uppercase letters	
	Optional fie	eld	
IDEBIT_	1-12	Numbers	
AMOUNT	Amount expressed in cents (for example, 1245 for \$12.45) to charge to the card.		
IDEBIT_	3	"CAD" or "USD"	
CURRENCY	National currency of the transaction.		
IDEBIT_INVOICE	1-20	ISO-8859-1 encoded characters restricted to: • Uppercase and lowercase • Numbers • À Á Â Ä È É Ê Ë Î Ï Ô Ù Û Ü Ç à á â ä è é ê ë î ï ô ù û ü ÿ ç • Spaces • #\$.,-/=?@'	
	Optional field		
	Can be the transaction	Order ID when used with Moneris Payment Gateway fund confirmation is.	

¹Expressed in characters

Table 46: Field Definitions (continued)

Table 46: Field Definitions (continued)			
Value	Size ¹	Limits	
value		Description	
IDEBIT_ MERCHDATA	1024	ISO-8859-1 restricted to single-byte codes, hex 20 to 7E (consistent with US-ASCII and ISO-8859-1 Latin-1).	
		Note that the following character combinations may not be accepted in the IDEBIT_MERCHDATA field:	
		• "/", "/%2E.", "/.%2E", "/%2E%2E", "\\%2E%2E", "\\%2E.", "\\%2E", "\\%2E", "\\%2E", "\%3E"	
		data provided by the merchant that will be passed back unchanged to the once the payment has been guaranteed in online banking.	
	This may b	e used to identify the customer, session or both.	
IDEBIT_ FUNDEDURL	1024	 ISO-8859-1 restricted to single-byte codes, restricted to: Uppercase and lowercase letters Numbers ; / ?: @ & = + \$,! ~ * '() % 	
	-	ess to which the issuer will redirect cardholders after guaranteeing the gh online banking.	
IDEBIT_ NOTFUNDEDURL	1024	 ISO-8859-1, restricted to single-byte codes, restricted to: Uppercase and lowercase letters Numbers ; / ?: @ & = + \$,! ~ * '() % 	
		ess to which the issuer redirects cardholders after failing or canceling the king process.	
IDEBIT_	2	"en" or "fr"	
MERCHLANG	Customer's	s current language at merchant.	
IDEBIT_VERSION	3	Numbers	
	Initially, the value is 1.		
IDEBIT_ISSLANG	2 "en" or "fr"		
	Customer's current language at issuer.		
IDEBIT_TRACK2	ISO-8859-1 (restricted to single-byte codes), hex 20 to 7E (consister US-ASCII and ISO-8859-1 Latin-1)		
	Value retur	ned by the issuer. It includes the PAN, expiry date, and transaction ID.	

 $[\]mathbf{1}_{\text{Expressed in characters}}$

Table 46: Field Definitions (continued)

Value	Size ¹	Limits	
Value	Description		
IDEBIT_ISSCONF		 ISO-8859-1 encoded characters restricted to: Uppercase and lowercase letters Numbers ÀÁÂÄÈÉÊËÎÏÔÙÛÜÇàáâäèéêëîïôùûüÿç Spaces #\$.,-/=?@' 	
		on number returned from the issuer to be displayed on the merchant's on page and on the receipt.	
IDEBIT_ ISSNAME	30	ISO-8859-1 encoded characters restricted to: • Uppercase and lowercase letters • Numbers • À Á Â Ä È É Ê Ë Î Ï Ô Ù Û Ü Ç à á â ä è é ê ë î ï ô ù û ü ÿ ç • Spaces • #\$.,-/=?@•'	
	Issuer nam receipt.	e to be displayed on the merchant's confirmation page and on the	

 $[\]mathbf{1}_{\text{Expressed in characters}}$

8 ACH Transaction Set

- 8.1 ACH Transaction Definitions
- 8.2 ACHInfo Object
- 8.3 ACH Debit
- 8.4 ACH Reversal
- 8.5 ACH Credit
- 8.6 ACH Fi Inquiry

Automated Clearing House (ACH) is a flexible low-cost way to automatically collect payments and fees directly from a customer's bank account. ACH transactions allow the customer to submit bank account information to/from which funds can be credited/debited.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 4 (page 24).

ACH transactions are available to **US integrations** only.

8.1 ACH Transaction Definitions

ACH Debit

Verifies and collects the customer's bank account information, removes the funds directly from the bank account and prepares them for deposit into the merchant's account.

ACH Reversal

Refunds the **full** amount of an ACH Debit transaction.

This transaction can only be performed against an ACH Debit transaction that was performed within the last 3 months.

ACH Credit

Verifies and collects the customer's bank account information, and transfers merchant funds directly to the customer.

ACH Financial Inquiry (FI)

Verifies which financial institution a routing number belongs to.

Can also be used to verify whether the routing number is valid before submitting an ACH Debit transaction or an ACH Credit transaction.

8.2 ACHInfo Object

The ACHDebit and ACHCredit transaction objects have the ACHInfo object as a property. Therefore, before invoking the connection object's setTransaction method, you need to pass the ACHInfo object to the ACH transaction object by using its setAchInfo method.

ACH Info object definition

Note
All alphanumeric fields allow the following characters: a-z A-Z 0-9 _ - : .
@ \$ = /

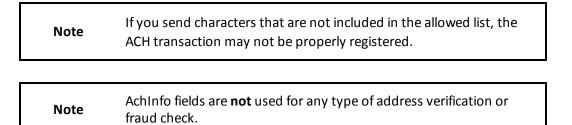


Table 47: ACHInfo object mandatory arguments

Value	Туре	Limits	Sample Code Variable Name
		Description (if any)	
Sec code	String	3-character alphanumeric	
	See " ACH SE	C Codes and Process Flow" on the fa	acing page.
Customer's first name	String	50-character alphanumeric	
Customer's last name	String	50-character alphanumeric	
Customer's address 1	String	50-character alphanumeric	
Customer's address 2	String	50-character alphanumeric	
Customer's city	String	ring 50-character alphanumeric	
Customer's state	String	2-character alphanumeric	
Customer's zip code	String	15-character alphanumeric	
Check routing number	String 9-character numeric		
	First number with 0, 1, 2 o	in the MICR line at the bottom of a r 3 .	check. It always begins
Account number	String	50-character numeric	
	May appear before or after the chotom of the check.		the MICR line at the bot-
Check number	String	16-character numeric	
	Sequential number that appears in both the MICR line at the bott check and in the upper right corner.		R line at the bottom of the
Account type	String	savings/checking	
	Identifies the	e type of bank account. This field is c	ase-sensitive.

Sample ACHInfo object definition (using ACHDebit as the transaction)

```
//Declaration and initialization of variables removed for space.

ACHInfo achinfo = new ACHInfo(sec, cust_first_name, cust_last_name, cust_address1, cust_address2, cust_city, cust_state, cust_zip, routing_num, account_num, check_num, account_type);

ACHDebit achdebit = new ACHDebit(); achdebit.setAchInfo(achinfo);

HttpsPostRequest mpgReq = new HttpsPostRequest(); mpgReq.setTransaction(achdebit); mpgReq.send();
```

8.2.1 ACH SEC Codes and Process Flow

Table 48: ACH SEC codes

Check	Code	Description
Not	PPD*	Pre-arranged payment and deposit
present		Debit (sale): Consumer grants the merchant the right to initiate either a one-time or recurring charge(s) to an account as bills become due.
		Credit (refund): Transfers funds into a consumer's bank account. The funds being deposited can represent a variety of financial transactions, such as payroll, interest, pension and so on.
	CCD*	Cash concentration or disbursement
		Debit (sale): Client grants the merchant the right to initiate a one-time or recurring charge(s) to a business bank account.
		Credit (Refund): Transfers funds to a client's business bank account.
	WEB	Internet-initiated entry
		Debit (Sale): A debit entry to a consumer's bank account initiated by a merchant. The consumer's authorization is obtained via the Internet.
		Credit (Refund): N/A.

^{*} Only PPD and CCD apply to ACH Credit transactions.

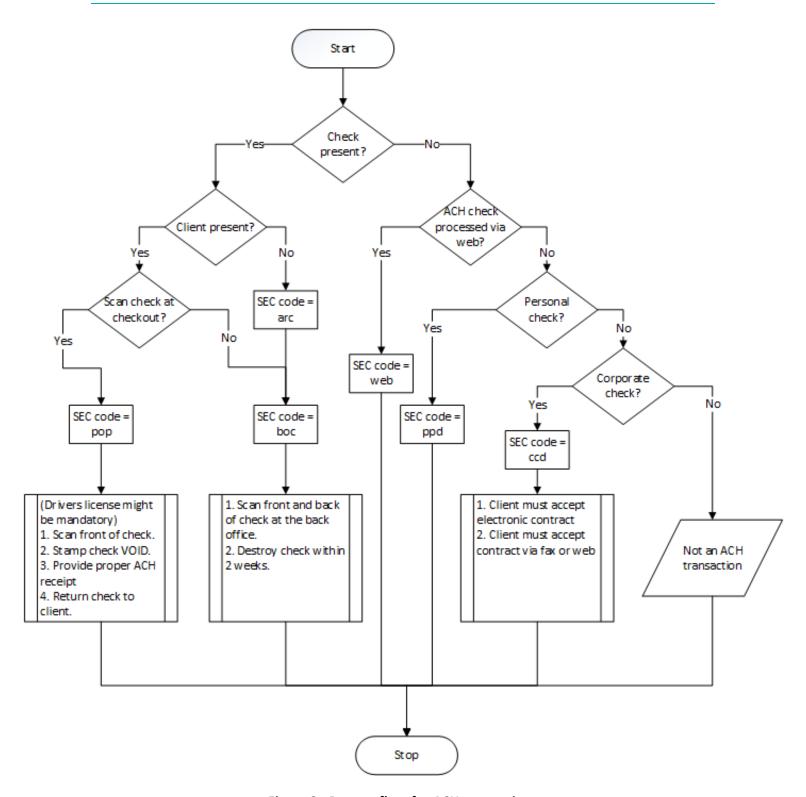


Figure 3: Process flow for ACH transactions

8.3 ACH Debit

ACH Debit transaction object definition

```
$txnArray = array('type'=>'ach_debit', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Debit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ACHDebit transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Value Limits Set method Type 'order id'=>\$order id Order ID String 50-character alphanumeric 'amount'=>\$amount **Amount** String 9-character decimal \$mpgTxn->setAchInfo(\$mpgAchInfo); Object | See ACH info object tables below **ACH Info** for a list of variables

Table 49: ACH Debit transaction object mandatory values

Table 50: ACH Debit transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alpha- numeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo(\$mpgCustInfo);</pre>
Convenience fee	Object	Not applicable. See Appendix H (page 306).	<pre>\$mpgTxn->setConvFeeInfo(\$mpgConvFee);</pre>
Recurring billing ²	Object	Not applicable. See Section Appendix G (page 299).	<pre>\$mpgTxn->setRecur(\$mpgRecur);</pre>

¹For more information, see Appendix C (page 282).

²Recurring Billing fields are only available to SEC codes ppd, ccd and web.

Table 1: ACH Info object mandatory values

Value	Туре	Limits	Variable
SEC code	String	ppd/ccd/web	sec
Routing Number	String	9-character numeric	routing_num
Account Number	String	15-character alphanumeric	account_num
Account Type	String	savings/checking	account_type

Table 2: ACH Info object optional values

Value	Туре	Limits	Variable
Customer First Name	String	50-character alphanumeric	cust_first_name
Customer Last Name	String	50-character alphanumeric	cust_last_name
Customer Address 1	String	50-character alphanumeric	cust_address1
Customer Address 2	String	50-character alphanumeric	cust_address2
Customer City	String	50-character alphanumeric	cust_city
Customer State	String	2-character alphanumeric	cust_state
Customer Zip Code	String	10-character numeric	cust_zip
Check Number	String	16-character numeric	check_num

```
Sample ACH Debit - US
<?php
require "../../mpgClasses.php";
/******************* Request Variables **********************/
$store id='monusqa002';
$api token='qatoken';
//$status = 'false';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid = 'my cust id';
$txnArray=array(type=>'ach_debit',
order id=>$orderid,
cust id=>$custid,
amount=>$amount
/***************** ACH Info Variables ***********************/
$sec = 'ppd';
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust address1 = '101 Main St';
$cust_address2 = 'Apt 102';
$cust city = 'Chicago';
$cust state = 'IL';
```

Sample ACH Debit - US

```
$cust zip = '123456';
$routing num = '490000018';
$account num = '23456';
$check num = '100';
$account type = 'savings';
/***************** ACH Info Associative Array *****************/
$achTemplate = array(
sec =>$sec.
cust first name => $cust first name,
cust last name => $cust last name,
cust address1 => $cust address1,
cust address2 => $cust address2,
cust city => $cust city,
cust state => $cust state,
cust zip => $cust zip,
routing num => $routing num,
account num => $account num,
check num => $check num,
account type => $account type
/***************** ACH Info Object *******************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
$mpgTxn = new mpgTransaction($txnArray);
/******************* Set ACH Info *******************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/******************* Request Object ********************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
$mpgHttpPost = new mpgHttpsPost($store id, $api token, $mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/******************** Response Object **********************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
\label{limit_nreferenceNum} \mbox{print("\nReferenceNum = " . $mpgResponse->getReferenceNum());}
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
```

8.4 ACH Reversal

ACH Reversal transaction object definition

```
$txnArray = array('type'=>'ach_reversal', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Reversal transaction

String

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ACH Reversal transaction values

Order ID

Transaction number

The ACH Reversal transaction requires the order ID and the transaction number from the corresponding ACH Debit transaction.

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

/alue	Туре	Limits	Set method
	String	50-character alphanumeric	<pre>'order_id'=>\$order_id</pre>

'txn number'=>\$txnnumber

Table 51: ACH Reversal transaction object mandatory values

Table 52:	ACH Reversal	transaction	optional	values

255-character variable

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>

Sample ACH Reversal - US
<pre> <?php require "//mpgClasses.php"; /************************************</th></pre>
<pre>\$txnArray=array(type=>'ach_reversal', order_id=>\$orderid, txn_number=>\$txnnumber</pre>

¹For more information, see Appendix C (page 282).

Sample ACH Reversal - US /************************* Transaction Object *******************************/ \$mpgTxn = new mpgTransaction(\$txnArray); /******************* Request Object ************************/ \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions \$mpgHttpPost = new mpgHttpsPost(\$store id,\$api token,\$mpgRequest); //Status check example //\$mpgHttpPost = new mpgHttpsPostStatus(\$store_id,\$api_token,\$status,\$mpgRequest); /******************* Response Object ***********************/ \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket());

8.5 ACH Credit

ACH Credit transaction object definition

```
$txnArray = array('type'=>'ach_credit', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

print("\nTimedOut = " . \$mpgResponse->getTimedOut());
//print("\nStatusCode = " . \$mpgResponse->getStatusCode());
//print("\nStatusMessage = " . \$mpgResponse->getStatusMessage());

HttpsPostRequest object for ACH Credit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ACH Credit transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 53: ACH Credit transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id

Table 53: ACH Credit transaction object mandatory values (continued)

Value	Туре	Limits	Set method
Amount	String	9-character decimal	'amount'=>\$amount
ACH Info ¹	Object	See ACH info object tables below for a list of variables	<pre>\$mpgTxn->setAchInfo(\$mp- gAchInfo);</pre>

Table 54: ACH Credit transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Table 1: ACH Info mandatory values

Value	Туре	Limits	Set method
SEC code	String	ppd/ccd/web	sec
Routing Number	String	9-character numeric	routing_num
Account Number	String	15-character alphanumeric	account_num
Account Type	String	savings/checking	account_type

Table 2: ACH Info object optional values

Value	Туре	Limits	Set method
Customer First Name	String	50-character alphanumeric	cust_first_name
Customer Last Name	String	50-character alphanumeric	cust_last_name
Customer Address 1	String	50-character alphanumeric	cust_address1
Customer Address 2	String	50-character alphanumeric	cust_address2
Customer City	String	50-character alphanumeric	cust_city
Customer State	String	2-character alphanumeric	cust_state
Customer Zip Code	String	10-character numeric	cust_zip
Check Number	String	16-character numeric	check_num

 $^{^{1}}$ The ACHCredit transaction may only be submitted with an SEC code of ppd or ccd.

²For more information, see Appendix C (page 282).

Sample code

```
Sample ACH Credit - US
<?php
require "../../mpgClasses.php";
/******* Request Variables *********************************/
$store id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************* Transaction Variables *****************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid = 'my cust id';
$txnArray=array(type=>'ach credit',
order id=>$orderid,
cust id=>$custid,
amount=>$amount
/************************ ACH Info Variables *********************/
$sec = 'ppd';
$cust first name = 'Bob';
$cust last name = 'Smith';
$cust address1 = '101 Main St';
$cust address2 = 'Apt 102';
$cust city = 'Chicago';
$cust_state = 'IL';
$cust zip = '123456';
$routing num = '490000018';
$account num = '23456';
$check num = '100';
$account type = 'savings';
/******************* ACH Info Associative Array ******************/
$achTemplate = array(
sec => \$sec,
cust first name => $cust first name,
cust last name => $cust last name,
cust address1 => $cust address1,
cust address2 => $cust address2,
cust city => $cust city,
cust state => $cust state,
cust zip => $cust zip,
routing num => $routing num,
account num => $account num,
check num => $check num,
account type => $account type
/******************* ACH Info Object ************************
$mpgAchInfo = new mpgAchInfo ($achTemplate);
$mpgTxn = new mpgTransaction($txnArray);
/******************* Set ACH Info ************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/****************** Request Object *********************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost = new mpgHttpsPost($store id, $api token, $mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store id,$api token,$status,$mpgRequest);
```

Sample ACH Credit - US \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); //print("\nStatusCode = " . \$mpgResponse->getStatusCode()); //print("\nStatusMessage = " . \$mpgResponse->getStatusMessage());

8.6 ACH Fi Inquiry

ACHFilnquiry transaction object definition

```
$txnArray = array('type'=>'ach_fi_enquiry', ...);
$mpqTxn = new mpqTransaction($txnArray);
```

HttpsPostRequest object for ACH Fi Inquiry transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ACH Fi Inquiry transaction object mandatory arguments

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 55: ACH Fi Inquiry transaction object mandatory values

Value	Туре	Limits	Set method
Routing number	String	9-character numeric	routing_num=>\$routingnum

ACH Fi Inquiry transaction optional values: None.

Sample ACH Fi Inquiry - US

```
$store id='monusqa002';
$api token='gatoken';
/************************* Transaction Variables *****************************/
$routingnum='071000013';
/*********************** Transaction Array **********************************/
$txnArray=array(type=>'ach fi enquiry',
routing num=>$routingnum
$mpgTxn = new mpgTransaction($txnArray);
/****************** Request Object **************************
$mpgRequest = new mpgRequest($mpgTxn);
\\ $$\operatorname{procCountryCode}("US"); //"CA"$ for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************************/
$mpgHttpPost = new mpgHttpsPost($store id, $api token, $mpgRequest);
/******************* Response Object ************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
```

9 Vault Transaction Set

- 9.1 Vault Transaction Types
- 9.2 Administrative Transactions
- 9.3 Financial Transactions
- 9.4 Hosted Tokenization

The Vault feature allows merchants to create customer profiles, edit those profiles, and use them to process transactions without having to enter financial information each time. Customer profiles store customer data essential to processing transactions, including credit, signature debit and ACH payment details.

The Vault is a complement to the recurring payment module. It securely stores customer account information on Moneris secure servers. This allows merchants to bill customers for routine products or services when an invoice is due.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 4 (page 24).

9.1 Vault Transaction Types

The Vault API supports both administrative and financial transactions.

9.1.1 Administrative Vault Transaction types

ResAddCC

Creates a new credit card profile, and generates a unique data key which can be obtained from the Receipt object.

This data key is the profile identifier that all future financial Vault transactions will use to associate with the saved information (see 9.2.1.1, page 107).

EncResAddCC

Creates a new credit card profile, but requires the card data to be either swiped or manually keyed in via a Moneris-provided encrypted mag swipe reader.

ResAddACH

Creates a new ACH profile. A data key is generated and returned to the merchant in the response.

For more information about the data key, see "Data Key" on page 107.

ResTempAdd

TBD

ResUpdateCC

Updates a Vault profile (based on the data key) to contain credit card information.

All information contained within a credit card profile is updated as indicated by the submitted fields. The fields are explained in more detail in "Administrative Transactions" on page 104.

EncResUpdateCC

Updates a profile (based on the data key) to contain credit card information. The encrypted version of this transaction requires the card data to either be swiped or manually keyed in via a Moneris-provided encrypted mag swipe reader.

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ResUpdateACH

Updates a Vault profile (based on the unique data key) to contain ACH information.

ResDelete

Deletes an existing Vault profile of any type using the unique data key that was assigned when the profile was added.

It is important to note that after a profile is deleted, the information which was saved within can no longer be retrieved.

ResLookupFull

Verifies what is currently saved under the Vault profile associated with the given data key. The response to this transaction returns the latest active data for that profile.

Unlike ResLookupMasked (which returns the masked credit card number), this transaction returns both the masked and the unmasked credit card numbers.

ResLookupMasked

Verifies what is currently saved under the Vault profile associated with the given data key. The response to this transaction returns the latest active data for that profile.

Unlike ResLookupFull (which only returns both the masked and the unmasked credit card numbers), this transaction only returns the masked credit card number.

ResGetExpiring

Verifies which profiles have credit cards that are expiring during the current and next calendar month. For example, if you are processing this transaction on September 30, then it will return all cards that expire(d) in September and October of this year.

When generating a list of profiles with expiring credit cards, only the **masked** credit card numbers are returned.

This transaction can be performed no more than 2 times on any given calendar day, and it only applies to credit card profiles.

Resiscorporatecard

Determines whether a profile has a corporate card registered within it.

After sending the transaction, the response field to the Receipt object's getCorporateCard method is either true or false depending on whether the associated card is a corporate card.

ResAddToken

Converts a Hosted Tokenization temporary token to a permanent Vault token.

A temporary token is valid for 15 minutes after it is created.

ResTokenizeCC

Creates a new credit card profile using the credit card number, expiry date and e-commerce indicator that were submitted in a previous financial transaction. A transaction that was previously done in Moneris Payment Gateway is taken, and the card date from that transaction is stored in the Moneris Vault.

As with ResAddCC, a unique data key is generated and returned to the merchant via the Receipt object. This is the profile identifier that all future financial Vault transactions will use to associate with the saved information.

For more information about the data key, see "Data Key" on page 107.

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ResTempTokenize

TBD

9.1.2 Financial Vault Transaction types

ResPurchaseCC

Uses the data key to identify a previously registered credit card profile. The details saved within the profile are then submitted to perform a Purchase transaction.

ResPurchaseACH

This transaction is processed as an ACHDebit. The ACHInfo registered for this profile will be used. The details submitted within ACHInfo object are returned in the response within ResolveData.

ResPreauthCC

Uses the data key to identify a previously registered credit card profile. The details within the profile are submitted to perform a Pre-Authorization transaction.

ResIndRefundCC

Uses the unique data key to identify a previously registered credit card profile, and credits a specified amount to that credit card.

ResIndRefundACH

Uses the unique data key to identify a previously registered ACH profile, and credits a specified amount to that credit card. This is processed as an ACHCredit.

ResMpiTxn

Uses the data key (as opposed to a credit card number) in a VBV/SecureCode Txn MPI transaction. The merchant uses the data key with ResMpiTxn request, and then reads the response fields to verify whether the card is enrolled in Verified by Visa or MasterCard SecureCode. Retrieves the vault transaction value to pass on to Visa or Mastercard.

After it has been validated that the data key is is enrolled in 3ds, a window appears in which the customer can enter the 3ds password. The merchant may initiate the forming of the validation form (getMpiInLineForm().

For more information on integrating with MonerisMPI, refer to the MPISection in this guide

9.1.3 Charging a Temporary Token

The only difference between charging a temporary token and charging a normal Vault token is whether the expiry date is sent. With the Vault token, the expiry date is stored along with the card number as part of the Vault profile. Therefore, there is no need to send the expiry date again with each normal Vault transaction. However, a temporary token transaction only stores the card number. Therefore, the expiry date must be sent when you charge the card.

The following financial transactions can charge a temporary token:

- ResPurchaseCC (page 142)
- ResPreauthCC (page 148)
- ResIndRefundCC (page 151).

A temporary token can be made permanent by using the ResAddTokenCC transaction (page 137).

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9.2 Administrative Transactions

Administrative transactions allow you to perform such tasks as creating new Vault profiles, deleting existing Vault profiles and updating profile information.

9.2.1 Vault Add Credit Card- ResAddCC

ResAddCC transaction object definition

```
$txnArray = array('type'=>'res_add_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResAddCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 56: ResAddCC transaction object mandatory values

Value	Туре	Limits	Set method
Credit card number	String	20-character alphanumeric	res_add_cc
			'pan'=>\$pan
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 57: Purchase transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	res_add_cc
			cust_id=>'cust'
AVS inform- ation	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email

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¹Full explanation on page 261

Table 57: Purchase transaction optional values

Value	Туре	Limits	Set method
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample ResAddCC - CA	Sample ResAddCC - US
php</td <td><?php</td></td>	php</td
##	require "//mpgClasses.php";
## Example php -q TestResAddCC.php store3	/***** Request
yesquy	Variables ***********************/
##	<pre>\$store_id='monusqa002';</pre>
require "//mpgClasses.php";	\$api token='qatoken';
/***** Request	/************************ Transactional
Variables ****************************/	Variables ******************/
<pre>\$store id='store5';</pre>	<pre>\$type='res add cc';</pre>
\$api token='yesguy';	\$cust id='customer1';
/*************************************	\$phone = '4169999999';
Variables ********************/	<pre>\$email = 'bob@smith.com';</pre>
<pre>\$type='res add cc';</pre>	<pre>\$note = 'this is my note';</pre>
\$cust id='customer1';	\$pan='54545454545454';
\$phone = '5555551234';	\$expiry date='1809';
<pre>\$email = 'bob@smith.com';</pre>	\$crypt type='7';
<pre>\$note = 'this is my note';</pre>	\$avs street number = '11';
\$pan='5454545454545454';	\$avs street name = 'lakeshore blvd';
\$expiry date='1412';	\$avs zipcode = '13313';
\$crypt type='1';	/*************************************
\$avs street number = '123';	Associative Array *************/
\$avs street name = 'lakeshore blvd';	\$txnArray=array('type'=>\$type,
\$avs zipcode = '90210';	'cust id'=>\$cust id,
/*********************** Transactional	'phone'=>\$phone,
Associative Array ************/	'email'=>\$email,
\$txnArray=array('type'=>\$type,	'note'=>\$note,
'cust id'=>\$cust id,	'pan'=>\$pan,
'phone'=>\$phone,	'expdate'=>\$expiry date,
'email'=>\$email,	'crypt type'=>\$crypt type
'note'=>\$note,);
'pan'=>\$pan,	/**************** AVS Associative Array
'expdate'=>\$expiry date,	*******
'crypt type'=>\$crypt type	<pre>\$avsTemplate = array(</pre>
);	'avs street number' => \$avs street number,
/****************** AVS Associative Array	'avs street name' => \$avs street name,
********	'avs zipcode' => \$avs zipcode
<pre>\$avsTemplate = array(</pre>);
'avs street number' => \$avs street number,	/*************************************
'avs street name' => \$avs street name,	***********
'avs zipcode' => \$avs zipcode	<pre>\$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate);</pre>
);	/*************************************
/************************ AVS Object	Object ******************/
**************************************	<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>
· ·	/*************************************
<pre>\$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate); /************************************</pre>	/^^^^^^^
Object ************************************	
3	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo); /*************************** Request Object</pre>
<pre>\$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>	
Smnarryn = Seet Aire Into (SmnarAire Into):	***************

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```
Sample ResAddCC - CA
                                                         Sample ResAddCC - US
/***** Request Object
                                                $mpgRequest = new mpgRequest($mpgTxn);
   **********
                                                $mpgRequest->setProcCountryCode("US"); //"CA"
$mpgRequest = new mpgRequest($mpgTxn);
                                                   for sending transaction to Canadian
$mpgRequest->setProcCountryCode("CA"); //"US"
                                                   environment
   for sending transaction to US environment
                                                 $mpgRequest->setTestMode(true); //false or
$mpgRequest->setTestMode(true); //false or
                                                   comment out this line for production
   comment out this line for production
                                                    transactions
                                                 /***** HTTPS Post
   transactions
                                                    Object **********************/
/****** HTTPS Post
   Object ************************/
                                                $mpgHttpPost =new mpgHttpsPost($store id,$api
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                                   token, $mpgRequest);
                                                 /****** Response
   token, $mpgRequest);
/****** Response
                                                    **********
   ***********
                                                $mpgResponse=$mpgHttpPost->getMpgResponse();
                                                print("\nDataKey = " . $mpgResponse-
$mpqResponse=$mpqHttpPost->qetMpqResponse();
print("\nDataKey = " . $mpgResponse-
                                                   >getDataKev());
                                                print("\nResponseCode = " . $mpgResponse-
   >getDataKey());
print("\nResponseCode = " . $mpgResponse-
                                                    >getResponseCode());
                                                print("\nMessage = " . $mpgResponse-
   >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                                   >getMessage());
                                                print("\nTransDate = " . $mpgResponse-
   >getMessage());
print("\nTransDate = " . $mpgResponse-
                                                    >getTransDate());
                                                print("\nTransTime = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                    >getTransTime());
                                                print("\nComplete = " . $mpgResponse-
   >getTransTime());
print("\nComplete = " . $mpgResponse-
                                                    >getComplete());
                                                print("\nTimedOut = " . $mpgResponse-
   >getComplete());
print("\nTimedOut = " . $mpgResponse-
                                                    >getTimedOut());
                                                print("\nResSuccess = " . $mpqResponse-
   >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
                                                    >qetResSuccess());
                                                print("\nPaymentType = " . $mpgResponse-
   >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
                                                    >getPaymentType());
                                                //----- ResolveData -----
   >getPaymentType());
//----- ResolveData ------
                                                print("\n\nCust ID = " . $mpgResponse-
    _____
print("\n\nCust ID = " . $mpgResponse-
                                                    >getResDataCustId());
                                                print("\nPhone = " . $mpgResponse-
   >getResDataCustId());
print("\nPhone = " . $mpgResponse-
                                                    >getResDataPhone());
   >getResDataPhone());
                                                print("\nEmail = " . $mpgResponse-
print("\nEmail = " . $mpgResponse-
                                                   >getResDataEmail());
   >getResDataEmail());
                                                print("\nNote = " . $mpgResponse-
print("\nNote = " . $mpgResponse-
                                                   >getResDataNote());
   >getResDataNote());
                                                print("\nMasked Pan = " . $mpgResponse-
print("\nMasked Pan = " . $mpgResponse-
                                                   >getResDataMaskedPan());
                                                print("\nExp Date = " . $mpgResponse-
   >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
                                                   >getResDataExpDate());
   >getResDataExpDate());
                                                print("\nCrypt Type = " . $mpgResponse-
print("\nCrypt Type = " . $mpgResponse-
                                                    >getResDataCryptType());
                                                print("\nAvs Street Number = " . $mpgResponse-
   >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
                                                    >getResDataAvsStreetNumber());
                                                print("\nAvs Street Name = " . $mpgResponse-
   >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
                                                    >getResDataAvsStreetName());
   >getResDataAvsStreetName());
                                                print("\nAvs Zipcode = " . $mpgResponse-
print("\nAvs Zipcode = " . $mpgResponse-
                                                   >getResDataAvsZipcode());
   >getResDataAvsZipcode());
                                                2>
```

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Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.1.1 Data Key

The ResAddCC sample code includes the following instruction from the Receipt object:

The data key response field is populated when you send a ResAddCC transaction or a ResTokenizeCC transaction (page 140). It is the profile identifier that all future financial Vault transactions will use to associate with the saved information.

The data key is a maximum 25-character alphanumeric string.

9.2.1.2 Vault Encrypted Add Credit Card - EncResAddCC

EncResAddCC transaction object definition

```
$txnArray = array('type'=>'enc_res_add_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncResAddCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

EncResAddCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 58: EncResAddCC transaction object mandatory values

Value	Туре	Limits	Set method
Encrypted Track2 data	String	40-character numeric	<pre>'enc_track2'=>\$enc_track2</pre>
Device type	String	TBD	'device_type'=>\$device_type
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

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¹Full explanation on page 261

Table 59: EncResAddCC transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	enc_res_add_cc
			cust_id=>'cust'
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample Encrypted ResAddCC - CA	Sample Encrypted ResAddCC - US
php</th <th><?php</th></th>	php</th
require "//mpgClasses.php";	<pre>require "//mpgClasses.php";</pre>
/***** Request	/***** Request
Variables ************************/	Variables *******************************/
<pre>\$store id='store5';</pre>	<pre>\$store id='monusqa002';</pre>
\$api token='yesguy';	\$api token='qatoken';
/********************** Transactional	/*************************************
Variables *******************/	Variables ********************/
<pre>\$type='enc res add cc';</pre>	<pre>\$type='enc res add cc';</pre>
\$cust id='cust1';	\$cust id='customer3';
\$phone = '6479996999';	\$phone = '4169996578';
<pre>\$email = 'bob@smith.com';</pre>	<pre>\$email = 'bob@smith.com';</pre>
<pre>\$note = 'this is my note';</pre>	<pre>\$note = 'this is my note';</pre>
<pre>\$enc track2 =</pre>	\$enc track2 =
- '02840085000000000416570F44857F2F7867342C6	- '02840085000000000416D705CCD4BAC5929D8D1Ei
6F7CDB57128A48F6E8DD8AD30AC1A6C727B5C400DC	F0644C234FBC65476C1D6C9E94B9BED3E4D1A791C
3AC8169BF2398B6C664FD3BE40431383131FFFF314	F4FC61C1800486A8A6B6CCAA00431353131FFFF314
1594047A00093031D03';	1594047A000960D5D03';
\$device type='idtech bdk';	\$device type = 'idtech';
\$crypt type='7';	\$crypt type='7';
<pre>\$avs street number = '11';</pre>	<pre>\$avs street number = '112';</pre>
\$avs_street_name = 'lakeshore blvd';	\$avs_street_number = 112 , \$avs street name = 'lakeshore blvd';
\$avs_zipcode = 'm8x2x2';	\$avs_sipcode = '15645';
/*********************** Transactional	/*************************************
	,
Associative Array *************/	Associative Array *************/
\$txnArray=array('type'=>\$type,	<pre>\$txnArray=array('type'=>\$type,</pre>
'cust_id'=>\$cust_id,	'cust_id'=>\$cust_id,
'phone'=>\$phone,	'phone'=>\$phone,
'email'=>\$email,	'email'=>\$email,
'note'=>\$note,	'note'=>\$note,
'enc_track2'=>\$enc_track2,	'enc_track2'=>\$enc_track2,
'device_type'=>\$device_type,	'device_type'=>\$device_type,
'crypt_type'=>\$crypt_type	'crypt_type'=>\$crypt_type
););
/****** AVS Associative Array	/**************** AVS Associative Array
*******	********
\$avsTemplate = array(<pre>\$avsTemplate = array(</pre>

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Sample Encrypted ResAddCC - CA Sample Encrypted ResAddCC - US 'avs street number' => \$avs street number, 'avs street number' => \$avs street number, 'avs street name' => \$avs street name, 'avs street name' => \$avs street name, 'avs_zipcode' => \$avs zipcode 'avs zipcode' => \$avs zipcode /***** AVS Object /***** AVS Object ******************************* ****************************** \$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate); \$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate); /****** Transaction Object **********************/ Object ***********************/ \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn->setAvsInfo(\$mpgAvsInfo); \$mpgTxn->setAvsInfo(\$mpgAvsInfo); /****** Request Object /***** Request Object ********** ********** \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment for sending transaction to Canadian \$mpgRequest->setTestMode(true); //false or environment comment out this line for production \$mpgRequest->setTestMode(true); //false or transactions comment out this line for production /****** HTTPS Post transactions Object ********************/ /***** HTTPS Post Object *******************/ \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api token, \$mpqRequest); /****** Response token, \$mpgRequest); /****** Response *********** *********** \$mpqResponse=\$mpqHttpPost->qetMpqResponse(); print("\nDataKey = " . \$mpgResponse-\$mpgResponse=\$mpgHttpPost->getMpgResponse(); >getDataKey()); print("\nDataKey = " . \$mpgResponseprint("\nResponseCode = " . \$mpgResponse->getDataKey()); >getResponseCode()); print("\nResponseCode = " . \$mpgResponseprint("\nMessage = " . \$mpgResponse->getResponseCode()); print("\nMessage = " . \$mpgResponse->qetMessage()); print("\nTransDate = " . \$mpgResponse->qetMessage()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransDate()); >getTransTime()); print("\nTransTime = " . \$mpgResponseprint("\nComplete = " . \$mpgResponse->getTransTime()); >getComplete()); $print("\nComplete = " . \print("\nComplete = " . \print("\nComplete = " . \print("))))$ print("\nTimedOut = " . \$mpgResponse->getComplete()); >getTimedOut()); print("\nTimedOut = " . \$mpgResponseprint("\nResSuccess = " . \$mpgResponse->getTimedOut()); print("\nResSuccess = " . \$mpgResponse->getResSuccess()); $print("\nPaymentType = " . $mpgResponse-$ >getResSuccess()); print("\nPaymentType = " . \$mpgResponse->getPaymentType()); //----- ResolveData ----->getPaymentType()); _____ //---- ResolveData ---- $print("\n\nCust ID = " . $mpgResponse-$ _____ $print("\n\nCust ID = " . $mpgResponse-$ >getResDataCustId()); $print("\nPhone = " . $mpgResponse-$ >getResDataCustId()); >getResDataPhone()); $print("\nPhone = " . $mpgResponse$ print("\nEmail = " . \$mpgResponse->getResDataPhone()); >getResDataEmail()); $print("\nEmail = " . $mpgResponse$ print("\nNote = " . \$mpgResponse->getResDataEmail()); >getResDataNote()); print("\nNote = " . \$mpgResponseprint("\nMasked Pan = " . \$mpgResponse->getResDataNote()); print("\nMasked Pan = " . \$mpgResponse->getResDataMaskedPan()); print("\nExp Date = " . \$mpgResponse->getResDataMaskedPan());

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Sample Encrypted ResAddCC - CA	Sample Encrypted ResAddCC - US
<pre>>getResDataExpDate()); print("\nCrypt Type = " . \$mpgResponse-</pre>	<pre>print("\nExp Date = " . \$mpgResponse-</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.2 Vault Add ACH - ResAddACH

Things to consider:

- Only the following SEC codes are currently supported: PPD, CCD, and WEB.
- The SEC code, along with the rest of the ACHInfo object data will be submitted with all future Vault transactions unless it is later updated.

ResAddACH transaction object definition

```
$txnArray = array('type'=>'ressaddach', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResAddACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 60: ResAddACH transaction object mandatory values

Value	Туре	Limits	Set method
ACH Info	Object	Not applicable. See 8.2 (page 88).	<pre>\$mpgTxn->setAchInfo(\$mp- gAchInfo);</pre>

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Table 61: ResAddACH transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	ressaddach
			cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample code

```
Sample ResAddACH - US
<?php
require "../../mpgClasses.php";
/******************** Request Variables *********************/
$store id='monusqa002';
$api token='gatoken';
$type='res_add_ach';
$cust id='my cust id';
$phone = '416-555-5555';
$email = 'bob@smith.com';
$note = 'this is my note';
$txnArray=array('type'=>$type,
'cust id'=>$cust id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note
/*************************** ACH Info Variables ******************************/
$sec = 'web'; //only ppd|ccd|web are supported
$cust_first name = 'Bob';
$cust last name = 'Smith';
$cust address1 = '101 Main St';
$cust address2 = '';
$cust city = 'Washington';
$cust_state = 'WA';
$cust_zip = '62615';
$routing num = '543211234';
$account_num = '23456';
```

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¹For more information, see Appendix C (page 282).

Sample ResAddACH - US

```
$check num = '100';
$account type = 'savings';
/****************** ACH Info Associative Array ******************/
$achTemplate = array(
sec =>$sec.
cust first name => $cust first name,
cust last name => $cust last name,
cust address1 => $cust address1,
cust address2 => $cust address2,
cust city => $cust city,
cust state => $cust state,
cust zip => $cust zip,
routing num => $routing num,
account_num => $account num,
check num => $check num,
account type => $account type
/***************** ACH Info Object *******************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
$mpgTxn = new mpgTransaction($txnArray);
/****************** Set ACH Info ********************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/****************** Request Object *************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
/******************** mpgHttpsPost Object *******************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----- ResolveData -----
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
\label{eq:print("\nPhone = " . $mpgResponse->getResDataPhone());}
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpqResponse->qetResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
\label{eq:print("nCheck Num = " . $mpgResponse->getResDataCheckNum());}
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
```

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For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.3 Vault Add Temporary Token - ResTempAdd

ResTempAdd transaction object definition

```
$txnArray = array('type'=>'res_temp_add', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResTempAdd transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResTempAdd transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 62: ResTempAdd transaction object mandatory values

Value	Туре	Limits	Set method
Credit card	String	20-character numeric	res_temp_add
number			'pan'=>\$pan
Expiry date	String	4-character numeric	'expdate'=>\$expiry_date
Duration	String	TBD	
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 63: ResTempAdd transaction optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean		<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>

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¹Full explanation on page 261

²For more information, see Appendix C (page 282).

```
Sample ResTempAdd - CA
                                                    Sample ResTempAdd - US
                                             <?php
require "../../mpgClasses.php";
                                             require "../../mpgClasses.php";
/***** Request
                                              /***** Request
  Variables *******************************/
                                                Variables *****************************/
$store id='store5';
                                             $store id='monusqa002';
$api token='yesguy';
                                             $api token='gatoken';
/***** Transactional
                                              /***** Transactional
                                                Variables ******************/
   Variables ******************/
$type='res temp add';
                                             $type='res temp add';
$pan='5454545454545454';
                                             $pan='5454545454545454';
$expiry date='1509';
                                              $expiry date='1509';
$duration='900';
                                             $duration='900';
$crypt_type='7';
                                             $crypt_type='7';
/************************ Transactional
                                              /******************* Transactional
   Associative Array *************/
                                                Associative Array *************/
$txnArray=array('type'=>$type,
                                              $txnArray=array('type'=>$type,
                                              'pan'=>$pan,
'pan'=>$pan,
'expdate'=>$expiry date,
                                              'expdate'=>$expiry date,
'duration'=>$duration,
                                              'duration'=>$duration,
'crypt_type'=>$crypt_type
                                              'crypt_type'=>$crypt_type
/****** Transaction
                                              /***** Transaction
   Object **********************/
                                                 Object ***********************/
$mpgTxn = new mpgTransaction($txnArray);
                                              $mpgTxn = new mpgTransaction($txnArray);
/***** Request Object
                                              /***** Request Object
   **********
                                                 **********
$mpgRequest = new mpgRequest($mpgTxn);
                                              $mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
                                              $mpgRequest->setProcCountryCode("US"); //"CA"
   for sending transaction to US environment
                                                for sending transaction to Canadian
$mpgRequest->setTestMode(true); //false or
                                                environment
   comment out this line for production
                                              $mpgRequest->setTestMode(true); //false or
                                                 comment out this line for production
   transactions
/***** HTTPS Post
                                                 transactions
   Object *********************/
                                              /****** HTTPS Post
                                                 Object ***********************/
$mpgHttpPost =new mpgHttpsPost($store id,$api
   token, $mpgRequest);
                                              $mpgHttpPost =new mpgHttpsPost($store id,$api
/****** Response
                                                token, $mpgRequest);
                                              /****** Response
   ************
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                 ***********
                                              $mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
   >getDataKey());
                                             print("\nDataKey = " . $mpgResponse-
print("\nResponseCode = " . $mpgResponse-
                                                 >getDataKey());
                                             print("\nResponseCode = " . $mpgResponse-
   >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                                 >getResponseCode());
   >getMessage());
                                             print("\nMessage = " . $mpgResponse-
print("\nTransDate = " . $mpgResponse-
                                                 >getMessage());
                                             print("\nTransDate = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                 >getTransDate());
                                             print("\nTransTime = " . $mpgResponse-
   >getTransTime());
print("\nComplete = " . $mpgResponse-
                                                 >getTransTime());
                                             print("\nComplete = " . $mpgResponse-
   >getComplete());
print("\nTimedOut = " . $mpgResponse-
                                                >getComplete());
                                             print("\nTimedOut = " . $mpgResponse-
   >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
                                                >getTimedOut());
                                             print("\nResSuccess = " . $mpgResponse-
   >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
                                                 >getResSuccess());
                                             print("\nPaymentType = " . $mpgResponse-
   >getPaymentType());
//---- ResolveData -----
                                                 >getPaymentType());
```

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Sample ResTempAdd - CA	Sample ResTempAdd - US
<pre>print("\n\Masked Pan = " . \$mpgResponse- >getResDataMaskedPan()); print("\nExp Date = " . \$mpgResponse- >getResDataExpDate()); ?></pre>	<pre>// ResolveData print("\n\Masked Pan = " . \$mpgResponse-</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.4 Vault Update Credit Card - ResUpdateCC

ResUpdateCC transaction object definition

```
$txnArray = array('type'=>'res_update_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResUpdateCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 64: ResUpdateCC transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key

Optional values that are submitted to the ResUpdateCC object are updated. Unsubmitted optional values (with one exception) remain unchanged. This allows you to change only the fields you want. The exception is that if you are making changes to the payment type, **all** of the shaded values in Table 65 must be submitted.

If you update a profile to a different payment type, it is automatically deactivated and a new credit card profile is created and assigned to the data key. The only values from the prior profile that will remain unchanged are the customer ID, phone number, email address, and note. For example, if a profile contains AVS information, but a ResUpdateCC transaction is submitted without an AVSInfo object, the existing AVSInfo details are deactivated and the new credit card information is registered without AVS.

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Table 65: ResUpdateCC transaction optional values

Value	Туре	Limits	Set method
Credit card	String	20-character alphanumeric	resUpdateCC
number			'pan'=>\$pan
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt
Customer ID	String	50-character alphanumeric	resUpdateCC
			cust_id=>'cust'
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample ResUpdateCC - CA	Sample ResUpdateCC - US
<pre> "#" ## Example php -q TestResUpdateCC.php store3</pre>	<pre> <?php require "//mpgClasses.php"; /*********************************** Variables *********************** \$store_id='monusqa002'; \$api_token='qatoken'; /************************************</td></pre>

¹Full explanation on page 261

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²For more information, see Appendix C (page 282).

Sample ResUpdateCC - CA	Sample ResUpdateCC - US
<pre>\$note = 'stuff'; \$pan='5454545454545454'; \$expiry_date='0909'; \$crypt_type='7'; \$avs_street_number = '123'; \$avs_zipcode = '90215'; /************************************</pre>	Sample ResUpdateCC - US \$avs_street_number = ''; \$avs_street_name = ''; \$avs_street_name = ''; \$avs_zipcode = ''; /**********************************
<pre>\$avsTemplate = array('avs_street_number' => \$avs_street_number, 'avs_street_name' => \$avs_street_name, 'avs_zipcode' => \$avs_zipcode</pre>); /************************************
/*************************************	Object **********************/ \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn->setAvsInfo(\$mpgAvsInfo); /***********************************
<pre>\$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn->setAvsInfo(\$mpgAvsInfo); /******************************* Request Object ************************************</pre>	<pre>\$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment</pre>
<pre>\$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment</pre>	comment out this line for production transactions /*********************************** Object ***************************** \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_
Object ****************************** SmpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ token,\$mpgRequest); /***********************************	<pre>token, \$mpgRequest); /******************************** ******</pre>
<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nDataKey = " . \$mpgResponse-</pre>	<pre>print("\nResponseCode = " . \$mpgResponse-</pre>
<pre>print("\nMessage = " . \$mpgResponse- >getMessage()); print("\nTransDate = " . \$mpgResponse- >getTransDate());</pre>	<pre>print("\nTransDate = " . \$mpgResponse-</pre>
<pre>print("\nTransTime = " . \$mpgResponse- >getTransTime());</pre>	>getComplete()); print("\nTimedOut = " . \$mpgResponse-

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```
Sample ResUpdateCC - CA
                                                           Sample ResUpdateCC - US
print("\nComplete = " . $mpgResponse-
                                                       >getTimedOut());
    >getComplete());
                                                   print("\nResSuccess = " . $mpqResponse-
print("\nTimedOut = " . $mpgResponse-
                                                       >qetResSuccess());
                                                   print("\nPaymentType = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
                                                       >getPaymentType());
                                                   //---- ResolveData -----
   >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
                                                       _____
                                                   print("\n\nCust ID = " . $mpgResponse-
   >getPaymentType());
//----- ResolveData -----
                                                       >getResDataCustId());
                                                   print("\nPhone = " . $mpgResponse-
print("\n\nCust ID = " . $mpgResponse-
                                                       >getResDataPhone());
                                                   print("\nEmail = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
                                                       >getResDataEmail());
                                                   print("\nNote = " . $mpgResponse-
   >getResDataPhone());
print("\nEmail = " . $mpgResponse-
                                                       >getResDataNote());
   >getResDataEmail());
                                                   print("\nMasked Pan = " . $mpgResponse-
print("\nNote = " . $mpgResponse-
                                                       >getResDataMaskedPan());
                                                   print("\nExp Date = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
                                                       >getResDataExpDate());
                                                   print("\nCrypt Type = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
                                                       >getResDataCryptType());
                                                   print("\nAvs Street Number = " . $mpgResponse-
    >getResDataExpDate());
                                                       >getResDataAvsStreetNumber());
print("\nCrypt Type = " . $mpgResponse-
                                                   print("\nAvs Street Name = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
                                                       >getResDataAvsStreetName());
                                                   print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
                                                       >getResDataAvsZipcode());
                                                   print("\nPresentation Type = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
                                                       >getResDataPresentationType());
   >getResDataAvsZipcode());
                                                   print("\nP Account Number = " . $mpgResponse-
                                                       >getResDataPAccountNumber());
                                                   print("\nSec = " . $mpgResponse->getResDataSec
                                                       ());
                                                   print("\nCust First Name = " . $mpgResponse-
                                                       >getResDataCustFirstName());
                                                   print("\nCust Last Name = " . $mpgResponse-
                                                       >getResDataCustLastName());
                                                   print("\nCust Address 1 = " . \ncolongResponse-
                                                       >getResDataCustAddress1());
                                                   print("\nCust Address 2 = " . $mpgResponse-
                                                       >getResDataCustAddress2());
                                                   print("\nCust City = " . $mpgResponse-
                                                       >getResDataCustCity());
                                                   print("\nCust State = " . $mpgResponse-
                                                       >getResDataCustState());
                                                   print("\nCust Zip = " . $mpgResponse-
                                                       >getResDataCustZip());
                                                   print("\nRouting Num = " . $mpgResponse-
                                                       >getResDataRoutingNum());
                                                   print("\nMasked Account Num = " .
                                                       $mpgResponse->getResDataMaskedAccountNum
                                                   print("\nCheck Num = " . $mpgResponse-
                                                       >getResDataCheckNum());
                                                   print("\nAccount Type = " . $mpgResponse-
                                                      >getResDataAccountType());
```

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For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.4.1 EncResUpdateCC

EncResUpdateCC transaction object definition

HttpsPostRequest object for EncResUpdateCC transaction

EncResUpdateCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 66: EncResUpdateCC transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key

Optional values that are submitted to the ResUpdateCC object are updated. Unsubmitted optional values (with one exception) remain unchanged. This allows you to change only the fields you want. The exception is that if you are making changes to the payment type, **all** of the shaded values in Table 67 must be submitted.

If you update a profile to a different payment type, it is automatically deactivated and a new credit card profile is created and assigned to the data key. The only values from the prior profile that will remain unchanged are the customer ID, phone number, email address, and note. For example, if a profile contains AVS information, but a ResUpdateCC transaction is submitted without an AVSInfo object, the existing AVSInfo details are deactivated and the new credit card information is registered without AVS.

Table 67: EncResUpdateCC transaction optional values

Value	Туре	Limits	Set method
Encrypted Track2 data	String	40-character numeric	<pre>'enc_track2'=>\$enc_track2</pre>
Device type	String	TBD	'device_type'=>\$device_type
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt
Customer ID	String	50-character alphanumeric	cust_id=>'cust'

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¹Full explanation on page 261

Table 67: EncResUpdateCC transaction optional values

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample code

Sample EncResUpdateCC - CA	Sample EncResUpdateCC - US
<pre></pre>	<pre></pre>

¹For more information, see Appendix C (page 282).

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```
Sample EncResUpdateCC - CA
                                                 Sample EncResUpdateCC - US
'note'=>$note,
                                            'note'=>$note,
'enc track2'=>$enc track2,
                                            'enc track2'=>$enc track2,
                                            'device_type'=>$device type,
'device type'=>$device type,
'crypt type'=>$crypt type
                                            'crypt type'=>$crypt type
/***** AVS Associative Array
                                            /****** AVS Associative Array
   ***********
                                               ***********
$avsTemplate = array(
                                            $avsTemplate = array(
'avs street number' => $avs_street_number,
                                            'avs street number' => $avs street number,
'avs street name' => $avs street name,
                                            'avs street name' => $avs street name,
'avs zipcode' => $avs zipcode
                                            'avs zipcode' => $avs zipcode
);
                                            );
/***** AVS Object
                                            /***** AVS Object
   ************
                                               *************
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
                                            $mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***** Transaction
                                            /***** Transaction
   Object *********************/
                                               Object **********************/
$mpgTxn = new mpgTransaction($txnArray);
                                            $mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
                                            $mpgTxn->setAvsInfo($mpgAvsInfo);
/******* Request Object
                                            /****** Request Object
  **********
                                               **********
$mpgRequest = new mpgRequest($mpgTxn);
                                            $mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
                                            $mpgRequest->setProcCountryCode("US"); //"CA"
   for sending transaction to US environment
                                               for sending transaction to Canadian
$mpgRequest->setTestMode(true); //false or
                                               environment
   comment out this line for production
                                            $mpgRequest->setTestMode(true); //false or
                                               comment out this line for production
   transactions
/****** HTTPS Post
                                               transactions
   Object ***********************/
                                            /****** HTTPS Post
                                               Object **********************/
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                            $mpgHttpPost =new mpgHttpsPost($store id,$api
   token, $mpgRequest);
/****** Response
                                               token, $mpgRequest);
   ************
                                            /****** Response
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                               ***********
print("\nDataKey = " . $mpgResponse-
                                            $mpgResponse=$mpgHttpPost->getMpgResponse();
                                            print("\nDataKey = " . $mpgResponse-
   >getDataKey());
print("\nResponseCode = " . $mpgResponse-
                                               >getDataKey());
                                            print("\nResponseCode = " . $mpgResponse-
   >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                               >getResponseCode());
                                            print("\nMessage = " . \$mpgResponse-
   >getMessage());
print("\nTransDate = " . $mpgResponse-
                                               >getMessage());
                                            print("\nTransDate = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                               >getTransDate());
                                            print("\nTransTime = " . $mpgResponse-
   >getTransTime());
print("\nComplete = " . $mpgResponse-
                                               >getTransTime());
                                            print("\nComplete = " . $mpgResponse-
   >getComplete());
print("\nTimedOut = " . $mpgResponse-
                                               >getComplete());
                                            print("\nTimedOut = " . $mpqResponse-
   >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
                                               >getTimedOut());
                                            print("\nResSuccess = " . $mpgResponse-
   >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
                                               >getResSuccess());
                                            print("\nPaymentType = " . $mpgResponse-
   >getPaymentType());
//----- ResolveData ------
                                               >getPaymentType());
   -----
                                            //----- ResolveData -----
print("\n\nCust ID = " . $mpgResponse-
                                               -----
                                            >getResDataCustId());
print("\nPhone = " . $mpgResponse-
                                               >getResDataCustId());
   >getResDataPhone());
                                            print("\nPhone = " . $mpgResponse-
```

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```
Sample EncResUpdateCC - CA
                                                          Sample EncResUpdateCC - US
print("\nEmail = " . $mpgResponse-
                                                        >getResDataPhone());
                                                    print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
                                                        >getResDataEmail());
                                                    print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
                                                       >getResDataNote());
    >getResDataMaskedPan());
                                                    print("\nMasked Pan = " . $mpgResponse-
print("\nExp Date = " . $mpgResponse-
                                                       >getResDataMaskedPan());
                                                    print("\nExp Date = " . $mpgResponse-
   >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
                                                       >getResDataExpDate());
                                                    print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
                                                        >getResDataCryptType());
                                                    print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
                                                       >getResDataAvsStreetNumber());
                                                    print("\nAvs Street Name = " . $mpgResponse-
   >getResDataAvsStreetName());
                                                       >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
   >getResDataAvsZipcode());
                                                    print("\nAvs Zipcode = " . $mpgResponse-
                                                       >getResDataAvsZipcode());
                                                    print("\nPresentation Type = " . $mpgResponse-
                                                       >getResDataPresentationType());
                                                    print("\nP Account Number = " . $mpgResponse-
                                                       >getResDataPAccountNumber());
                                                    print("\nSec = " . $mpgResponse->getResDataSec
                                                    print("\nCust First Name = " . $mpgResponse-
                                                        >getResDataCustFirstName());
                                                    print("\nCust Last Name = " . $mpgResponse-
                                                       >getResDataCustLastName());
                                                    print("\nCust Address 1 = " . $mpgResponse-
                                                       >getResDataCustAddress1());
                                                    print("\nCust Address 2 = " . $mpgResponse-
                                                       >getResDataCustAddress2());
                                                    print("\nCust City = " . $mpgResponse-
                                                       >getResDataCustCity());
                                                    print("\nCust State = " . $mpgResponse-
                                                        >getResDataCustState());
                                                    print("\nCust Zip = " . $mpgResponse-
                                                       >getResDataCustZip());
                                                    print("\nRouting Num = " . $mpgResponse-
                                                       >getResDataRoutingNum());
                                                    print("\nMasked Account Num = " .
                                                        $mpgResponse->getResDataMaskedAccountNum
                                                    print("\nCheck Num = " . $mpgResponse-
                                                       >getResDataCheckNum());
                                                    print("\nAccount Type = " . $mpgResponse-
                                                        >getResDataAccountType());
```

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

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9.2.5 ResUpdateACH

If the profile that is being updated was already an ACH profile, all information contained within it will be updated as indicated by the submitted fields.

If the profile was of a different payment type (e.g., credit card), the old profile is deactivated and the new ACH information is associated with the data key.

ResUpdateAch transaction object definition

```
$txnArray = array('type'=>'res_update_ach', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResUpdateACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 68: ResUpdateAch transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
ACH Info	Object	Not applicable. See 8.2 (page 88).	<pre>\$mpgTxn->setAchInfo(\$mpgAchInfo);</pre>

Table 69: ResUpdateACH transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone num- ber	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

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¹For more information, see Appendix C (page 282).

Sample ResUpdateAch

```
<?php
require "../../mpgClasses.php";
/******************* Request Variables ******************************/
$store id='monusqa002';
$api token='gatoken';
/********************* Transaction Variables *********************/
$type='res update ach';
$data key='ejJJON45q6M8maeptQyzJWc35';
$cust id='';
$phone = '0000000000';
$email = '';
$note = 'note';
$txnArray=array('type'=>$type,
'data key'=>$data key,
'cust id'=>$cust id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note
//Mandatory payment details
$sec = 'ccd'; //only ppd|ccd|web are supported
$routing_num = '123456789';
$account_num = '999999999';
$account type = 'checking';
//Optional payment detail
$check num = '';
//Optional customer details
$cust_first_name = '';
$cust_last_name = 'SMITH';
$cust_address1 = '';
$cust_address2 = '';
$cust city = '';
$cust state = '';
$cust_zip = '';
/******************* ACH Info Associative Array ******************/
$achTemplate = array(
sec => $sec,
cust_first_name => $cust_first_name,
cust last name => $cust last name,
cust address1 => $cust address1,
cust address2 => $cust address2,
cust_city => $cust city,
cust state => $cust state,
cust zip => $cust zip,
routing_num => $routing num,
account num => $account num,
check num => $check num,
account_type => $account_type
/******************* ACH Info Object ***********************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/*********************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************* Set ACH Info ************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/******************** Request Object **********************/
$mpgRequest = new mpgRequest($mpgTxn);
```

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Sample ResUpdateAch

```
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
/****************** Response Object *****************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
\label{lem:print("nMessage = " . $mpgResponse->getMessage());}
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----- ResolveData -----
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse->getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());
print("\nAvs Street Number = " . $mpqResponse->qetResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());
print("\nPresentation Type = " . $mpgResponse->getResDataPresentationType());
print("\nP Account Number = " . $mpgResponse->getResDataPAccountNumber());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
\label{eq:print("nCheck Num = " . $mpgResponse->getResDataCheckNum());}
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.6 ResDelete

Note After a profile has been deleted, the details can no longer be retrieved.

ResDelete transaction object definition

```
$txnArray = array('type'=>'res delete', ...);
```

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```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResDelete transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 70: ResDelete transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	Not applicable (passed as argument)

Sample ResDelete - CA	Sample ResDelete - US
<pre> </pre> <pre> </pre> <pre> </pre> ## ## Example php -q TestResDelete.php store3 yesguy ## require "//mpgClasses.php"; /********************************* Variables ********************** \$store_id='store5'; \$api_token='yesguy'; /********************************** Variables *********************** \$type='res_delete'; \$data_key='YjNEWYW6U2pPwquX0kOme3G7g'; /************************************	<pre> </pre> <pre> </pre> <pre> </pre> <pre> <pr< th=""></pr<></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre>
for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or	transactions /***********************************
<pre>\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ token,\$mpgRequest); /************************************</pre>	<pre>********************************* \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nDataKey = " . \$mpgResponse-</pre>

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Sample ResDelete - CA	Sample ResDelete - US
<pre>>getDataKey()); print("\nResponseCode = " . \$mpgResponse-</pre>	<pre>print("\nMessage = " . \$mpgResponse-</pre>

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Sample ResDelete - CA	Sample ResDelete - US
	<pre>>getResDataRoutingNum()); print("\nMasked Account Num = " .</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.7 ResLookupFull

ResLookupFull transaction object definition

```
$txnArray = array('type'=>'res_lookup_full', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupFull transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResLookupFull transaction values

Table 71: ResLookupFull transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	Not applicable (passed as argument)

Table 72: ResLookupFull transaction optional values

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>

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¹For more information, see Appendix C (page 282).

Sample ResLookupFull - CA Sample ResLookupFull - US <?php <?php ## require "../../mpgClasses.php"; /***** Request ## Example php -q TestResLookupFull.php store3 Variables *****************************/ ## \$store id='monusqa002'; require "../../mpgClasses.php"; \$api token='gatoken'; /***** Request /***** Transactional Variables ******************************/ Variables ******************/ \$store_id='store5'; \$type='res lookup_full'; \$api token='yesguy'; \$data key='ejJJON45q6M8maeptQyzJWc35'; ******* Transactional /***** Transactional Variables ******************/ Associative Array *************/ \$type='res lookup full'; //will return both \$txnArray=array('type'=>\$type, 'data key'=>\$data key the full & masked card number \$data key='t8RCndWBNFNt4Dx32CCn12tlz'; /. /***** Transaction /***** Transactional Object ************************ Associative Array *************/ \$mpgTxn = new mpgTransaction(\$txnArray); \$txnArray=array('type'=>\$type, ****** Request Object 'data key'=>\$data key **********); /****** Transaction \$mpgRequest = new mpgRequest(\$mpgTxn); Object ********************/ \$mpgRequest->setProcCountryCode("US"); //"CA" \$mpgTxn = new mpgTransaction(\$txnArray); for sending transaction to Canadian /***** Request Object environment ********** \$mpgRequest->setTestMode(true); //false or \$mpgRequest = new mpgRequest(\$mpgTxn); comment out this line for production \$mpgRequest->setProcCountryCode("CA"); //"US" transactions /****** HTTPS Post for sending transaction to US environment Object ************************ \$mpgRequest->setTestMode(true); //false or comment out this line for production \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ transactions token, \$mpqRequest); /***** HTTPS Post /****** Response Object **********************/ *********** \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nDataKey = " . \$mpgResponsetoken,\$mpgRequest); /****** Response >getDataKey()); ************ print("\nResponseCode = " . \$mpqResponse-\$mpgResponse=\$mpgHttpPost->getMpgResponse(); >getResponseCode()); print("\nDataKey = " . \$mpgResponseprint("\nMessage = " . \$mpgResponse->getDataKey()); >qetMessage()); print("\nResponseCode = " . \$mpgResponseprint("\nTransDate = " . \$mpgResponse->getResponseCode()); >getTransDate()); print("\nMessage = " . \$mpgResponseprint("\nTransTime = " . \$mpgResponse->getMessage()); >getTransTime()); print("\nTransDate = " . \$mpgResponseprint("\nComplete = " . \$mpgResponse->getTransDate()); >getComplete()); print("\nTimedOut = " . \$mpgResponseprint("\nTransTime = " . \$mpgResponse->getTransTime()); >getTimedOut()); print("\nComplete = " . \$mpgResponseprint("\nResSuccess = " . \$mpqResponse->getComplete()); >getResSuccess()); print("\nTimedOut = " . \$mpgResponseprint("\nPaymentType = " . \$mpgResponse->getTimedOut()); >getPaymentType()); print("\nResSuccess = " . \$mpgResponse-//----- ResolveData ----->getResSuccess()); print("\nPaymentType = " . \$mpgResponse $print("\n\nCust ID = " . $mpgResponse-$ >getPaymentType()); >getResDataCustId()); //----- ResolveData -----print("\nPhone = " . \$mpgResponse-

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```
Sample ResLookupFull - CA
                                                                                                                                                                                                                    Sample ResLookupFull - US
print("\n\nCust ID = " . $mpgResponse-
                                                                                                                                                                                                        >getResDataPhone());
              >getResDataCustId());
                                                                                                                                                                                         print("\nEmail = " . $mpgResponse-
print("\nPhone = " . $mpgResponse-
                                                                                                                                                                                                        >getResDataEmail());
                                                                                                                                                                                         print("\nNote = " . $mpgResponse-
              >getResDataPhone());
print("\nEmail = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataNote());
              >getResDataEmail());
                                                                                                                                                                                         print("\nPan = " . \print("\nPan = " . \print(" \nPan = 
print("\nNote = " . \print("\nNote = " . \print("
                                                                                                                                                                                                        ());
                                                                                                                                                                                         print("\nMasked Pan = " . $mpgResponse-
              >getResDataNote());
print("\nPan = " . $mpgResponse->getResDataPan
                                                                                                                                                                                                       >getResDataMaskedPan());
                                                                                                                                                                                          print("\nExp Date = " . $mpgResponse-
              ());
print("\nMasked Pan = " . $mpgResponse-
                                                                                                                                                                                                        >getResDataExpDate());
                                                                                                                                                                                          print("\nCrypt Type = " . $mpgResponse-
              >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataCryptType());
              >getResDataExpDate());
                                                                                                                                                                                         print("\nAvs Street Number = " . $mpgResponse-
print("\nCrypt Type = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataAvsStreetNumber());
              >getResDataCryptType());
                                                                                                                                                                                          print("\nAvs Street Name = " . $mpgResponse-
print("\nAvs Street Number = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataAvsStreetName());
              >getResDataAvsStreetNumber());
                                                                                                                                                                                          print("\nAvs Zipcode = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataAvsZipcode());
print("\nAvs Street Name = " . $mpgResponse-
                                                                                                                                                                                         print("\nPresentation Type = " . $mpgResponse-
              >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataPresentationType());
                                                                                                                                                                                         print("\nP Account Number = " . $mpgResponse-
              >getResDataAvsZipcode());
                                                                                                                                                                                                      >getResDataPAccountNumber());
                                                                                                                                                                                         \label{eq:print("\nSec = " . $mpgResponse->getResDataSec} % \end{substitute} % \begin{substitute} \begin{s
                                                                                                                                                                                         print("\nCust First Name = " . $mpgResponse-
                                                                                                                                                                                                        >getResDataCustFirstName());
                                                                                                                                                                                         print("\nCust Last Name = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataCustLastName());
                                                                                                                                                                                          print("\nCust Address 1 = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataCustAddress1());
                                                                                                                                                                                         print("\nCust Address 2 = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataCustAddress2());
                                                                                                                                                                                         print("\nCust City = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataCustCity());
                                                                                                                                                                                          print("\nCust State = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataCustState());
                                                                                                                                                                                         print("\nCust Zip = " . $mpgResponse-
                                                                                                                                                                                                      >getResDataCustZip());
                                                                                                                                                                                         print("\nRouting Num = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataRoutingNum());
                                                                                                                                                                                          print("\nAccount Num = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataAccountNum());
                                                                                                                                                                                         print("\nMasked Account Num = "
                                                                                                                                                                                                        $mpgResponse->getResDataMaskedAccountNum
                                                                                                                                                                                                        ());
                                                                                                                                                                                          print("\nCheck Num = " . $mpgResponse-
                                                                                                                                                                                                       >getResDataCheckNum());
                                                                                                                                                                                          print("\nAccount Type = " . $mpgResponse-
                                                                                                                                                                                                        >getResDataAccountType());
```

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

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9.2.8 ResLookupMasked

ResLookupMasked transaction object definition

```
$txnArray = array('type'=>'res_lookup_masked', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupMasked transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResLookupMasked transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 73: ResLookupMasked transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key

Sample code

Sample ResLookupMasked - CA	Sample ResLookupMasked - US
<pre><?php ## ## Example php -q TestResLookupMasked.php store3 yesguy ## require "//mpgClasses.php"; /************************************</th><th><pre><?php require "//mpgClasses.php"; /************************************</th></pre></th></pre>	<pre><?php require "//mpgClasses.php"; /************************************</th></pre>

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Sample ResLookupMasked - CA Sample ResLookupMasked - US /***** HTTPS Post for sending transaction to US environment \$mpqRequest->setTestMode(true); //false or Object **********************/ \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ comment out this line for production transactions token, \$mpgReguest); /****** HTTPS Post /***** Response Object **********************/ ************ \$mpgResponse=\$mpgHttpPost->getMpgResponse(); \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ print("\nDataKey = " . \$mpgResponsetoken, \$mpgRequest); /****** Response >getDataKev()); *********** print("\nResponseCode = " . \$mpgResponse->getResponseCode()); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nDataKey = " . \$mpgResponse $print("\nMessage = " . \$mpgResponse-$ >getDataKey()); >getMessage()); print("\nResponseCode = " . \$mpgResponseprint("\nTransDate = " . \$mpgResponse->getResponseCode()); >getTransDate()); print("\nMessage = " . \$mpgResponseprint("\nTransTime = " . \$mpgResponse->getMessage()); >getTransTime()); print("\nTransDate = " . \$mpgResponseprint("\nComplete = " . \$mpgResponse->getTransDate()); >getComplete()); print("\nTransTime = " . \$mpgResponseprint("\nTimedOut = " . \$mpgResponse->getTransTime()); >getTimedOut()); print("\nComplete = " . \$mpgResponseprint("\nResSuccess = " . \$mpqResponse->getComplete()); >getResSuccess()); print("\nTimedOut = " . \$mpgResponseprint("\nPaymentType = " . \$mpgResponse->getTimedOut()); >getPaymentType()); print("\nResSuccess = " . \$mpgResponse-//---- ResolveData ----->getResSuccess()); print("\nPaymentType = " . \$mpgResponse $print("\n\nCust ID = " . $mpgResponse-$ >getPaymentType()); >getResDataCustId()); //----- ResolveData -----print("\nPhone = " . \$mpgResponse-_____ >getResDataPhone()); $print("\n\nCust ID = " . $mpqResponse$ print("\nEmail = " . \$mpgResponse->getResDataEmail()); >getResDataCustId()); $print("\nPhone = " . \print("\nPhone = " . \print("\nPhone = " . \print("))))$ print("\nNote = " . \$mpgResponse->getResDataPhone()); >getResDataNote()); print("\nEmail = " . \$mpgResponseprint("\nMasked Pan = " . \$mpgResponse->getResDataEmail()); >getResDataMaskedPan()); print("\nNote = " . \$mpgResponseprint("\nExp Date = " . \$mpgResponse->getResDataNote()); >getResDataExpDate()); print("\nMasked Pan = " . \$mpgResponseprint("\nCrypt Type = " . \$mpgResponse->getResDataMaskedPan()); >getResDataCryptType()); print("\nExp Date = " . \$mpgResponseprint("\nAvs Street Number = " . \$mpgResponse->getResDataExpDate()); >getResDataAvsStreetNumber()); print("\nCrypt Type = " . \$mpgResponseprint("\nAvs Street Name = " . \$mpgResponse->getResDataAvsStreetName()); >getResDataCryptType()); print("\nAvs Street Number = " . \$mpgResponseprint("\nAvs Zipcode = " . \$mpgResponse->getResDataAvsStreetNumber()); >getResDataAvsZipcode()); $print("\nPresentation Type = " . $mpgResponse$ print("\nAvs Street Name = " . \$mpgResponse->getResDataAvsStreetName()); >getResDataPresentationType()); print("\nAvs Zipcode = " . \$mpgResponseprint("\nP Account Number = " . \$mpgResponse->getResDataAvsZipcode()); >getResDataPAccountNumber()); print("\nSec = " . \$mpgResponse->getResDataSec ()); print("\nCust First Name = " . \$mpgResponse->getResDataCustFirstName()); $print("\nCust Last Name = " . $mpgResponse-$ >getResDataCustLastName());

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Sample ResLookupMasked - CA	Sample ResLookupMasked - US
	<pre>print("\nCust Address 1 = " . \$mpgResponse-</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.9 ResGetExpiring

ResGetExpiring transaction object definition

```
$txnArray = array('type'=>'res_get_expiring', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupFull transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResGetExpiring transaction values

ResGetExpiring transaction object mandatory values: None.

Sample code

Sample ResGetExpiring - CA	Sample ResGetExpiring - US
<pre><?php ## ## Example php -q TestResGetExpiring.php</pre></pre>	<pre><?php //There is a max number of attempts set for this transaction per calendar day</pre></pre>

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```
Sample ResGetExpiring - CA
                                                  Sample ResGetExpiring - US
                                            //Can not surpass or will receive Invalid
   store3 yesquy
                                               Transaction error
//There is a max number of attempts set for
                                            require "../../mpgClasses.php";
                                            /***** Request
   this transaction per calendar day
                                               //Can not surpass or will receive Invalid
   Transaction error
                                            $store id='monusqa002';
require "../../mpgClasses.php";
                                            $api token='gatoken';
/***** Request
                                            /***** Transactional
   Variables *********************/
                                               Variables ******************/
$store id='store5';
                                            $type='res get expiring';
$api token='yesguy';
                                            /***** Transactional
                                               Associative Array *************/
/***** Transactional
   Variables ******************/
                                            $txnArray = array( 'type'=>$type );
                                            /****** Transaction
$type='res get expiring';
Object **********************/
   Associative Array *************/
                                            $mpgTxn = new mpgTransaction($txnArray);
$txnArray = array( 'type'=>$type );
                                            /***** Request Object
/******* Transaction
                                               **********
   Object *******************/
                                            $mpgRequest = new mpgRequest($mpgTxn);
                                            $mpgRequest->setProcCountryCode("US"); //"CA"
$mpqTxn = new mpqTransaction($txnArray);
/***** Request Object
                                               for sending transaction to Canadian
   **********
                                               environment
$mpgRequest = new mpgRequest($mpgTxn);
                                            $mpgRequest->setTestMode(true); //false or
$mpgRequest->setProcCountryCode("CA"); //"US"
                                               comment out this line for production
   for sending transaction to US environment
                                               transactions
$mpgRequest->setTestMode(true); //false or
                                            /****** HTTPS Post
                                               Object ***********************
   comment out this line for production
   transactions
                                            $mpgHttpPost =new mpgHttpsPost($store id,$api
/****** HTTPS Post
                                               token, $mpqRequest);
   Object ***********************/
                                            /***** Response
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                               ***********
   token, $mpaReauest);
                                            $mpgResponse=$mpgHttpPost->getMpgResponse();
/****** Response
                                            print("\nDataKey = " . $mpgResponse-
   ***********
                                               >getDataKey());
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                            print("\nResponseCode = " . $mpgResponse-
print("\nDataKey = " . $mpgResponse-
                                               >getResponseCode());
   >getDataKey());
                                            print("\nMessage = " . $mpgResponse-
print("\nResponseCode = " . $mpqResponse-
                                               >getMessage());
                                            print("\nTransDate = " . $mpgResponse-
   >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                               >getTransDate());
                                            print("\nTransTime = " . $mpgResponse-
   >qetMessage());
print("\nTransDate = " . $mpgResponse-
                                               >getTransTime());
                                            print("\nComplete = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                               >getComplete());
                                            print("\nTimedOut = " . $mpgResponse-
   >getTransTime());
print("\nComplete = " . $mpgResponse-
                                               >getTimedOut());
   >getComplete());
                                            print("\nResSuccess = " . $mpgResponse-
print("\nTimedOut = " . $mpgResponse-
                                               >getResSuccess());
                                            print("\nPaymentType = " . $mpgResponse-
   >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
                                               >getPaymentType());
   >getResSuccess());
                                            //---- ResolveData -----
print("\nPaymentType = " . $mpgResponse-
   >getPaymentType());
                                            $DataKeys = $mpgResponse->getDataKeys();
//---- ResolveData -----
                                            for($i=0; $i < count($DataKeys); $i++)</pre>
$DataKeys = $mpgResponse->getDataKeys();
                                            $mpgResponse->setResolveData($DataKeys[$i]);
for($i=0; $i < count($DataKeys); $i++)</pre>
                                            print("\n\nData Key = " . $DataKeys[$i]);
```

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Sample ResGetExpiring - CA	Sample ResGetExpiring - US
<pre>\$mpgResponse->setResolveData(\$DataKeys[\$i]); print("\n\nData Key = " . \$DataKeys[\$i]); print("\nCust ID = " . \$mpgResponse-</pre>	<pre>print("\n\nPayment Type = " . \$mpgResponse-</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.10 ResiscorporateCard

ResiscorporateCard transaction object definition

```
$txnArray = array('type'=>'res_iscorporatecard', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIscorporateCard transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

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ResiscorporateCard transaction values

Table 74: ResiscorporateCard transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key

Table 75: ResiscorporateCard transaction optional values

Value	Туре	Limits	Set method
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_token,\$status,\$m- pgRequest);</pre>

Sample code

<pre> <th>Sample Resiscorporatecard - CA</th><th>Sample Resiscorporatecard - US</th></pre>	Sample Resiscorporatecard - CA	Sample Resiscorporatecard - US
/*************************************	<pre> <?php ## ## Example php -q TestResIscorporatecard.php moneris hurgle ## require "//mpgClasses.php"; /************************************</td><td><pre><?php ## ## Example php -q TestResIscorporatecard.php moneris hurgle ## require "//mpgClasses.php"; /************************************</td></pre></td></pre>	<pre><?php ## ## Example php -q TestResIscorporatecard.php moneris hurgle ## require "//mpgClasses.php"; /************************************</td></pre>

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¹For more information, see Appendix C (page 282).

<pre>/************************************</pre>	Sample Resiscorporatecard - CA	Sample Resiscorporatecard - US
<pre>>getResSuccess()); print("\nPaymentType = " . \$mpgResponse- >getPaymentType()); >getResSuccess()); print("\nPaymentType = " . \$mpgResponse- >getPaymentType());</pre>	<pre>\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_</pre>	<pre>Object ************************************</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.11 ResAddToken

ResAddToken transaction object definition

```
$txnArray = array('type'=>'res_add_token', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddToken transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

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ResAddToken transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 76: ResAddToken transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
E-commerce indicator	String	1-character alphanumeric ¹	'crypt_type'=>\$crypt

Table 77: ResAddToken transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mp- gAvsInfo);</pre>
Email address	String	30-character alphanumeric	'email'=>\$email
Phone number	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note

Sample ResAddToken - CA	Sample ResAddToken - US
php require "//mpgClasses.php";</td <td><?php require "//mpgClasses.php";</td></td>	php require "//mpgClasses.php";</td
<pre>/********************* Request Variables *********************/ \$store_id='store5'; \$api_token='yesguy'; /************************************</pre>	<pre>/********************** Request Variables ******************** \$store_id='monusqa002'; \$api_token='qatoken'; /********************************** Variables ************************** \$type='res_add_token'; \$data_key = 'ot-mGVLDPSaRnOGhzLlFafLU3uGs'; \$expiry_date = '1511'; \$cust_id='customer1'; \$phone = '5551234567'; \$email = 'bob@smith.com'; \$note = 'this is my note'; \$crypt type='7';</pre>
<pre>\$avs_street_number = '123'; \$avs_street_name = 'lakeshore blvd'; \$avs_zipcode = '90210'; /************************************</pre>	<pre>\$avs_street_number = '101'; \$avs_street_name = 'lakeshore blvd'; \$avs_zipcode = '123456'; /************************************</pre>

¹Full explanation on page 261

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Sample ResAddToken - CA	Sample ResAddToken - US
'phone'=>\$phone,	'email'=>\$email,
'email'=>\$email,	'note'=>\$note,
'note'=>\$note,	'data_key'=>\$data_key,
'expdate'=>\$expiry_date,	<pre>'crypt_type'=>\$crypt_type,</pre>
'crypt_type'=>\$crypt_type	'expdate'=>\$expiry_date
););
/***************** AVS Associative Array ********************************/	/******************** AVS Associative Array *****************************/
<pre>\$avsTemplate = array(</pre>	<pre>\$avsTemplate = array(</pre>
'avs street number' => \$avs street number,	'avs street number' => \$avs street number,
'avs street name' => \$avs street name,	'avs street name' => \$avs street name,
'avs zipcode' => \$avs zipcode	'avs zipcode' => \$avs zipcode
););
/************************ AVS Object	/************************ AVS Object
*************	**********
<pre>\$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate);</pre>	<pre>\$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate);</pre>
/******* Transaction Object *****************************/	/*************************************
<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>	<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>
<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>	/************** Set AVS
/****** Request Object	*******
*******	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>	/***************************** Request Object
\$mpgRequest->setProcCountryCode("CA"); //"US"	**************************************
for sending transaction to US environment	<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>
<pre>\$mpgRequest->setTestMode(true); //false or</pre>	<pre>\$mpgRequest->setProcCountryCode("US"); //"CA"</pre>
comment out this line for production	for sending transaction to Canadian
transactions	environment
/*************************************	<pre>\$mpgRequest->setTestMode(true); //false or</pre>
Object ******************/	comment out this line for production
<pre>\$mpgHttpPost =new mpgHttpsPost(\$store id,\$api</pre>	transactions
	/*************************************
token, \$mpgRequest);	
/****** Response	Object **********************/
*************	<pre>\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_</pre>
<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse();</pre>	token,\$mpgRequest);
<pre>print("\nDataKey = " . \$mpgResponse-</pre>	/****** Response
>getDataKey());	*********
<pre>print("\nResponseCode = " . \$mpgResponse-</pre>	<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse();</pre>
>getResponseCode());	<pre>print("\nDataKey = " . \$mpgResponse-</pre>
<pre>print("\nMessage = " . \$mpgResponse-</pre>	>getDataKey());
>getMessage());	<pre>print("\nResponseCode = " . \$mpgResponse-</pre>
<pre>print("\nTransDate = " . \$mpgResponse-</pre>	>getResponseCode());
>getTransDate());	<pre>print("\nMessage = " . \$mpgResponse-</pre>
<pre>print("\nTransTime = " . \$mpgResponse-</pre>	>getMessage());
>getTransTime());	<pre>print("\nTransDate = " . \$mpgResponse-</pre>
<pre>print("\nComplete = " . \$mpgResponse-</pre>	>getTransDate());
>getComplete());	<pre>print("\nTransTime = " . \$mpgResponse-</pre>
<pre>print("\nTimedOut = " . \$mpgResponse-</pre>	>getTransTime());
>getTimedOut());	<pre>print("\nComplete = " . \$mpgResponse-</pre>
<pre>print("\nResSuccess = " . \$mpgResponse-</pre>	>getComplete());
>getResSuccess());	<pre>print("\nTimedOut = " . \$mpgResponse-</pre>
<pre>print("\nPaymentType = " . \$mpgResponse-</pre>	>getTimedOut());
>getPaymentType());	<pre>print("\nResSuccess = " . \$mpgResponse-</pre>
// ResolveData	>getResSuccess());
	<pre>print("\nPaymentType = " . \$mpgResponse-</pre>
	>getPaymentType());
print("\n\nClist) = " . Smpakesponse-	
<pre>print("\n\nCust ID = " . \$mpgResponse- >getResDataCustId()):</pre>	
<pre>print("\n\nCust ID = " . \mpgResponse-</pre>	// ResolveData

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Sample ResAddToken - CA	Sample ResAddToken - US
<pre>>getResDataPhone()); print("\nEmail = " . \$mpgResponse- >getResDataEmail()); print("\nNote = " . \$mpgResponse- >getResDataNote()); print("\nMasked Pan = " . \$mpgResponse- >getResDataMaskedPan()); print("\nExp Date = " . \$mpgResponse- >getResDataExpDate()); print("\nCrypt Type = " . \$mpgResponse- >getResDataCryptType()); print("\nAvs Street Number = " . \$mpgResponse- >getResDataAvsStreetNumber()); print("\nAvs Street Name = " . \$mpgResponse- >getResDataAvsStreetName()); print("\nAvs Zipcode = " . \$mpgResponse- >getResDataAvsZipcode()); ?></pre>	<pre>print("\n\nCust ID = " . \$mpgResponse-</pre>

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.2.12 ResTokenizeCC

Basic transactions that can be tokenized are:

- Purchase
- Preauthorization
- Capture
- Reauth
- Refund
- Purchase Correction
- Independent Refund.

The tokenization process is outlined in Figure 4.

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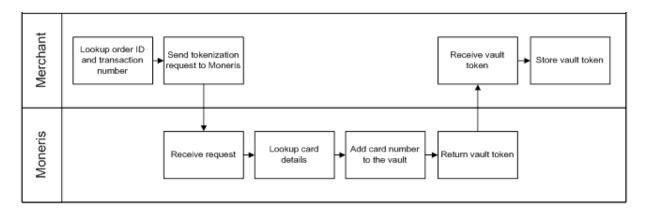


Figure 4: Tokenize process diagram

ResTokenizeCC transaction object definition

```
$txnArray = array('type'=>'res_tokenize_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResTokenizeCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResTokenizeCC transaction values

Table 78: ResTokenizeCC transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Transaction number ¹	String	255-character alphanumeric	<pre>'txn_number'=>\$txnnumber</pre>

These mandatory values reference a previously processed credit card financial transaction. The credit card number, expiry date, and crypt type from the original transaction are registered in the Vault for future financial Vault transactions.

Table 79: ResTokenizeCC transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Email address	String	30-character alphanumeric	'email'=>\$email

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¹The transaction number is a response field of the original transaction that you are now tokenizing.

таки (сельности			
Value	Туре	Limits	Set method
Phone number	String	30-character alphanumeric	'phone'=>\$phone
Note	String	30-character alphanumeric	'note'=>\$note
AVS inform- ation	Object	Not applicable. See Appendix E (page 290).	

Table 79: ResTokenizeCC transaction optional values (continued)

9.3 Financial Transactions

After a financial transaction is complete, the response fields indicate all the values that are currently saved under the profile that was used.

9.3.1 Customer ID Changes

Some financial transactions take the customer ID as an optional value. The customer ID may or may not already be in the Vault profile when the transaction is sent. Therefore, it is possible to change the value of the customer ID by performing a financial transaction

Table 80shows what the customer ID will be in the response field after a financial transaction is performed.

Already in profile?	Passed in?	Version used in response
No	No	Customer ID not used in transaction
No	Yes	Passed in
Yes	No	Profile
Yes	Yes	Passed in

Table 80: Customer ID use in response fields

9.3.2 ResPurchaseCC

ResPurchaseCC transaction object definition

```
$txnArray = array('type'=>'res_purchase_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPurchaseCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

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ResPurchaseCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 81: ResPurchaseCC transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
E-commerce indicator	String	1-character alphanumeric ¹	<pre>'crypt_type'=>\$crypt</pre>

Table 82: ResPurchaseCC transaction optional values

	Table 62. Rest arenaseee transaction optional values			
Value	Туре	Limits	Set method	
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>	
Expiry date ³	String	4-character numeric	'expdate'=>\$expiry_date	
		YYMM format.		
		(Note that this is reversed from the date displayed on the card, which is MMYY)		
Customer ID	String	50-character alphanumeric	cust_id=>'cust'	
Dynamic descriptor	String	20-character alphanumeric ⁴	'dynamic_descriptor'=>\$dynamic_descriptor	
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo (\$mpgCustInfo);</pre>	
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo (\$mpgAvsInfo);</pre>	
CVD inform- ation	Object	Not applicable. See Appendix F (page 296) .	<pre>\$mpgTxn->setCvdInfo(\$mp- gCvdInfo);</pre>	
Recurring billing	Object	Not applicable. See Section Appendix G (page 299).	<pre>\$mpgTxn->setRecur(\$mpgRecur);</pre>	

¹Full explanation on page 261

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²For more information, see Appendix C (page 282).

³For temporary tokens only (see "Charging a Temporary Token" on page 103).

⁴See "Definition of Request Fields" (page 260) for proper length definition

```
Sample ResPurchaseCC - CA
                                                   Sample ResPurchaseCC - US
<?php
                                             <?php
##
                                             require "../../mpgClasses.php";
## This program takes 3 arguments from the
                                             /***** Request Variables
                                                **********
   command line:
## 1. Store id
                                             $store id='monusqa002';
## 2. api token
                                             $api token='gatoken';
## 3. order id
                                             /***** Transaction
##
                                                Variables **********************/
## Example php -q TestResPurchaseCC.php store3
                                             $data key='FjhVlt4020HAVSaOmnaaPACpJ';
                                             $orderid='ord-'.date("dmy-G:i:s");
   yesguy unique_order_id 1.00
                                             $amount='1.00';
require "../../mpgClasses.php";
                                             $custid='cust';
/***** Request Variables
                                             $crypt_type='1';
   **********
                                             $commcard invoice='invoice';
$store id='store5';
                                             $commcard tax amount='1.00';
                                             /************************ Transaction Array
$api token='yesguy';
**********
   Variables ***********************/
                                             $txnArray=array(type=>'res purchase cc',
$data key='ot-odvn9lBTZm0lSWyQgansBqQi3';
                                             data key=>$data key,
$orderid='res-purch-'.date("dmy-G:i:s");
                                             order id=>$orderid,
                                             cust id=>$custid,
$amount='1.00';
                                             amount=>$amount,
$custid='cust';
$crypt type='1';
                                             crypt type=>$crypt type,
$expdate='1911'; //For Temp Tokens only
                                             commcard invoice=>$commcard invoice.
/****** Transaction Array
                                             commcard tax amount=>$commcard tax amount,
   ************
                                             dynamic descriptor=>'664654'
$txnArray=array(type=>'res purchase cc',
                                             );
                                             /***** Transaction Object
data key=>$data key,
                                                **********
order id=>$orderid,
                                             $mpgTxn = new mpgTransaction($txnArray);
cust id=>$custid,
                                             /***** Request Object
amount=>$amount,
                                                **********
crypt type=>$crypt type,
//expdate=>$expdate,
                                             $mpgRequest = new mpgRequest($mpgTxn);
                                             $mpgRequest->setProcCountryCode("US"); //"CA"
dynamic descriptor=>'12484'
);
                                                for sending transaction to Canadian
/****** Transaction Object
                                                environment
   ***********
                                             $mpgRequest->setTestMode(true); //false or
$mpgTxn = new mpgTransaction($txnArray);
                                                comment out this line for production
/****** Request Object
                                                transactions
   **********
                                             /******************** mpgHttpsPost Object
$mpgRequest = new mpgRequest($mpgTxn);
                                                ********
$mpgRequest->setProcCountryCode("CA"); //"US"
                                             $mpgHttpPost =new mpgHttpsPost($store_id,$api_
   for sending transaction to US environment
                                                token, $mpgRequest);
                                             /***** Response Object
$mpgRequest->setTestMode(true); //false or
   comment out this line for production
                                                ***********
   transactions
                                             $mpgResponse=$mpgHttpPost->getMpgResponse();
/***** mpgHttpsPost Object
                                             print("\nDataKey = " . $mpgResponse-
   *********
                                                >getDataKey());
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                             print("\nReceiptId = " . $mpgResponse-
   token, $mpgRequest);
                                                >getReceiptId());
/****************** Response Object
                                             print("\nReferenceNum = " . $mpgResponse-
   ***********
                                                >getReferenceNum());
$mpqResponse=$mpqHttpPost->qetMpqResponse();
                                             print("\nResponseCode = " . $mpgResponse-
print("\nDataKey = " . $mpgResponse-
                                                >getResponseCode());
   >getDataKey());
                                             print("\nAuthCode = " . \print("\nAuthCode = " . \print("\nAuthCode = " . \print(")))
print("\nReceiptId = " . $mpgResponse-
                                                >getAuthCode());
   >getReceiptId());
                                             print("\nMessage = " . $mpqResponse-
print("\nReferenceNum = " . $mpgResponse-
                                                 >qetMessage());
```

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```
Sample ResPurchaseCC - CA
                                                          Sample ResPurchaseCC - US
                                                   print("\nTransDate = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpqResponse-
                                                       >getTransDate());
                                                   print("\nTransTime = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
                                                       >getTransTime());
print("\nAuthCode = " . $mpgResponse-
                                                   print("\nTransType = " . $mpgResponse-
   >getAuthCode());
                                                       >getTransType());
print("\nMessage = " . \$mpgResponse-
                                                   print("\nComplete = " . $mpgResponse-
   >getMessage());
                                                       >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                   print("\nTransAmount = " . $mpgResponse-
    >getTransDate());
                                                       >getTransAmount());
print("\nTransTime = " . $mpgResponse-
                                                   print("\nCardType = " . $mpgResponse-
                                                       >getCardType());
   >getTransTime());
print("\nTransType = " . $mpgResponse-
                                                   print("\nTxnNumber = " . $mpgResponse-
   >getTransType());
                                                       >getTxnNumber());
print("\nComplete = " . $mpgResponse-
                                                   print("\nTimedOut = " . $mpgResponse-
   >getComplete());
                                                       >getTimedOut());
print("\nTransAmount = " . $mpgResponse-
                                                   print("\nAVSResponse = " . $mpgResponse-
                                                       >getAvsResultCode());
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
                                                   print("\nResSuccess = " . $mpgResponse-
    >getCardType());
                                                       >getResSuccess());
print("\nTxnNumber = " . $mpgResponse-
                                                   print("\nPaymentType = " . $mpgResponse-
    >getTxnNumber());
                                                       >getPaymentType());
print("\nTimedOut = " . $mpgResponse-
                                                   //----- ResolveData -----
    >getTimedOut());
print("\nAVSResponse = " . $mpgResponse-
                                                   print("\n\nCust ID = " . $mpgResponse-
    >getAvsResultCode());
                                                       >getResDataCustId());
print("\nResSuccess = " . $mpgResponse-
                                                   print("\nPhone = " . $mpgResponse-
   >getResSuccess());
                                                       >getResDataPhone());
print("\nPaymentType = " . $mpgResponse-
                                                   print("\nEmail = " . $mpgResponse-
   >getPaymentType());
                                                       >getResDataEmail());
//----- ResolveData ------
                                                   print("\nNote = " . \ngResponse-
                                                       >getResDataNote());
print("\n\nCust ID = " . $mpgResponse-
                                                   print("\nMasked Pan = " . $mpgResponse-
   >getResDataCustId());
                                                       >getResDataMaskedPan());
print("\nPhone = " . $mpgResponse-
                                                   print("\nExp Date = " . $mpgResponse-
   >getResDataPhone());
                                                       >getResDataExpDate());
print("\nEmail = " . $mpgResponse-
                                                   print("\nCrypt Type = " . $mpgResponse-
   >getResDataEmail());
                                                       >getResDataCryptType());
print("\nNote = " . $mpgResponse-
                                                   print("\nAvs Street Number = " . $mpgResponse-
   >getResDataNote());
                                                       >getResDataAvsStreetNumber());
print("\nMasked Pan = " . $mpgResponse-
                                                   print("\nAvs Street Name = " . $mpgResponse-
   >getResDataMaskedPan());
                                                       >getResDataAvsStreetName());
print("\nExp Date = " . $mpgResponse-
                                                   print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataExpDate());
                                                       >getResDataAvsZipcode());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
   >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
   >getResDataAvsZipcode());
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

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9.3.3 ResPurchaseACH

ResPurchaseACH transaction object definition

```
$txnArray = array('type'=>'res_purchase_ach', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPurchaseACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResPurchaseACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount

Table 83: ResPurchaseACH transaction object mandatory values

Table 84:	ResPurchaseACH	transaction	optional	values
I abic ot.	nesi archaseach	ti ai i sactioi i	Obtional	values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo (\$mpgCustInfo);</pre>
Recurring billing	Object	Not applicable. See Section Appendix G (page 299).	<pre>\$mpgTxn->setRecur(\$mp- gRecur);</pre>

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Sample ResPurchaseAch - US

```
data key=>$data key,
order id=>$orderid,
cust id=>$custid,
amount=>$amount.
/************************ Transaction Object **********************/
$mpgTxn = new mpgTransaction($txnArray);
/******************* Request Object ************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object ******************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----- ResolveData -----
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpqResponse->qetResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

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9.3.4 ResPreauthCC

ResPreauthCC transaction object definition

```
$txnArray = array('type'=>'res_preauth_cc', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPreauthCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResPreauthCC transaction values

Table 1: ResPreauthCC transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25- character alphanumeric	data_key=>\$data_key
Order ID	String	50-character alphanumeric	<pre>'order_id'=>\$order_id</pre>
Amount	String	9-character decimal	'amount'=>\$amount
E-commerce indicator	String	1-character alphanumeric ¹	<pre>'crypt_type'=>\$crypt</pre>

Table 2: ResPreauthCC transaction optional values

Value	Туре	Limits	Set method
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>
Expiry date ³	String	4-character alphanumeric	'expdate'=>\$expiry_date
uate		(YYMM format)	
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Customer information	Object	Not applicable. See Section Appendix D (page 284).	<pre>\$mpgTxn->setCustInfo (\$mpgCustInfo);</pre>
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo (\$mpgAvsInfo);</pre>

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¹Full explanation on page 261

²For more information, see Appendix C (page 282).

³For temporary tokens only (see "Charging a Temporary Token" on page 103).

Table 2: ResPreauthCC transaction optional values (continued)

Value	Туре	Limits	Set method
CVD information	Object	Not applicable. See Appendix F (page 296).	<pre>\$mpgTxn->setCvdInfo (\$mpgCvdInfo);</pre>

Sample ResPreauthCC - CA	Sample ResPreauthCC - US
php</td <td><?php</td></td>	php</td
##	require "//mpgClasses.php";
## This program takes 3 arguments from the	/***************** Request Variables
command line:	**********
## 1. Store id	<pre>\$store id='monusqa002';</pre>
## 2. api token	\$api token='qatoken';
## 3. order id	/*************************************
##	Variables ************************/
## Example php -q TestResPreauthCC.php store3	<pre>\$data key='FjhVlt4020HAVSaOmnaaPACpJ';</pre>
yesguy unique order id cust id 15.00 1	<pre>\$orderid='ord-'.date("dmy-G:i:s");</pre>
##	\$amount='1.00';
require "//mpgClasses.php";	<pre>\$custid='cust'; //if sent will be submitted,</pre>
/***************** Request Variables	otherwise cust id from profile will be
*********	used
\$store id='store5';	\$crypt type='1';
\$api token='yesquy';	/*************************************
/*************************************	**************************************
Variables *********************/	\$txnArray =array(type=>'res preauth cc',
\$data key='ot-H0q8anK6eeHm0NDe9cwXkDvUw';	data key=>\$data key,
<pre>\$orderid='res-preauth-'.date("dmy-G:i:s");</pre>	order id=>\$orderid,
\$amount='1.00';	cust id=>\$custid,
\$custid='cust'; //if sent will be submitted,	amount=>\$amount,
·	crypt type=>\$crypt type,
otherwise cust_id from profile will be	
used	<pre>dynamic_descriptor=>'546454');</pre>
\$crypt_type='1';	/; /***********************************
//\$expdate='1512';	**************************************
/******************* Transaction Array	•
*********	<pre>\$mpgTxn = new mpgTransaction(\$txnArray); /********************** Request Object</pre>
<pre>\$txnArray =array(type=>'res_preauth_cc',</pre>	
data_key=>\$data_key,	*******
order_id=>\$orderid,	<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>
cust_id=>\$custid,	<pre>\$mpgRequest->setProcCountryCode("US"); //"CA"</pre>
amount=>\$amount,	for sending transaction to Canadian
crypt_type=>\$crypt_type,	environment
dynamic_descriptor=>'12424'	<pre>\$mpgRequest->setTestMode(true); //false or</pre>
//expdate=>\$expdate	comment out this line for production
);	transactions
/******************************** Transaction Object	/************************ mpgHttpsPost Object
******************	********
<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>	<pre>\$mpgHttpPost = new mpgHttpsPost(\$store_</pre>
/***** Request Object	id, \$api_token, \$mpgRequest);
**********	/***************** Response Object
<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>	*********
<pre>\$mpgRequest->setProcCountryCode("CA"); //"US"</pre>	<pre>\$mpgResponse=\$mpgHttpPost->getMpgResponse();</pre>
for sending transaction to US environment	<pre>print("\nDataKey = " . \$mpgResponse-</pre>
<pre>\$mpgRequest->setTestMode(true); //false or</pre>	>getDataKey());
comment out this line for production	<pre>print("\nReceiptId = " . \$mpgResponse-</pre>
transactions	>getReceiptId());
/***** mpgHttpsPost Object	print("\nReferenceNum = " . \$mpgResponse-
*******	>getReferenceNum());
·	\derustatetettettettettimu());

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```
Sample ResPreauthCC - CA
                                                          Sample ResPreauthCC - US
                                                  print("\nResponseCode = " . $mpgResponse-
$mpgHttpPost = new mpgHttpsPost($store_
                                                      >getResponseCode());
   id, $api token, $mpgRequest);
/***** Response Object
                                                  print("\nAuthCode = " . $mpgResponse-
   **********
                                                      >getAuthCode());
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                  print("\nMessage = " . $mpgResponse-
print("\nDataKey = " . $mpgResponse-
                                                      >getMessage());
                                                  print("\nTransDate = " . $mpgResponse-
   >getDataKey());
print("\nReceiptId = " . $mpgResponse-
                                                      >getTransDate());
   >qetReceiptId());
                                                  print("\nTransTime = " . $mpgResponse-
print("\nReferenceNum = " . $mpgResponse-
                                                      >getTransTime());
                                                  print("\nTransType = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
                                                      >getTransType());
                                                  print("\nComplete = " . $mpgResponse-
   >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
                                                      >getComplete());
print("\nAuthCode = " . $mpgResponse-
                                                  print("\nTransAmount = " . $mpgResponse-
   >getAuthCode());
                                                      >getTransAmount());
print("\nMessage = " . $mpgResponse-
                                                  print("\nCardType = " . $mpgResponse-
   >getMessage());
                                                      >getCardType());
print("\nTransDate = " . $mpgResponse-
                                                  print("\nTxnNumber = " . $mpgResponse-
    >getTransDate());
                                                      >getTxnNumber());
print("\nTransTime = " . $mpgResponse-
                                                  print("\nTimedOut = " . \print("\nTimedOut = " . \print("\nTimedOut = " . \print("))))
    >getTransTime());
                                                      >getTimedOut());
print("\nTransType = " . $mpgResponse-
                                                  print("\nAVSResponse = " . $mpgResponse-
                                                      >getAvsResultCode());
    >getTransType());
print("\nComplete = " . $mpgResponse-
                                                  print("\nResSuccess = " . $mpgResponse-
    >getComplete());
                                                      >getResSuccess());
                                                  print("\nPaymentType = " . $mpgResponse-
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
                                                      >getPaymentType());
print("\nCardType = " . $mpgResponse-
                                                   //---- ResolveData -----
   >getCardType());
                                                       _____
print("\nTxnNumber = " . $mpgResponse-
                                                  print("\n\nCust ID = " . $mpgResponse-
   >getTxnNumber());
                                                      >getResDataCustId());
print("\nTimedOut = " . $mpgResponse-
                                                  print("\nPhone = " . $mpgResponse-
   >getTimedOut());
                                                      >getResDataPhone());
print("\nAVSResponse = " . $mpgResponse-
                                                  print("\nEmail = " . $mpgResponse-
   >getAvsResultCode());
                                                      >getResDataEmail());
print("\nResSuccess = " . $mpgResponse-
                                                  print("\nNote = " . $mpgResponse-
   >getResSuccess());
                                                      >getResDataNote());
print("\nPaymentType = " . $mpgResponse-
                                                  print("\nMasked Pan = " . $mpgResponse-
   >getPaymentType());
                                                      >getResDataMaskedPan());
                                                  print("\nExp Date = " . $mpgResponse-
//----- ResolveData ------
                                                      >getResDataExpDate());
    -----
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCustId());
                                                      >getResDataCryptType());
print("\nPhone = " . $mpgResponse-
                                                  print("\nAvs Street Number = " . $mpgResponse-
    >getResDataPhone());
                                                      >getResDataAvsStreetNumber());
print("\nEmail = " . $mpgResponse-
                                                  print("\nAvs Street Name = " . $mpgResponse-
                                                      >getResDataAvsStreetName());
   >getResDataEmail());
print("\nNote = " . $mpgResponse-
                                                  print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataNote());
                                                      >getResDataAvsZipcode());
print("\nMasked Pan = " . $mpgResponse-
   >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
   >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
```

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Sample ResPreauthCC - CA	Sample ResPreauthCC - US
<pre>>getResDataAvsStreetNumber()); print("\nAvs Street Name = " . \$mpgResponse- >getResDataAvsStreetName()); print("\nAvs Zipcode = " . \$mpgResponse- >getResDataAvsZipcode()); ?></pre>	

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.3.5 Vault Independent Refund - ResIndRefundCC

ResIndRefundCC transaction object definition

```
$txnArray = array('type'=>'resIndRefundCC', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIndRefundCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResIndRefundCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 85: ResIndRefundCC transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
Order ID	String	50-character alphanumeric	resIndRefundCC
			'order_id'=>\$order_id
Amount	String	9-character decimal	resIndRefundCC
			'amount'=>\$amount
E-commerce	String	1-character alphanumeric ¹	resIndRefundCC
indicator			'crypt_type'=>\$crypt

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¹Full explanation on page 261

Table 86: ResIndRe	fundCC transaction	n optional values
--------------------	--------------------	-------------------

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	<pre>resIndRefundCC cust_id=>'cust'</pre>
Expiry date ¹	String	4-character alphanumeric (YYMM format)	<pre>resIndRefundCC 'expdate'=>\$expiry_date</pre>
Status ² Check ³	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Dynamic descriptor	String	20-character alphanumeric ⁴	'dynamic_descriptor'=>\$dynamic_descriptor

Sample ResIndRefundCC - CA	Sample ResIndRefuncCC - US
php</td <td><pre><?php require "//mpqClasses.php";</pre></pre></td>	<pre><?php require "//mpqClasses.php";</pre></pre>
## This program takes 3 arguments from the command line:	/*************************************
## 1. Store id	<pre>\$store_id='monusqa002';</pre>
## 2. api token	\$api_token='qatoken';
## 3. order id ##	/********************* Transaction Variables ***********************/
<pre>## Example php -q TestResIndRefundCC.php store3 yesguy unique_order_id cust_id 15.00 1 ## require "//mpgClasses.php"; /************************************</pre>	<pre>\$data_key='FjhVlt4020HAVSaOmnaaPACpJ'; \$orderid='ord-'.date("dmy-G:i:s"); \$amount='1.00'; \$custid='customer5'; \$crypt_type='1'; /************************************</pre>
<pre>\$store id='store5';</pre>	<pre>\$txnArray =array(type=>'res_ind_refund_cc',</pre>
\$api_token='yesguy';	data_key=>\$data_key,
/******************* Transaction	order_id=>\$orderid,
Variables *************************/	<pre>cust_id=>\$custid, amount=>\$amount,</pre>
<pre>\$data_key='t8RCndWBNFNt4Dx32CCnl2tlz'; \$orderid='res-ind-refund-'.date("dmy-G:i:s"); \$amount='1.00';</pre>	crypt_type=>\$crypt_type, dynamic descriptor=>'1340409'
\$custid='';);
<pre>\$crypt type='1';</pre>	/************************ Transaction Object
/*********************** Transaction Array	********
*********	<pre>\$mpgTxn = new mpgTransaction(\$txnArray);</pre>

¹For temporary tokens only (see "Charging a Temporary Token" on page 103).

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²Status Check applies to Canadian integrations only.

³For more information, see Appendix C (page 282).

⁴See "Definition of Request Fields" (page 260) for proper length definition

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Sample ResIndRefundCC - CA	Sample ResIndRefuncCC - US
<pre>print("\nPaymentType = " . \$mpgResponse-</pre>	<pre>>getResDataNote()); print("\nMasked Pan = " . \$mpgResponse-</pre>

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

9.3.6 ResIndRefundAch

ResIndRefundAch transaction object definition

```
$txnArray = array('type'=>'res_ind_refund_ach', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIndRefundAch transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

ResIndRefundAch transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

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Table 87: ResIndRefundAch transaction object mandatory values

Value	Туре	Limits	Set method
Data key	String	25-character alphanumeric	data_key=>\$data_key
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount

Table 88: ResIndRefundCC transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'

Sample code

```
Sample ResIndRefundAch - US
require "../../mpgClasses.php";
$store id='monusqa002';
$api token='qatoken';
$data key='ejJJON45q6M8maeptQyzJWc35';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust';
$txnArray =array(type=>'res ind refund ach',
data key=>$data key,
order id=>$orderid,
cust id=>$custid,
amount=>$amount
$mpgTxn = new mpgTransaction($txnArray);
/******************* Request Object **********************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost = new mpgHttpsPost($store id, $api token, $mpgRequest);
/****************** Response Object ****
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
\label{limit_nreferenceNum} \mbox{print("\nReferenceNum = " . $mpgResponse->getReferenceNum());}
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nComplete = " . $mpgResponse->getComplete());
```

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```
Sample ResIndRefundAch - US
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----- ResolveData -----
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpqResponse->qetResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Appendix B Definition of Response Fields.

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9.4 Hosted Tokenization

Moneris Hosted Tokenization (HT) is a solution for online e-commerce merchants who do not want to handle credit card numbers directly on their websites, yet want the ability to fully customize their checkout webpage appearance.

When an HT transaction is initiated, the Moneris Payment Gateway displays (on the merchant's behalf) a single text box on the merchant's check-out page. The cardholder can then securely enter the credit card information into the text box. Upon submission of the payment information on the checkout page, Moneris Payment Gateway returns a temporary token representing the credit card number to the merchant. This is then used in an API call to process a financial transaction directly with Moneris to charge the card. After receiving a response to the financial transaction, the merchant generates a receipt and allows the cardholder to continue with online shopping.

For more details on how to implement the Moneris Hosted Tokenization feature, see the Hosted Tokenization Integration Guide. The guide can be downloaded from the Moneris Developer Portal (https://developer.moneris.com).

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10 Mag Swipe Transaction Set

- 10.1 Mag Swipe Transaction Definitions
- 10.2 Mag Swipe Purchase
- 10.3 Mag Swipe Pre-Authorization
- 10.4 Mag Swipe Completion
- 10.5 Mag Swipe Force Post
- 10.6 Mag Swipe Purchase Correction
- 10.7 Mag Swipe Refund
- 10.8 Mag Swipe Independent Refund

Mag Swipe transactions allow customers to swipe a credit card and submit the Track2 details.

These transactions support the submission of Track2 as well as a manual entry of the credit card number and expiry date. If all three fields are submitted, the Track2 details are used to process the transaction.

10.1 Mag Swipe Transaction Definitions

Purchase

Verifies funds on the customer's card, removes the funds and prepares them for deposit into the merchant's account.

Pre-Authorization

Verifies and locks funds on the customer's credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant's account, a Completion transaction must be performed. A Pre-Authorization may only be "completed" once.

Completion

Retrieves funds that have been locked (by a Mag Swipe Pre-Authorization transaction), and prepares them for settlement into the merchant's account.

Force Post

Retrieves the locked funds and prepares them for settlement into the merchant's account.

This is used when a merchant obtains the authorization number directly from the issuer by a third-party authorization method (such as by phone).

Purchase Correction

Restores the **full** amount of a previous Mag Swipe Purchase or Mag Swipe Completion transaction to the cardholder's card, and removes any record of it from the cardholder's statement. The order ID and transaction number from the original transaction are required, but the credit card does not need to be re-swiped.

This transaction can be used against a Purchase or Completion transaction that occurred same day provided that the batch containing the original transaction remains open. When using the automated closing feature, Batch Close occurs daily between 10 and 11 pm Eastern Time.

This transaction is sometimes referred to as "void".

Refund

Restores all or part of the funds from a Mag Swipe Purchase or Mag Swipe Completion transaction to the cardholder's card. Unlike a Purchase Correction, there is a record of the refund.

Independent Refund

Credits a specified amount to the cardholder's credit card.

This does not require a previous transaction (such as Mag Swipe Purchase) to be logged in the Moneris Payment Gateway. However, a credit card must be swiped to provide the Track2 data.

10.1.1 Encrypted Mag Swipe Transactions

Encrypted Mag Swipe transactions allow the customer to swipe or key in a credit card using a Moneris-provided encrypted mag swipe reader, and submit the encrypted Track2 details.

The encrypted mag swipe reader can be used for processing:

- Swiped card-present transactions
- Manually keyed card-present transactions
- Manually keyed card-not-present transactions.

Encrypted Mag Swipe transactions are identical to the regular Mag Swipe transactions from the customer's perspective. However, the card data must be swiped or keyed in via a Moneris-provided encrypted mag swipe reader. Contact Moneris for more details.

Only Mag Swipe Purchase and Mag Swipe Pre-Authorization have encrypted versions. Their explanations appear in this document as subsections of the regular (unencrypted) Mag Swipe Purchase and Mag Swipe Pre-Authorization transactions respectively.

10.2 Mag Swipe Purchase

Track2Purchase transaction object definition

```
$txnArray = array('type'=>'track2_purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Purchase transaction values

Table 89:	Track2Purchase	e transaction	object mand	latory values

Value	Туре	Limits	Set method
Order ID	String	50-character alpha- numeric	<pre>'order_id'=>\$order_id</pre>
Amount	String	9-character decimal	'amount'=>\$amount

Table 89: Track2Purchase transaction object mandatory values (continued)

Value	Туре	Limits	Set method
Credit card number	String	20-character numeric	track2purchase
OR		OR	'pan'=>\$pan
Track2 data		40-character numeric	OR
			track2purchase
			track2=>\$track
Expiry date	String	numeric	'expdate'=>\$expiry_date
		(YYMM format)	
POS code	String	2-character numeric	'pos_code'=>\$pos_code

Table 90: Mag Swipe Purchase transaction optional values

Value	Туре	Limits	Set method
AVS information	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
Commcard invoice	String	17-character alphanumeric	commcard_invoice=>'commcard_invoice'
Commcard tax amount	String	9-character decimal	<pre>commcard_tax_amount=>'commcard_tax_ amount'</pre>
Customer ID	String	50-character alphanumeric	track2purchase
		Trainierie	cust_id=>'cust'
CVD information	Object	Not applicable. See Section 1 (page 1).	<pre>\$mpgTxn->setCvdInfo(\$mpgCvdInfo);</pre>
Dynamic descriptor	String	20-character alpha- numeric ¹	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>

¹See "Definition of Request Fields" (page 260) for proper length definition.

²For more information, see Appendix C (page 282).

```
Sample Track2Purchase - CA
                                                   Sample Track2Purchase - US
<?php
                                             <?php
require "../../mpgClasses.php";
                                             require "../../mpgClasses.php";
/***** Request Variables
                                             /***** Request Variables
   ************
                                                ************
$store id='store5';
                                             $store id='monusqa002';
$api token='yesguy';
                                             $api token='qatoken';
//$status = 'false';
                                             //$status = 'false';
/************************* Transaction
                                             /***** Transaction
   Variables ********************/
                                                Variables ***********************/
$orderid='ord-'.date("dmy-G:i:s");
                                             $orderid='ord-'.date("dmy-G:i:s");
$custid='customerID';
                                             $custid=$argv[4];
$amount='1.00';
                                             $amount='1.00';
                                             /******* Swipe card and read Track1
/******* Swipe card and read Track1
   and/or Track2 ***************/
                                                and/or Track2 **************/
$stdin = fopen("php://stdin", 'r');
                                             $stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
                                             $track1 = fgets ($stdin);
$startDelim = ";";
                                             $startDelim = ";";
$firstChar = $track1{0};
                                             $firstChar = $track1{0};
$track = '';
                                             $track = '';
if($firstChar==$startDelim)
                                             if($firstChar==$startDelim)
$track = $track1;
                                             $track = $track1;
else
                                             else
$track2 = fgets ($stdin);
                                             $track2 = fgets ($stdin);
$track = $track2;
                                             $track = $track2;
$track = trim($track);
                                             $track = trim($track);
 /****** Transaction Array
   **********
                                                **********
$txnArray=array(type=>'track2 purchase',
                                             $txnArray=array(type=>'track2 purchase',
order id=>$orderid,
                                             order id=>$orderid,
cust id=>$custid,
                                             cust_id=>$custid,
amount=>$amount,
                                             amount=>$amount,
track2=>$track,
                                             track2=>$track,
pan=>'',
                                             pan=>'',
expdate=>'',
                                             expdate=>'',
pos code=>'12',
                                             commcard invoice=>'Invoice 5757FRJ8',
dynamic descriptor=>'nqa'
                                             commcard tax amount=>'0.15',
                                             pos code=>^{1}\overline{2}',
/****** Transaction Object
                                             dynamic descriptor=>'389173'
   ***********
                                             /****************** Transaction Object
$mpgTxn = new mpgTransaction($txnArray);
/************* Request Object
                                                **********
   **********
                                             $mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
                                             /***** Request Object
                                                ***********
$mpgRequest->setProcCountryCode("CA"); //"US"
                                             $mpgRequest = new mpgRequest($mpgTxn);
   for sending transaction to US environment
                                             $mpgRequest->setProcCountryCode("US"); //"CA"
$mpgRequest->setTestMode(true); //false or
   comment out this line for production
                                                for sending transaction to Canadian
                                                environment
   transactions
/************************ mpgHttpsPost Object
                                             $mpgRequest->setTestMode(true); //false or
   **********
                                                comment out this line for production
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
                                                transactions
                                             /***** mpgHttpsPost Object
   token, $mpgRequest);
                                                *********
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
                                             $mpqHttpPost =new mpgHttpsPost($store id,$api
```

```
Sample Track2Purchase - CA
                                                        Sample Track2Purchase - US
    ($store_id,$api_
                                                     token, $mpgRequest);
                                                  //Status check example
   token, $status, $mpgRequest);
/***** Response Object
                                                  //$mpgHttpPost = new mpgHttpsPostStatus
    **********
                                                     ($store id,$api
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                                     token, $status, $mpgRequest);
                                                  /***** Response Object
print("\nCardType = " . $mpgResponse-
                                                     ***********
   >getCardType());
print("\nTransAmount = " . $mpgResponse-
                                                  $mpgResponse=$mpgHttpPost->getMpgResponse();
   >getTransAmount());
                                                  print("\nCardType = " . $mpgResponse-
                                                     >getCardType());
print("\nTxnNumber = " . $mpgResponse-
                                                  print("\nTransAmount = " . $mpgResponse-
   >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
                                                     >getTransAmount());
                                                  print("\nTxnNumber = " . $mpqResponse-
   >getReceiptId());
print("\nTransType = " . $mpgResponse-
                                                     >getTxnNumber());
                                                  print("\nReceiptId = " . $mpgResponse-
   >getTransTvpe());
print("\nReferenceNum = " . $mpgResponse-
                                                     >getReceiptId());
                                                  print("\nTransType = " . $mpgResponse-
   >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
                                                     >getTransType());
                                                  print("\nReferenceNum = " . $mpgResponse-
   >getResponseCode());
print("\nMessage = " . \$mpgResponse-
                                                     >getReferenceNum());
                                                  print("\nResponseCode = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
                                                     >getResponseCode());
                                                  print("\nMessage = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
                                                     >getMessage());
                                                  print("\nAuthCode = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                     >getAuthCode());
                                                  print("\nComplete = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                     >getComplete());
                                                  print("\nTransDate = " . $mpgResponse-
   >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
                                                     >getTransDate());
                                                  print("\nTransTime = " . $mpgResponse-
    ());
print("\nTimedOut = " . $mpgResponse-
                                                     >getTransTime());
                                                  print("\nTicket = " . $mpgResponse->getTicket
   >getTimedOut());
print("\nCardLevelResult = " . $mpgResponse-
                                                      ());
   >getCardLevelResult());
                                                  print("\nTimedOut = " . $mpgResponse-
//print("\nStatusCode = " . $mpgResponse-
                                                     >getTimedOut());
                                                  print("\nCardLevelResult = " . $mpgResponse-
   >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
                                                     >getCardLevelResult());
                                                  //print("\nStatusCode = " . $mpgResponse-
   >getStatusMessage());
                                                     >getStatusCode());
                                                  //print("\nStatusMessage = " . $mpgResponse-
                                                      >getStatusMessage());
```

10.2.1 Encrypted Mag Swipe Purchase

EncTrack2Purchase transaction object definition

```
$txnArray = array('type'=>'enc_track2_purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncTrack2Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Encrypted Mag Swipe Purchase transaction values

Table 91: EncTrack2Purchase transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Encrypted Track2 data	String	40-character numeric	<pre>'enc_track2'=>\$enc_track2</pre>
POS code	String	2-character numeric	'pos_code'=>\$pos_code
Device type	String	TBD	'device_type'=>\$device_type

Table 92: EncTrack2Purchase transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alpha- numeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
AVS inform- ation	Object	Not applicable. See Appendix E (page 290).	<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
Dynamic descriptor	String	20-character alpha- numeric ²	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

Sample EncTrack2Purchase - CA	Sample EncTrack2Purchase - US
<pre> <?php require "//mpgClasses.php"; /******************************** \$store_id='store5'; \$api_token='yesguy'; /************************************</td><td><pre><?php require "//mpgClasses.php"; /********************************* \$store_id='monusqa002'; \$api_token='qatoken'; /************************************</td></pre></td></pre>	<pre><?php require "//mpgClasses.php"; /********************************* \$store_id='monusqa002'; \$api_token='qatoken'; /************************************</td></pre>

¹For more information, see Appendix C (page 282).

²See "Definition of Request Fields" (page 260) for proper length definition

Sample EncTrack2Purchase - CA Sample EncTrack2Purchase - US 012=***************************** 012=***************************** 352DC62A10C7B75F3FA765DBE4BE128E2CBD8735FB 352DC62A10C7B75F3FA765DBE4BE128E2CBD8735FB 488D7ED7B3BA562E00F5FF13EEB84390F2BE28F9D7 488D7ED7B3BA562E00F5FF13EEB84390F2BE28F9D7 8173E23861B0DE4CFFFF314159200400008610F80 8173E23861B0DE4CFFFF314159200400008610F80 3"; 3"; \$pos code="00"; \$pos code="00"; \$device type='idtech bdk'; \$device type="idtech"; /******************* Transaction Array /***** Transaction Array ********** *********** \$txnArray=array(type=>'enc track2 purchase', \$txnArray=array(type=>'enc track2 purchase', order id=>\$orderid, order id=>\$orderid, cust_id=>'cust', cust id=>'cust', amount=>\$amount, amount=>\$amount, enc track2=>\$enc track2, enc track2=>\$enc track2, pos code=>\$pos code, pos code=>\$pos code, device_type=>\$device_type device_type=>\$device_type, commcard invoice=>'Invoice 5757FRJ8', /******************* AVS Associative Array commcard tax amount=>'0.15', ********* dynamic descriptor=>'12345' \$avsTemplate = arrav(); /****************** AVS Associative Array avs street number=>"123", avs street name =>"bloor st w", ********* avs_zipcode => "90210" \$avsTemplate = array(avs street number=>"123", /***** AVS Object avs street name =>"bloor st w", avs_zipcode => "90210" *********** \$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate);); ********************* Transaction Object /***** AVS Object ********** *********** \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgAvsInfo = new mpgAvsInfo (\$avsTemplate); /****************** Set AVS and CVD /***** Transaction Object ********** ******* \$mpqTxn->setAvsInfo(\$mpqAvsInfo); \$mpgTxn = new mpgTransaction(\$txnArray); /***** Set AVS and CVD /***** Request Object *********** ********** \$mpgTxn->setAvsInfo(\$mpgAvsInfo); \$mpgRequest = new mpgRequest(\$mpgTxn); /***** Request Object \$mpgRequest->setProcCountryCode("CA"); //"US" *********** for sending transaction to US environment \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setTestMode(true); //false or \$mpgRequest->setProcCountryCode("US"); //"CA" comment out this line for production for sending transaction to Canadian environment ********** \$mpgRequest->setTestMode(true); //false or \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ comment out this line for production token, \$mpqRequest); transactions /******************** mpgHttpsPost Object /***** Response Object *********** ********* \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponsetoken, \$mpgRequest); /***** Response Object >getCardType()); print("\nTransAmount = " . \$mpgResponse-*********** \$mpgResponse=\$mpgHttpPost->getMpgResponse(); >getTransAmount()); print("\nCardType = " . \$mpgResponseprint("\nTxnNumber = " . \$mpgResponse->getCardType()); >getTxnNumber()); print("\nTransAmount = " . \$mpgResponseprint("\nReceiptId = " . \$mpgResponse->getReceiptId()); >getTransAmount()); print("\nTransType = " . \$mpgResponseprint("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); >getTransType());

Sample EncTrack2Purchase - CA	Sample EncTrack2Purchase - US
<pre>print("\nReferenceNum = " . \$mpgResponse- >getReferenceNum()); print("\nResponseCode = " . \$mpgResponse- >getResponseCode()); print("\nMessage = " . \$mpgResponse- >getMessage()); print("\nAuthCode = " . \$mpgResponse- >getAuthCode()); print("\nComplete = " . \$mpgResponse- >getComplete()); print("\nTransDate = " . \$mpgResponse- >getTransDate()); print("\nTransTime = " . \$mpgResponse- >getTransTime()); print("\nTimedOut = " . \$mpgResponse- >getTimedOut()); print("\nMaskedPan = " . \$mpgResponse- >getMaskedPan()); ?></pre>	<pre>print("\nReceiptId = " . \$mpgResponse-</pre>

10.3 Mag Swipe Pre-Authorization

Track2PreAuth transaction object definition

```
$txnArray = array('type'=>'track2preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2PreAuth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Pre-Authorization transaction values

Table 93: Track2PreAuth transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount

Table 93: Track2PreAuth transaction object mandatory values (continued)

Value	Туре	Limits	Set method
Credit card number	String	20-character numeric	track2preauth
OR		OR	'pan'=>\$pan
Track2 data		40-character numeric	OR
			track2preauth
			track2=>\$track
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
POS code	String	2-character numeric	'pos_code'=>\$pos_code

Table 94: Mag Swipe Pre-Authoriation transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	<pre>track2preauth cust id=>'cust'</pre>
Dynamic descriptor	String	20-character alphanumeric ¹	'dynamic_descriptor'=>\$dynamic_descriptor
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Commcard invoice ³	String	17-character alphanumeric	commcard_invoice=>'commcard_invoice'
Commcard tax amount ⁴	String	9-character decimal	<pre>commcard_tax_amount=>'commcard_tax_ amount'</pre>

Sample code

Sample Mag Swipe Pre-Authorization - CA	Sample Mag Swipe Pre-Authorization - US	
<pre><?php require "//mpgClasses.php";</pre></pre>	<pre><?php require "//mpgClasses.php";</pre></pre>	

¹See "Definition of Request Fields" (page 260) for proper length definition

²For more information, see Appendix C (page 282).

³Available to US integrations only.

⁴Available to US integrations only.

Sample Mag Swipe Pre-Authorization - CA Sample Mag Swipe Pre-Authorization - US /***** Request Variables /***** Request Variables *********** *********** \$store id='store5'; \$store id='monusga002'; \$api token='yesquy'; \$api token='gatoken'; //\$status = 'false'; //\$status = 'false'; /***** Transaction /***** Transaction Variables ********************/ Variables *********************/ \$orderid='ord-'.date("dmy-G:i:s"); \$orderid='ord-'.date("dmy-G:i:s"); \$amount='1.00'; \$amount='10.00'; \$pan=''; \$pan=''; \$expdate=''; \$expdate=''; /******** Swipe card and read Track1 /************** Swipe card and read Track1and/or Track2 ***************/ and/or Track2 ***************/ \$stdin = fopen("php://stdin", 'r'); \$stdin = fopen("php://stdin", 'r'); \$track1 = fgets (\$stdin); \$track1 = fgets (\$stdin); \$startDelim = ";"; \$startDelim = ";"; \$firstChar = \$track1{0}; \$firstChar = \$track1{0}; \$track = ''; \$track = ''; if(\$firstChar==\$startDelim) if(\$firstChar==\$startDelim) \$track = \$track1; \$track = \$track1; else else \$track2 = fgets (\$stdin); \$track2 = fgets (\$stdin); \$track = \$track2; \$track = \$track2; \$track = trim(\$track); \$track = trim(\$track); /********************** Transaction Array /***** Transaction Array *********** *********** \$txnArray=array(type=>'track2 preauth', \$txnArray=array(type=>'track2 preauth', order id=>\$orderid, order id=>\$orderid, cust id=>'cust', cust id=>'cust', amount=>\$amount, amount=>\$amount. track2=>\$track, track2=>\$track, pan=>\$pan. pan=>\$pan. expdate=>\$expdate, expdate=>\$expdate, pos code=>'12', pos code=>'12', dynamic descriptor=>'nqa' dynamic descriptor=>'398173' /************************ Transaction Object /************************ Transaction Object ********** *********** \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn = new mpgTransaction(\$txnArray); /****************** Request Object /***** Request Object ********** *********** \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" \$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to US environment for sending transaction to Canadian \$mpgRequest->setTestMode(true); //false or comment out this line for production \$mpgRequest->setTestMode(true); //false or transactions comment out this line for production /***** mpgHttpsPost Object transactions /***** mpgHttpsPost Object ********** ********** \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api token, \$mpgRequest); \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api //Status check example token, \$mpgRequest); //\$mpgHttpPost = new mpgHttpsPostStatus //Status check example (\$store id,\$api //\$mpgHttpPost = new mpgHttpsPostStatus

```
Sample Mag Swipe Pre-Authorization - CA
                                                 Sample Mag Swipe Pre-Authorization - US
    token, $status, $mpgRequest);
                                                      ($store_id,$api_
/***** Response Object
                                                     token, $status, $mpgRequest);
    **********
                                                  /***** Response Object
                                                     **********
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
                                                  $mpgResponse=$mpgHttpPost->getMpgResponse();
   >getCardType());
                                                 print("\nCardType = " . $mpgResponse-
print("\nTransAmount = " . $mpgResponse-
                                                    >getCardType());
                                                 print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
                                                     >getTransAmount());
    >getTxnNumber());
                                                 print("\nTxnNumber = " . $mpgResponse-
print("\nReceiptId = " . $mpgResponse-
                                                     >getTxnNumber());
                                                 print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
                                                     >getReceiptId());
                                                 print("\nTransType = " . $mpgResponse-
    >getTransTvpe());
print("\nReferenceNum = " . $mpqResponse-
                                                     >getTransTvpe());
                                                 print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
                                                     >getReferenceNum());
                                                 print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                                    >getResponseCode());
    >getMessage());
                                                 print("\nMessage = " . $mpgResponse-
print("\nAuthCode = " . $mpgResponse-
                                                     >getMessage());
                                                 print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
                                                    >getAuthCode());
                                                 print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                    >getComplete());
                                                 print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                    >getTransDate());
                                                 print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTimedOut = " . $mpgResponse-
                                                    >getTransTime());
                                                 print("\nTimedOut = " . $mpgResponse-
   >getTimedOut());
print("\nCardLevelResult = " . $mpgResponse-
                                                    >getTimedOut());
    >getCardLevelResult());
                                                 print("\nCardLevelResult = " . $mpqResponse-
//print("\nStatusCode = " . $mpgResponse-
                                                     >getCardLevelResult());
    >getStatusCode());
                                                 //print("\nStatusCode = " . $mpgResponse-
//print("\nStatusMessage = " . $mpgResponse-
                                                     >getStatusCode());
                                                  //print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
                                                    >getStatusMessage());
```

10.3.1 Encrypted Mag Swipe Pre-Authorization

EncTrack2Preauth transaction object definition

```
$txnArray = array('type'=>'enc_track2_preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncTrack2Preauth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Encrypted Mag Swipe Pre-Authorization transaction values

Table 95: EncTrack2Preauth transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character numeric	enc_track2_preauth
OR		OR	'pan'=>\$pan
Track2		40-character numeric	OR
			enc_track2_preauth
			track2=>\$track
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
POS code	String	2-character numeric	'pos_code'=>\$pos_code
Device type	String	TBD	'device_type'=>\$device_type

Table 96: EncTrack2Preauth transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	enc_track2_preauth
			cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_ token,\$status,\$mpgRequest);</pre>

Sample code

Sample Encryp- ted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US
<pre><?php require "// mpgClas ses.ph</pre></pre>	<pre><?php require "//mpgClasses.php"; /************************************</td></pre>

¹For more information, see Appendix C (page 282).

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
r readth - CA	
p";	<pre>\$orderid='ord-'.date("dmy-G:i:s");</pre>
/******* *****	<pre>\$amount='1.00'; \$enc</pre>
****	track2="02C00080170026000292;4761*******0010=**************************
Request	FEB093173594328BFCC757790775DF1AAC5253B9417A02A907F419AAE74631B25F3B0B548C98
Variabl	A0C453EF3103C49EABD28C94A8954DA1B4FFFF3141594047A000986AE603";
es	<pre>\$pos_code="00";</pre>
*****	<pre>\$device_type="idtech";</pre>
*****	/*************************************
*****	<pre>\$txnArray=array(type=>'enc_track2_preauth',</pre>
*****	order_id=>\$orderid, cust id=>'cust',
*****/	amount=>\$amount,
\$store_	enc track2=>\$enc track2,
id='sto	pos code=>\$pos code,
re5';	device_type=>\$device_type,
\$api_	dynamic_descriptor=>'12345'
token=');
yesgu y';	/*************************************
<u>y</u> , /*******	<pre>\$mpgTxn = new mpgTransaction(\$txnArray); /************************************</pre>
*****	<pre>\$mpgRequest = new mpgRequest(\$mpgTxn);</pre>
*****	<pre>\$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to</pre>
Transac	Canadian environment
tion	<pre>\$mpgRequest->setTestMode(true); //false or comment out this line for production</pre>
Variabl	transactions
es	/*************************************
*****	<pre>\$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_token,\$mpgRequest); /************************************</pre>
*****	\$mpgResponse=\$mpgHttpPost->getMpgResponse();
*****	<pre>print("\nCardType = " . \$mpgResponse->getCardType());</pre>
*****	<pre>print("\nTransAmount = " . \$mpgResponse->getTransAmount());</pre>
**/ \$orderid="o	<pre>print("\nTxnNumber = " . \$mpgResponse->getTxnNumber());</pre>
rd	<pre>print("\nReceiptId = " . \$mpgResponse->getReceiptId());</pre>
".date	<pre>print("\nTransType = " . \$mpgResponse->getTransType());</pre>
("dmy-	<pre>print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nPerponseCade = " . \$mpgResponse->getResponseCade());</pre>
G:i:	<pre>print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nMessage = " . \$mpgResponse->getMessage());</pre>
s");	<pre>print("\nAuthCode = " . \$mpgResponse->getAuthCode());</pre>
\$amount="1.	<pre>print("\nComplete = " . \$mpgResponse->getComplete());</pre>
00";	<pre>print("\nTransDate = " . \$mpgResponse->getTransDate());</pre>
\$enc_	<pre>print("\nTransTime = " . \$mpgResponse->getTransTime());</pre>
track2=	<pre>print("\nTimedOut = " . \$mpgResponse->getTimedOut()); print("\nMaskedPan = " . \$mpgResponse->getMaskedPan());</pre>
"ENCRYP	print("\nmaskedran = " . smpgkesponse->getmaskedran()); ?>
TEDTRAC	•
K2DAT A";	
A"; \$pos	
code="0	
0";	
\$device_	
type='i	
dtech_	
bdk';	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
/******	

Transac	
tion	
Array *****	

*****/	
\$txnArray=a	
rray	
(type=>	
'enc_ track2	
preaut	
h',	
order_	
id=>\$or	
derid,	
cust_	
id=>'cu st',	
amount=>\$am	
ount,	
enc_	
track2=	
>\$enc_	
track2, pos_	
code=>\$	
pos	
code,	
device_	
type=>\$	
device_ type,	
dynamic_	
descrip	
tor=>'1	
2345'	
); /******	

Transac	
tion	
Object	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
	Sample Encrypted Wag Swipe Freduti - 03
ted Mag Swipe	
Preauth - CA	

***/	
<pre>\$mpgTxn =</pre>	
new	
mpgTran	
saction	
(\$txnAr	
ray); /******	

Request	
Object	

*****/	
<pre>\$mpgRequest = new</pre>	
mpgRequ	
est	
(\$mpgTx	
n);	
\$mpgReques	
t-	
>setPro	
cCountr	
yCode ("CA");	
//"US"	
for	
sending	
transac	
tion to	
US	
environ	
ment	
\$mpgReques t-	
>setTes	
tMode	
(true);	
//false	
or	
comment	
out	
this	
line for	
product	
ion	
-	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
transac	
tions	
/*******	

mpgHttp	
sPost	
Object	

**/	
\$mpgHttpPos t =new	
mpgHttp	
sPost	
(\$stor	
e_	
id,\$ap	
i_	
token,\$	
mpgRequ	
est);	
/******	

Respons	
е	
Object *****	

*****/	
\$mpgRespons	
e=\$mpgH	
ttpPos	
t-	
>getMpg	
Respons	
e();	
print	
("\nCar	
dType = " .	
"• \$mpgRes	
şnipgkes ponse-	
>getCar	
dType	
());	
.,,,	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
Preauth - CA	
print	
("\nTra	
nsAmoun	
t = " . \$mpgRes	
ponse-	
>getTra	
nsAmoun	
t());	
print	
("\nTxn	
Number	
= " . \$mpgRes	
ponse-	
>getTxn	
Number	
());	
print	
("\nRec	
eiptId = " .	
\$mpgRes	
ponse-	
>getRec	
eiptId	
());	
print	
("\nTra	
nsType = " .	
\$mpgRes	
ponse-	
>getTra	
nsType	
());	
print	
("\nRef erenceN	
um = "	
\$mpgRes	
ponse-	
>getRef	
erenceN	
um()); print	
("\nRes	
ponseCo	
de = "	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
\$mpgRes	
ponse-	
>getRes	
<pre>ponseCo de());</pre>	
print	
("\nMes	
sage =	
" ·	
\$mpgRes ponse-	
>getMes	
sage	
());	
print ("\nAut	
hCode =	
" .	
\$mpgRes	
ponse-	
>getAut hCode	
());	
print	
("\nCom	
plete = ".	
\$mpgRes	
ponse-	
>getCom	
plete	
()); print	
("\nTra	
nsDate	
= " .	
\$mpgRes ponse-	
>getTra	
nsDate	
());	
print ("\nTra	
nsTime	
= " .	
\$mpgRes	
ponse-	
>getTra nsTime	
());	
print	

Sample Encryp-	Sample Encrypted Mag Swipe Preauth - US
ted Mag Swipe	
Preauth - CA	
("\nTim	
edOut =	
" .	
\$mpgRes	
ponse-	
>getTim	
edOut	
());	
print	
("\nMas	
kedPan	
= " .	
\$mpgRes	
ponse-	
>getMas	
kedPan	
());	
**	

10.4 Mag Swipe Completion

Track2Completion transaction object definition

```
$txnArray = array('type'=>'track2_completion', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Completion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Mag Swipe Completion transaction values

Table 97: Track2Completion transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Transaction number	String	255-character variable character	<pre>'txn_number'=>\$txnnumber</pre>
Amount	String	9-character decimal	'amount'=>\$amount
POS code	String	2-character numeric	'pos_code'=>\$pos_code

Table 98: Mag Swipe Completion transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Dynamic descriptor	String	20-character alphanumeric ²	'dynamic_descriptor'=>\$dynamic_descriptor
Commcard invoice ³	String	17-character alphanumeric	commcard_invoice=>'commcard_invoice'
Commcard tax amount ⁴	String	9-character decimal	<pre>commcard_tax_amount=>'commcard_tax_ amount'</pre>

Sample Mag Swipe Completion - CA	Sample Mag Swipe Completion - US
<pre><?php require "//mpgClasses.php"; /*********************************** \$store_id='store5'; \$api_token='yesguy'; //\$status='false'; /************************************</td><td><pre><?php require "//mpgClasses.php"; /*********************************** \$store_id='monusqa002'; \$api_token='qatoken'; //\$status='false'; /************************************</td></pre></td></pre>	<pre><?php require "//mpgClasses.php"; /*********************************** \$store_id='monusqa002'; \$api_token='qatoken'; //\$status='false'; /************************************</td></pre>

¹For more information, see Appendix C (page 282).

 $^{^2}$ See "Definition of Request Fields" (page 260) for proper length definition

³Available to US integrations only.

⁴Available to US integrations only.

Sample Mag Swipe Completion - CA Sample Mag Swipe Completion - US \$mpgRequest->setProcCountryCode("CA"); //"US" environment for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or \$mpgRequest->setTestMode(true); //false or comment out this line for production comment out this line for production transactions /***** mpgHttpsPost Object transactions /***** mpgHttpsPost Object ********** ********** \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_ token, \$mpgRequest); //Status check example token, \$mpgRequest); //\$mpgHttpPost = new mpgHttpsPostStatus //Status check example //\$mpgHttpPost = new mpgHttpsPostStatus (\$store id,\$api token, \$status, \$mpgRequest); (\$store id,\$api /***** Response Object token,\$status,\$mpgRequest); /****** Response Object *********** ********** \$mpqResponse=\$mpqHttpPost->qetMpqResponse(); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse $print("\nCardType = " . \print("\nCardType = " . \print("\nCardType = " . \print(")))$ >getCardType()); print("\nTransAmount = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpqResponse->getTransAmount()); print("\nTxnNumber = " . \$mpqResponse->getTxnNumber()); >getTxnNumber()); print("\nReceiptId = " . \$mpgResponseprint("\nReceiptId = " . \$mpqResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->qetTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); >getResponseCode()); print("\nMessage = " . \$mpgResponseprint("\nMessage = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); >getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket print("\nTicket = " . \$mpgResponse->getTicket print("\nTimedOut = " . \$mpgResponseprint("\nTimedOut = " . \$mpgResponse->getTimedOut()); //print("\nStatusCode = " . \$mpgResponse->getTimedOut()); //print("\nStatusCode = " . \$mpgResponse->getStatusCode()); >getStatusCode()); //print("\nStatusMessage = " . \$mpgResponse-//print("\nStatusMessage = " . \$mpgResponse->getStatusMessage()); >getStatusMessage());

10.5 Mag Swipe Force Post

Track2ForcePost transaction object definition

```
$txnArray = array('type'=>'track2_forcepost', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2ForcePost transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Force Post transaction mandatory arguments

Table 99: Track2ForcePost transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card number	String	20-character numeric	track2forcePost
OR		OR	'pan'=>\$pan
Track2 data		40-character numeric	OR
			track2forcePost
			track2=>\$track
Expiry date	String	4-character alphanumeric	'expdate'=>\$expiry_date
		(YYMM format)	
POS code	String	2-character numeric	'pos_code'=>\$pos_code
Authorization code	String	8-character alphanumeric	'auth_code'=>\$auth_code

Table 100: Mag Swipe Force Post transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alpha- numeric	<pre>track2forcePost cust_id=>'cust'</pre>
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>

¹For more information, see Appendix C (page 282).

Sample code

```
Sample Mag Swipe Force Post - CA
                                               Sample Mag Swipe Force Post - US
<?php
                                            <?php
require "../../mpgClasses.php";
                                            require "../../mpgClasses.php";
/***** Request Variables
                                            /***** Request Variables
   ***********
                                               **********
$store id='store5';
                                            $store id='monusqa002';
$api token='yesguy';
                                            $api token='qatoken';
//$status = 'false';
                                            //$status = 'false';
/***** Transaction
                                            /***** Transaction
   Variables *********************/
                                               Variables ********************/
                                            $orderid='ord-'.date("dmy-G:i:s");
$orderid='ord-'.date("dmy-G:i:s");
$custid='cust id';
                                            $custid='cust id';
$amount='1.00';
                                            $amount='1.00';
$authcode='123456';
                                            $authcode='123456';
/********* Swipe Card and read Track1
                                            /********* Swipe Card and read Track1
   and/or Track2 *************/
                                               and/or Track2 *************/
$stdin = fopen("php://stdin", 'r');
                                            $stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
                                            $track1 = fgets ($stdin);
$startDelim = ";";
                                            $startDelim = ";";
$firstChar = $track1{0};
                                            $firstChar = $track1{0};
$track = '';
                                            $track = '';
if($firstChar!==$startDelim)
                                            if($firstChar==$startDelim)
$track = $track1;
                                            $track = $track1;
                                            }
else
                                            else
$track2 = fgets ($stdin);
                                            $track2 = fgets ($stdin);
$track = $track2;
                                            $track = $track2;
$track = trim($track);
                                            $track = trim($track);
/***** Transaction Array
                                            /***** Transaction Array
   **********
                                               **********
$txnArray=array(type=>'track2 forcepost',
                                            $txnArray=array(type=>'track2 forcepost',
order id=>$orderid,
                                            order id=>$orderid,
                                            cust id=>$custid,
cust id=>$custid,
amount=>$amount,
                                            amount=>$amount,
track2=>$track,
                                            track2=>$track,
pan=>'',
                                            pan=>'',
expdate=>'',
                                            expdate=>'',
pos code=>'00',
                                            pos code=>'00',
auth code=>$authcode,
                                            auth code=>$authcode,
dynamic descriptor=>'nqa'
                                            dynamic descriptor=>'3971937'
/************************ Transaction Object
                                            /****** Transaction Object
   **********
                                               **********
$mpgTxn = new mpgTransaction($txnArray);
                                            $mpgTxn = new mpgTransaction($txnArray);
/***** Request Object
                                            /***** Request Object
   **********
                                               ***********
$mpgRequest = new mpgRequest($mpgTxn);
                                            $mpgRequest = new mpgRequest($mpgTxn);
                                            $mpgRequest->setProcCountryCode("US"); //"CA"
$mpgRequest->setProcCountryCode("CA"); //"US"
   for sending transaction to US environment
                                               for sending transaction to Canadian
$mpgRequest->setTestMode(true); //false or
                                               environment
   comment out this line for production
                                            $mpgRequest->setTestMode(true); //false or
   transactions
                                               comment out this line for production
/***** mpgHttpsPost Object
                                               transactions
                                            /***** mpgHttpsPost Object
   **********
                                               **********
$mpgHttpPost =new mpgHttpsPost($store id,$api
```

```
Sample Mag Swipe Force Post - CA
                                                     Sample Mag Swipe Force Post - US
                                                  $mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token, $mpgRequest);
//Status check example
                                                     token, $mpaReauest);
//$mpgHttpPost = new mpgHttpsPostStatus
                                                  //Status check example
    ($store id,$api_
                                                  //$mpgHttpPost = new mpgHttpsPostStatus
    token, $status, $mpgRequest);
                                                     ($store id,$api
/***** Response Object
                                                     token, $status, $mpgRequest);
                                                  /***** Response Object
    **********
$mpqResponse=$mpqHttpPost->qetMpqResponse();
                                                     ***********
print("\nCardType = " . $mpgResponse-
                                                  $mpqResponse=$mpqHttpPost->qetMpqResponse();
   >getCardType());
                                                  print("\nCardType = " . $mpgResponse-
print("\nTransAmount = " . $mpgResponse-
                                                      >getCardType());
                                                  print("\nTransAmount = " . $mpgResponse-
   >getTransAmount());
print("\nTxnNumber = " . $mpqResponse-
                                                     >getTransAmount());
   >getTxnNumber());
                                                  print("\nTxnNumber = " . $mpqResponse-
print("\nReceiptId = " . $mpgResponse-
                                                     >getTxnNumber());
   >getReceiptId());
                                                  print("\nReceiptId = " . $mpgResponse-
print("\nTransType = " . $mpgResponse-
                                                     >getReceiptId());
                                                  print("\nTransType = " . $mpgResponse-
   >getTransType());
print("\nReferenceNum = " . $mpgResponse-
                                                     >getTransType());
    >getReferenceNum());
                                                  print("\nReferenceNum = " . $mpgResponse-
print("\nResponseCode = " . $mpgResponse-
                                                     >getReferenceNum());
                                                  print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
                                                     >getResponseCode());
                                                  print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
                                                     >qetMessage());
                                                  print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
                                                     >getAuthCode());
                                                  print("\nComplete = " . $mpgResponse-
   >getComplete());
print("\nTransDate = " . $mpgResponse-
                                                     >getComplete());
                                                  print("\nTransDate = " . $mpgResponse-
   >getTransDate());
print("\nTransTime = " . $mpgResponse-
                                                     >getTransDate());
   >getTransTime());
                                                  print("\nTransTime = " . $mpgResponse-
print("\nTicket = " . $mpgResponse->getTicket
                                                     >getTransTime());
                                                  print("\nTicket = " . $mpgResponse->getTicket
print("\nTimedOut = " . $mpgResponse-
                                                  print("\nTimedOut = " . $mpgResponse-
   >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
                                                     >getTimedOut());
                                                  //print("\nStatusCode = " . $mpgResponse-
   >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
                                                     >getStatusCode());
    >getStatusMessage());
                                                  //print("\nStatusMessage = " . $mpgResponse-
                                                      >getStatusMessage());
```

10.6 Mag Swipe Purchase Correction

Track2PurchaseCorrection transaction object definition

```
$txnArray = array('type'=>'track2_purchasecorrection', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2PurchaseCorrection transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Purchase Correction transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 101: Track2PurchaseCorrection transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Transaction number	String	255-character alphanumeric	'txn_number'=>\$txnnumber

Table 102: Mag Swipe Purchase Correction transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Dynamic descriptor	String	20-character alphanumeric ²	'dynamic_descriptor'=>\$dynamic_descriptor

ample Mag Swipe Purchase Correction - CA	Sample Mag Swipe Purchase Correction - US
php require "//mpgClasses.php"; /************************************</td <td><pre><?php require "//mpgClasses.php"; /************************************</td></pre></td>	<pre><?php require "//mpgClasses.php"; /************************************</td></pre>
*******	*****************
<pre>\$store id='store5';</pre>	<pre>\$store id='monusqa002';</pre>
\$api token='yesquy';	\$api token='qatoken';
//\$status = 'false';	//\$status = 'false';
/****** Transaction	/****************** Transaction
Variables **********************/	Variables **************************/
<pre>\$orderid='ord-110515-15:27:18';</pre>	<pre>\$orderid='ord-140515-12:31:15';</pre>
\$txnnumber='31999-0 10';	\$txnnumber='837283-0 25';
\$dynamic descriptor='nga';	/******************** Transaction Array
/******************* Transaction Array	**************
********	\$txnArray=array(type=>'track2
\$txnArray=array(type=>'track2	purchasecorrection',
purchasecorrection',	order id=>\$orderid,
order id=>\$orderid,	txn number=>\$txnnumber
txn number=>\$txnnumber,	·
dynamic descriptor=>\$dynamic descriptor	/******************* Transaction Object

/*********************** Transaction Object	<pre>\$mpqTxn = new mpqTransaction(\$txnArray);</pre>
*******	/***************** Request Object
<pre>\$mpqTxn = new mpqTransaction(\$txnArray);</pre>	*********

¹For more information, see Appendix C (page 282).

²See "Definition of Request Fields" (page 260) for proper length definition

Sample Mag Swipe Purchase Correction - CA Sample Mag Swipe Purchase Correction - US /***** Request Object \$mpgRequest = new mpgRequest(\$mpgTxn); *********** \$mpgRequest->setProcCountryCode("US"); //"CA" \$mpgRequest = new mpgRequest(\$mpgTxn); for sending transaction to Canadian \$mpgRequest->setProcCountryCode("CA"); //"US" environment for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or \$mpgRequest->setTestMode(true); //false or comment out this line for production comment out this line for production transactions /***** mpgHttpsPost Object transactions /***** mpgHttpsPost Object ********* ********** \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api token, \$mpqRequest); token, \$mpgRequest); //Status check example //Status check example //\$mpgHttpPost = new mpgHttpsPostStatus //\$mpgHttpPost = new mpgHttpsPostStatus (\$store_id,\$api_ (\$store id,\$api token,\$status,\$mpgRequest); /***** Response Object token, \$status, \$mpqRequest); /***** Response Object *********** *********** \$mpgResponse=\$mpgHttpPost->getMpgResponse(); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponseprint("\nCardType = " . \$mpgResponse->getCardType()); >getCardType()); print("\nTransAmount = " . \$mpgResponseprint("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTransAmount()); $print("\nTxnNumber = " . $mpgResponse-$ >getTxnNumber()); $print("\nReceiptId = " . \nReceiptId = " . \nR$ >getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); $print("\nMessage = " . \$mpgResponse-$ >getResponseCode()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getMessage()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); >getComplete()); print("\nTransDate = " . \$mpgResponseprint("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); >getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket print("\nTicket = " . \$mpgResponse->getTicket ()); print("\nTimedOut = " . \$mpgResponse-()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); >getTimedOut()); //print("\nStatusCode = " . \$mpgResponse-//print("\nStatusCode = " . \$mpgResponse->getStatusCode()); //print("\nStatusMessage = " . \$mpgResponse->getStatusCode()); //print("\nStatusMessage = " . \$mpgResponse->getStatusMessage()); >getStatusMessage()); 2>

10.7 Mag Swipe Refund

Track2Refundtransaction object definition

```
$txnArray = array('type'=>'track2_refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Mag Swipe Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Value Type Limits Set method 'order id'=>\$order id Order ID String 50-character alphanumeric 'amount'=>\$amount **Amount** String 9-character decimal 'txn number'=>\$txnnumber Transaction number String 255-character alphanumeric

Table 103: Track2Refund transaction object mandatory values

Table 104:	Mag Swipe Refund	transaction	optional	values
-------------------	------------------	-------------	----------	--------

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	cust_id=>'cust'
Status Check ¹	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>
Dynamic descriptor	String	20-character alphanumeric ²	'dynamic_descriptor'=>\$dynamic_descriptor

Sample Mag Swipe Refund - CA	Sample Mag Swipe Refund - US
<pre><?php require "//mpgClasses.php"; /************************************</th><th><pre><?php require "//mpgClasses.php"; /************************************</th></pre></th></pre>	<pre><?php require "//mpgClasses.php"; /************************************</th></pre>

¹For more information, see Appendix C (page 282).

²See "Definition of Request Fields" (page 260) for proper length definition

```
Sample Mag Swipe Refund - CA
                                                  Sample Mag Swipe Refund - US
$api token='yesguy';
                                              $api token='qatoken';
//$status = 'false';
                                              //$status = 'false';
/***** Transaction
                                              /***** Transaction
   Variables ********************/
                                                 Variables **********************/
$orderid='ord-110515-15:44:10';
                                              $orderid='ord-140515-12:34:02';
$amount='1.00';
                                              $amount='1.00';
$txnnumber='32087-1 10';
                                              $txnnumber='837286-1 25';
                                              /***** Transaction Array
$dynamic descriptor='nqa';
/****** Transaction Array
                                                 ***********
   **********
                                              $txnArray=array(type=>'track2 refund',
$txnArray=array(type=>'track2 refund',
                                              order id=>$orderid,
order id=>$orderid,
                                              amount=>$amount,
amount=>$amount,
                                              txn number=>$txnnumber
txn number=>$txnnumber,
                                              );
                                              /*********************** Transaction Object
dynamic descriptor=>$dynamic descriptor
                                                  **********
/***** Transaction Object
                                              $mpgTxn = new mpgTransaction($txnArray);
   ***********
                                               ************************ Request Object
                                                 ***********
$mpgTxn = new mpgTransaction($txnArray);
/****************** Request Object
                                              $mpgRequest = new mpgRequest($mpgTxn);
   **********
                                              $mpgRequest->setProcCountryCode("US"); //"CA"
$mpgRequest = new mpgRequest($mpgTxn);
                                                 for sending transaction to Canadian
$mpgRequest->setProcCountryCode("CA"); //"US"
                                                 environment
   for sending transaction to US environment
                                              $mpgRequest->setTestMode(true); //false or
$mpgRequest->setTestMode(true); //false or
                                                  comment out this line for production
   comment out this line for production
                                                  transactions
                                              /***** mpgHttpsPost Object
   transactions
/***** mpqHttpsPost Object
                                                 **********
   **********
                                              $mpgHttpPost =new mpgHttpsPost($store_id,$api_
$mpgHttpPost =new mpgHttpsPost($store id,$api
                                                 token, $mpaReauest);
   token, $mpgRequest);
                                              //Status check example
//Status check example
                                              //$mpgHttpPost = new mpgHttpsPostStatus
//$mpgHttpPost = new mpgHttpsPostStatus
                                                  ($store_id,$api_
   ($store id,$api
                                                  token,$status,$mpgRequest);
                                              /***** Response Object
   token, $status, $mpgRequest);
/***** Response Object
                                                  ***********
   ***********
                                              $mpgResponse=$mpgHttpPost->getMpgResponse();
$mpgResponse=$mpgHttpPost->getMpgResponse();
                                              print("\nCardType = " . $mpgResponse-
print("\nCardType = " . $mpgResponse-
                                                  >getCardType());
                                              print("\nTransAmount = " . $mpgResponse-
   >getCardType());
print("\nTransAmount = " . $mpgResponse-
                                                  >getTransAmount());
   >getTransAmount());
                                              print("\nTxnNumber = " . $mpgResponse-
print("\nTxnNumber = " . $mpgResponse-
                                                  >getTxnNumber());
                                              print("\nReceiptId = " . $mpgResponse-
   >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
                                                  >getReceiptId());
   >getReceiptId());
                                              print("\nTransType = " . $mpgResponse-
print("\nTransType = " . $mpgResponse-
                                                 >getTransType());
                                              print("\nReferenceNum = " . $mpgResponse-
   >getTransType());
print("\nReferenceNum = " . $mpgResponse-
                                                 >getReferenceNum());
                                              print("\nResponseCode = " . $mpgResponse-
   >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
                                                  >getResponseCode());
   >getResponseCode());
                                              print("\nMessage = " . \$mpgResponse-
print("\nMessage = " . $mpgResponse-
                                                 >getMessage());
                                              print("\nAuthCode = " . $mpgResponse-
   >getMessage());
print("\nAuthCode = " . $mpgResponse-
                                                 >getAuthCode());
   >getAuthCode());
                                              print("\nComplete = " . $mpgResponse-
print("\nComplete = " . $mpgResponse-
                                                 >qetComplete());
   >getComplete());
```

Sample Mag Swipe Refund - CA	Sample Mag Swipe Refund - US
<pre>print("\nTransDate = " . \$mpgResponse-</pre>	<pre>print("\nTransDate = " . \$mpgResponse-</pre>

10.8 Mag Swipe Independent Refund

Note

If you receive a TRANSACTION NOT ALLOWED error, it may mean the Mag Swipe Independent Refund transaction is not supported on your account. Contact Moneris to have it temporarily (re-)enabled.

Track2IndependentRefund transaction object definition

```
$txnArray = array('type'=>'track2_ind_refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2IndependentRefund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

Mag Swipe Independent Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 105: Mag Swipe Independent Refund transaction object mandatory values

Value	Туре	Limits	Set method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount
Credit card num- ber		20-character numeric	track2indrefund 'pan'=>\$pan

Table 105: Mag Swipe Independent Refund transaction object mandatory values

Value	Туре	Limits	Set method
Track2	String	40-character numeric	track2indrefund
data			track2=>\$track
	String	4-character alphanumeric	'expdate'=>\$expiry_date
date		(YYMM format)	
POS code	String	2-character numeric	'pos_code'=>\$pos_code

Table 106: Mag Swipe Independent Refund transaction optional values

Value	Туре	Limits	Set method
Customer ID	String	50-character alphanumeric	track2indrefund
			cust_id=>'cust'
Dynamic descriptor	String	20-character alphanumeric ¹	<pre>'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Status Check ²	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus (\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>

Sample Mag Swipe Independent Refund - CA	Sample Mag Swipe Independent Refund - US
<pre> <?php require "//mpgClasses.php"; /********************************** \$store_id='store5'; \$api_token='yesquy'; //\$status = 'false'; /************************************</td><td><pre> <?php require "//mpgClasses.php"; /********************************* \$store_id='monusqa002'; \$api_token='qatoken'; //\$status = 'false'; /********************************** Variables ************************* \$orderid='ord-'.date("dmy-G:i:s"); \$custid='customer5'; \$amount='1.00'; /******************************** \$stdin = fopen("php://stdin", 'r'); \$track1 = fgets (\$stdin); \$startDelim = ";"; \$firstChar = \$track1{0}; \$track = ''; if(\$firstChar==\$startDelim) { </pre></pre></td></pre>	<pre> <?php require "//mpgClasses.php"; /********************************* \$store_id='monusqa002'; \$api_token='qatoken'; //\$status = 'false'; /********************************** Variables ************************* \$orderid='ord-'.date("dmy-G:i:s"); \$custid='customer5'; \$amount='1.00'; /******************************** \$stdin = fopen("php://stdin", 'r'); \$track1 = fgets (\$stdin); \$startDelim = ";"; \$firstChar = \$track1{0}; \$track = ''; if(\$firstChar==\$startDelim) { </pre></pre>

¹See "Definition of Request Fields" (page 260) for proper length definition

²For more information, see Appendix C (page 282).

Sample Mag Swipe Independent Refund - CA Sample Mag Swipe Independent Refund - US \$track = \$track1; \$track = \$track1; else else \$track2 = fgets (\$stdin); \$track2 = fgets (\$stdin); \$track = \$track2; \$track = \$track2; \$track = trim(\$track); \$track = trim(\$track); /****** Transaction Array /****** Transaction Array ********** *********** \$txnArray=array(type=>'track2 ind refund', \$txnArray=array(type=>'track2 ind refund', order id=>\$orderid, order id=>\$orderid. cust id=>\$custid, cust id=>\$custid, amount=>\$amount, amount=>\$amount, track2=>\$track. track2=>\$track. pan=>'', pan=>'', expdate=>'', expdate=>'' pos_code=>'12', pos_code=>'00', dynamic descriptor=>'4040' dynamic descriptor=>'nqa' /************************ Transaction Object /****** Transaction Object ********** ********** \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgTxn = new mpgTransaction(\$txnArray); /***** Request Object /***** Request Object *********** *********** \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("US"); //"CA" \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to Canadian for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or environment comment out this line for production \$mpgRequest->setTestMode(true); //false or transactions comment out this line for production /*********************** mpgHttpsPost Object transactions /***** mpgHttpsPost Object ********** \$mpgHttpPost = new mpgHttpsPost(\$store ********* \$mpgHttpPost = new mpgHttpsPost(\$store id,\$api token,\$mpgRequest); //Status check example id,\$api token,\$mpgRequest); //\$mpgHttpPost = new mpgHttpsPostStatus //Status check example (\$store id,\$api //\$mpgHttpPost = new mpgHttpsPostStatus token, \$status, \$mpgRequest); (\$store id,\$api /***** Response Object token, \$status, \$mpgRequest); /***** Response Object ********** ********** \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse-\$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTransAmount()); >getTxnNumber()); print("\nTxnNumber = " . \$mpgResponseprint("\nReceiptId = " . \$mpgResponse->getTxnNumber()); >getReceiptId()); print("\nReceiptId = " . \$mpgResponseprint("\nTransType = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getTransType()); >getReferenceNum()); print("\nReferenceNum = " . \$mpgResponseprint("\nResponseCode = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); $print("\nMessage = " . \nmgResponse-$ >getResponseCode()); $print("\nMessage = " . \$mpgResponse-$ >getMessage());

Sample Mag Swipe Independent Refund - CA	Sample Mag Swipe Independent Refund - US
<pre>print("\nAuthCode = " . \$mpgResponse-</pre>	<pre>>getMessage()); print("\nAuthCode = " . \$mpgResponse-</pre>

11 Transaction Risk Management Tool

- 11.1 Introduction to Queries
- 11.2 Session Query
- 11.3 Attribute Query
- 1 Assertion Query, page 1
- 11.5 Inserting the Profiling Tags Into Your Website
- 11.5 Inserting the Profiling Tags Into Your Website

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 4 (page 24).

The Transaction Risk Management Tool (TRMT) is available to Canadian integrations only.

11.1 Introduction to Queries

There are 3 types of transactions associated with the Transaction Risk Management Tool (TRMT):

- Session Query (page 192)
- Attribute Query (page 198)

The Session Query and Attribute Query are used at the time of the transaction to obtain the risk assessment.

Moneris recommends that you use the Session Query as much as possible for obtaining your risk assessment because it uses the device fingerprint as well as other transaction information when providing the risk scores.

To use the Session Query, you must implement two components:

- Tags on your website to collect the device fingerprinting information
- Session Query transaction.

If you are not able to collect the necessary information for the Session Query (such as the device fingerprint), then use the Attribute Query.

11.2 Session Query

Once a device profiling session has been initiated upon a client device, the Session Query API is used at the time of the transaction or even to obtain a device identifier or 'fingerprint', attribute list and risk assessment for the client device.

SessionQuery transaction object definition

```
$riskTxn = new riskTransaction($txnArray);
```

HttpsPostRequest object for SessionQuery transaction

\$riskHttpsPost =new riskHttpsPost(\$store id,\$api token,\$riskRequest);

Session Query transaction values

Table 107: SessionQuery transaction object mandatory values

Value	Туре	Limits	Set method
Value		Desc	cription
Session ID	String	9-character decimal	'session_id'=>\$session_id
		Permitted characters: [a-z], [A-Z], 0-9, _, -	
	Web se	rver session identifier generated w	hen device profiling was initiated.
Service type	String	TBD	'service_type'=>\$service_type
	Which	output fields are returned.	
	session	returns IP and device related att	ributes.
Event type	String	TBD	'event_type'=>\$event_type
	Defines	the type of transaction or event fo	or reporting purposes.
	paymei	nt - Purchasing of goods/services.	
Account login	String	TBD	'account_login'=>\$account_login
	TBD		
Password	String	TBD	'password_hash' =>\$password_hash
hash	TBD		
Account num- ber	String	TBD	<pre>'account_number' => \$account_num- ber</pre>
	TBD		
Account name	String	TBD	'account_name' => \$account_name
	TBD		
Account email	String	TBD	'account_email'=>\$account_email
	TBD		
Credit card	String	20-character numeric	'pan'=>\$pan
number		No spaces or dashes	
	accepte	ed by some issuers. This field has be	gits, but some 13-digit numbers are still een intentionally expanded to 20 digits in otential support of private label card ranges.

Table 107: SessionQuery transaction object mandatory values (continued)

	Туре	Limits	Set method
Value		Desc	cription
Account address street 1	String	32-character alphanumeric	<pre>'account_address_ street1'=>\$account_address_ street1</pre>
	First po	rtion of the street address compo	nent of the billing address.
Account Address street 2	String	32-character alphanumeric	<pre>'account_address_ street2'=>\$account_address_ street2</pre>
	Second	portion of the street address com	ponent of the billing address.
Account address city	String	50-character alphanumeric	<pre>'account_address_ city'=>\$account_address_city</pre>
	The city	component of the billing address.	
Account address state/-	String	64-character alphanumeric	'account_address_ state'=>\$account_address_state
province	The state component of the billing address.		
Account address country	String	2-character alphanumeric	<pre>'account_address_ country'=>\$account_address_ country</pre>
	ISO2 country code of the billing addresses.		
Account address zip/-	String	8-character alphanumeric	<pre>'account_address_zip'=>\$account_ address_zip</pre>
postal code	Zip/postal code of the billing address.		
Shipping address street 1	String	32-character alphanumeric	<pre>'shipping_address_ street1'=>\$shipping_address_ street1</pre>
	First portion of the street address component of the shipping address.		
Shipping address street 2	String	32-character alphanumeric	<pre>'shipping_address_ street2'=>\$shipping_address_ street2</pre>
	Second portion of the street address component of the shipping address.		
Shipping address city	String	50-character alphanumeric	<pre>'shipping_address_ city'=>\$shipping_address_city</pre>
	City cor	mponent of the shipping address.	

Table 107: SessionQuery transaction object mandatory values (continued)

	Туре	Limits	Set method
Value		Desc	cription
Shipping address state/-	String	64-character alphanumeric	'shipping_address_ state'=>\$shipping_address_state
province	State co	omponent of the shipping address.	
Shipping address coun- try	String	2-character alphanumeric	<pre>'shipping_address_ country'=>\$shipping_address_ country</pre>
	ISO2 co	untry code of the account address	s country.
Shipping address zip	String	8-character alphanumeric	<pre>'shipping_address_ zip'=>\$shipping_address_zip</pre>
	The zip,	/postal code component of the shi	pping address.
Local attribute	String	255-character alphanumeric	
1	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute	String	255-character alphanumeric	
2	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute	String	255-character alphanumeric	
3	l	used to pass custom attribute data at a with the returned device inforr	a. These are used if you wish to correlate mation.
Local attribute	String	255-character alphanumeric	
4	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
	String	255-character alphanumeric	
5	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		•
Transaction	String	255-character alphanumeric	
amount		Must contain 2 decimal places	
	The nui	meric currency amount.	

Table 107: SessionQuery transaction object mandatory values (continued)

Value	Туре	Limits	Set method
value		Desc	ription
Transaction	String	10-character numeric	
currency	The currency type that the transaction was denominated in. If TransactionAmount is passed, the TransactionCurrency is required.		
	Values to be used are: • CAD − 124		
	1	JSD – 840	

Sample code

```
Sample Session Query - CA
<?php
require "../../mpgClasses.php";
/**************** Request Variables ********************/
$store id='moneris';
$api token='hurgle';
/****************** Transactional Variables *******************/
$type='session query';
$order id='risktest-'.date("dmy-G:i:s");
$session id='abc123';
$service type='session';
//$event type='login';
$policy = '';
$device id = '4EC40DE5-0770-4fa0-BE53-981C067C598D';
$account login = '13195417-8CA0-46cd-960D-14C158E4DBB2';
$password hash = '489c830f10f7c601d30599a0deaf66e64d2aa50a';
$account number = '3E17A905-AC8A-4c8d-A417-3DADA2A55220';
$account name = '4590FCC0-DF4A-44d9-A57B-AF9DE98B84DD';
$account email = '3CAE72EF-6B69-4a25-93FE-2674735E78E8@test.threatmetrix.com';
$account telephone = '5556667777';
$pan = '4242424242424242';
$account address street1 = '3300 Bloor St W';
$account address street2 = '4th Flr West Tower';
$account address city = 'Toronto';
$account address state ='Ontario';
$account address country = 'CA';
$account_address_zip = 'M8X2X2';
$shipping_address_street1 = '3300 Bloor St W';
$shipping_address_street2 = '4th Flr West Tower';
$shipping address city = 'Toronto';
$shipping_address_state = 'Ontario';
$shipping address country = 'CA';
$shipping address zip = 'M8X2X2';
$local attrib 1 = 'a';
$local_attrib_2 = 'b';
$local attrib 3 = 'c';
$local_attrib 4 = 'd';
$local attrib 5 = 'e';
$online tld = 'Facebook';
```

Sample Session Query - CA

```
$online_id_handle = 'Moneris';
$transaction amount = '1.00';
$transaction currency = '124';
/************* SessionAccountInfo Associative Array ***************************/
$sessionAccountInfoTemplate = array
'account login'=>$account login,
'password hash' =>$password_hash,
'account number' => $account number,
'account name' => $account name,
'account email'=>$account email,
'pan' =>$pan
$mpqSessionAccountInfo = new mpqSessionAccountInfo ($sessionAccountInfoTemplate);
/******* Transactional Associative Array **************/
$txnArray=array(
'type'=>$type,
'order id'=>$order id,
'session id'=>$session id,
'service type'=>$service type
$riskTxn = new riskTransaction($txnArray);
/******************* Set SessionAccountInfo **********************/
$riskTxn->setSessionAccountInfo($mpgSessionAccountInfo);
/******************* Request Object ******************/
$riskRequest = new riskRequest($riskTxn);
$riskRequest->setTestMode(true);
$riskHttpsPost =new riskHttpsPost($store id,$api token,$riskRequest);
$riskResponse=$riskHttpsPost->getRiskResponse();
//print("\nResponse = " . $riskResponse);
print("\nResponseCode = " . $riskResponse->getResponseCode());
print("\nMessage = " . $riskResponse->getMessage());
$results = $riskResponse->getResults();
foreach($results as $key => $value)
print("\n".$key ." = ". $value);
$rules = $riskResponse->getRules();
//print r($rules);
foreach ($rules as $i)
foreach ($i as $key => $value)
echo "\n$key = $value";
?>
```

11.2.1 Session Query Transaction Flow

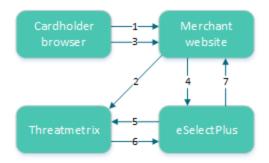


Figure 5: Session Query transaction flow

- 1. Cardholder logs onto the merchant website.
- When the page has loaded in the cardholder's browser, special tags within the site allow information from the device to be gathered and sent to ThreatMetrix as the device fingerprint.
 The HTML tags should be placed where the cardholder is resident on the page for a couple of seconds to get the broadest data possible.
- 3. Customer submits a transaction.
- 4. Merchant's web application makes a Session Query transaction to the Moneris Payment Gateway using the same session id that was included in the device fingerprint. This call must be made within 30 minutes of profiling (2).
- 5. Moneris Payment Gateway submits the Session Query data to ThreatMetrix.
- 6. ThreatMetrix uses the Session Query data and the device fingerprint information to assess the transaction against the rules. A score is generated based on the rules.
- 7. The merchant uses the returned device information in its risk analysis to make a business decision. The merchant may wish to continue or cancel with the cardholder's payment transaction.

11.3 Attribute Query

The Attribute Query is used to obtain a risk assessment of transaction-related identifiers such as the email address and the card number. Unlike the Session Query, the Attribute Query does not require the device fingerprinting information to be provided.

AttributeQuery transaction object definition

\$riskTxn = new riskTransaction(\$txnArray);

HttpsPostRequest object for AttributeQuery transaction

\$riskHttpsPost =new riskHttpsPost(\$store id,\$api token,\$riskRequest);

Attribute Query transaction values

Table 108: Attribute Query transaction object mandatory values

	Туре	Limits	Set method
Value		Desc	cription
Service type	String	TBD	<pre>'service_type'=>\$service_type</pre>
	Which o	output fields are returned.	
	session	returns IP and device related att	ributes.
Device ID	String	36-character alphanumeric	'device_id'=>\$device_id
	Unique query A	, ,	revious call to the ThreatMetrix session-
Credit card	String	20-character numeric	'pan'=>\$pan
number		No spaces or dashes	
	accepte	ed by some issuers. This field has b	gits, but some 13-digit numbers are still een intentionally expanded to 20 digits in otential support of private label card ranges.
IP address	String	64-character alphanumeric	'ip_address'=>\$ip_address
	True IP	address. Results will be returned a	s true_ip_geo, true_ip_score and so on.
IP forwarded	String	64-character alphanumeric	<pre>'ip_forwarded'=>\$ip_forwarded</pre>
		address of the proxy. If the IPAddre p_geo and proxy_ip_score.	ess is supplied, results will be returned as
		Address is not supplied, this IP adults will be returned as true_ip_geo	Idress will be treated as the true IP address o, true_ip_score and so on
Account address street 1	String	32-character alphanumeric	<pre>'account_address_ street1'=>\$account_address_ street1</pre>
	First po	rtion of the street address compo	nent of the billing address.
Account Address Street 2	String	32-character alphanumeric	<pre>'account_address_ street2'=>\$account_address_ street2</pre>
	Second portion of the street address component of the billing address.		
Account address city	String	50-character alphanumeric	<pre>'account_address_ city'=>\$account_address_city</pre>
	The city	component of the billing address.	

Table 108: Attribute Query transaction object mandatory values (continued)

	Туре	Limits	Set method
Value		Desc	cription
Account address state/-	String	64-character alphanumeric	<pre>'account_address_ state'=>\$account_address_state</pre>
province	The sta	te component of the billing addres	SS.
Account address coun- try	String	2-character alphanumeric	<pre>'account_address_ country'=>\$account_address_ country</pre>
	ISO2 cc	ountry code of the billing addresses	5.
Account address zip/-	String	8-character alphanumeric	<pre>'account_address_zip'=>\$account_ address_zip</pre>
postal code	Zip/pos	stal code of the billing address.	
Shipping address street 1	String	32-character alphanumeric	<pre>'shipping_address_ street1'=>\$shipping_address_ street1</pre>
	Account address country		
Shipping Address Street 2	String	32-character alphanumeric	<pre>'shipping_address_ street2'=>\$shipping_address_ street2</pre>
	Second	portion of the street address com	ponent of the shipping address.
Shipping Address City	String	50-character alphanumeric	<pre>'shipping_address_ city'=>\$shipping_address_city</pre>
	City co	mponent of the shipping address.	
Shipping Address	String	64-character alphanumeric	<pre>'shipping_address_ state'=>\$shipping_address_state</pre>
State/Province	State/P	Province component of the shippin	g address.
Shipping Address Coun- try	String	2-character alphanumeric	<pre>'shipping_address_ country'=>\$shipping_address_ country</pre>
	ISO2 country code of the account address country.		
Shipping Address zip/-	String	8-character alphanumeric	<pre>'shipping_address_ zip'=>\$shipping_address_zip</pre>
postal code	The zip	/postal code component of the shi	ipping address.

	Sample Attribute Query - CA
php</th <th></th>	

Sample Attribute Query - CA

```
require "../../mpgClasses.php";
                  ****** Request Variables ****************/
$store id='moneris';
$api token='hurgle';
/******************* Transactional Variables ******************/
$type='session query';
$order id='risktest-'.date("dmy-G:i:s");
$session id='abc123';
$service type='session';
//$event type='login';
$policy = '';
$device id = '4EC40DE5-0770-4fa0-BE53-981C067C598D';
$account login = '13195417-8CA0-46cd-960D-14C158E4DBB2';
$password hash = '489c830f10f7c601d30599a0deaf66e64d2aa50a';
$account number = '3E17A905-AC8A-4c8d-A417-3DADA2A55220';
$account name = '4590FCC0-DF4A-44d9-A57B-AF9DE98B84DD';
\alpha = 13CAE72EF-6B69-4a25-93FE-2674735E78E8@test.threatmetrix.com';
$account telephone = '5556667777';
$pan = '4242424242424242';
$account address street1 = '3300 Bloor St W';
$account address street2 = '4th Flr West Tower';
$account_address_city = 'Toronto';
$account_address_state ='Ontario';
$account address country = 'CA';
$account address zip = 'M8X2X2';
$shipping address street1 = '3300 Bloor St W';
$shipping address street2 = '4th Flr West Tower';
$shipping address city = 'Toronto';
$shipping address state = 'Ontario';
$shipping_address_country = 'CA';
$shipping address zip = 'M8X2X2';
$local attrib 1 = 'a';
$local attrib 2 = 'b';
$local attrib 3 = 'c';
$local_attrib 4 = 'd';
$local_attrib_5 = 'e';
$online tld = 'Facebook';
$online id handle = 'Moneris';
$transaction_amount = '1.00';
$transaction currency = '124';
/***************** SessionAccountInfo Associative Array **********************/
$sessionAccountInfoTemplate = array
'account login'=>$account login,
'password hash' =>$password hash,
'account number' => $acount number,
'account name' => $account name,
'account email'=>$account email,
'pan' =>$pan
);
/********************** SessionAccountInfo Object ****************************/
\verb§mpgSessionAccountInfo = new mpgSessionAccountInfo ($sessionAccountInfoTemplate);
/****** Transactional Associative Array ****************/
$txnArray=array(
'type'=>$type,
'order id'=>$order id,
'session id'=>$session id,
'service type'=>$service type
```

Sample Attribute Query - CA /***************** Transaction Object ***********************/ \$riskTxn = new riskTransaction(\$txnArray); /****************** Set SessionAccountInfo ***********************/ \$riskTxn->setSessionAccountInfo(\$mpqSessionAccountInfo); /***************** Request Object *********** \$riskRequest = new riskRequest(\$riskTxn); \$riskRequest->setTestMode(true); \$riskHttpsPost =new riskHttpsPost(\$store_id,\$api_token,\$riskRequest); \$riskResponse=\$riskHttpsPost->getRiskResponse(); //print("\nResponse = " . \$riskResponse); print("\nResponseCode = " . \$riskResponse->getResponseCode()); print("\nMessage = " . \$riskResponse->getMessage()); \$results = \$riskResponse->getResults(); foreach(\$results as \$key => \$value) $print("\n".\$key ." = ". \$value);$ \$rules = \$riskResponse->getRules(); //print r(\$rules); foreach (\$rules as \$i) foreach (\$i as \$key => \$value) echo "\n\$key = \$value"; ?>

11.3.1 Attribute Query Transaction Flow

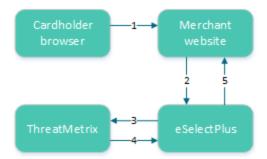


Figure 6: Attribute query transaction flow

- 1. Cardholder logs onto merchant website and submits a transaction.
- 2. The merchant's web application makes an Attribute Query transaction that includes the session ID to the Moneris Payment Gateway.
- 3. Moneris Payment Gateway submits Attribute Query data to ThreatMetrix.
- 4. ThreatMetrix uses the Attribute Query data to assess the transaction against the rules. A score is generated based on the rules.
- 5. The merchant uses the returned device information in its risk analysis to make a business decision. The merchant may wish to continue or cancel with the cardholder's payment transaction.

11.4 Handling Response Information

When reviewing the response information and determining how to handle the transaction, it is recommended that you (either manually or through automated logic on your site) use the following pieces of information:

- Risk score
- Rules triggered (such as Rule Codes, Rule Names, Rule Messages)
- Results obtained from Verified by Visa, MasterCard Secure Code, AVS, CVD and the financial transaction authorization
- Response codes for the Transaction Risk Management Transaction that are included by automated processes.

11.4.1 TRMT Response Fields

Table 109: Receipt object response values for TRMT

Value	Туре	Limits	Get method
Value	Definition		
Response	String	3-character alphanumeric	
Code	See Table	110 (page 205)	
Message	String	TBD	
	Response	message	
Event type	String	TBD	
	Type of transaction or event returned in the response.		
Org ID	String	TBD	
	ThreatMetrix-defined unique transaction identifier		
Policy	String	TBD	
	Policy used for the Session Query will be returned with the return request. If the Policy was not included, then the Policy name default is returned.		
Policy score	String	TBD	
	The sum of all the risks weights from triggered rules within the selected policy in the range [-100100]		
Request dur-	String	TBD	
ation	Length of time it takes for the transaction to be processed.		
Request ID	String	TBD	
	Unique number and will always be returned with the return request.		ed with the return request.

Table 109: Receipt object response values for TRMT (continued)

Value	Туре	Limits	Get method
Value		Do	efinition
Request res-	String	TBD	
ult	See Table	111 (page 205).	
Review	String	TBD	
status	The transa	action status based on the asse	ssments and risk scores.
Risk rating	String	TBD	
	The rating	based on the assessments and	l risk scores.
Service type	String	TBD	
	The service	e type will be returned in the at	tribute query response.
Session ID	String	TBD	
	Temporar	y identifier unique to the visito	r will be returned in the return request.
Summary	String	TBD	
risk score	Based on all of the returned values in the range [-100 100]		
Transaction	String	TBD	
ID	This is the transaction identifier and will always be returned in the response when supplied as input.		
Unknown	String	TBD	
session	If present,	the value is "yes". It indicates	the session ID that was passed was not found.
ITD	String	1-character alphabetic	
Enhanced AVS Response Code	The ITD (Internet Transaction Data) reviews several methods for performing a credit card transaction online. The ITDReponse indicates the AmEx ITD validation results. Applicable for AmEx and JCB only. Y = data matches N = data does not match U = data not checked R = retry S = Service not allowed [space] = data not sent		

Table 110: Response code descriptions

Value	Definition
001	Success
981	Data error
982	Duplicate order ID
983	Invalid transaction
984	Previously asserted
985	Invalid activity description
986	Invalid impact description
987	Invalid confidence description
988	Cannot find previous

Table 111: Request result values and descriptions

Value	Definition
fail_incomplete	ThreatMetrix was unable to process the request due to incomplete or incorrect input data
fail_invalid_telephone_ number	Format of the supplied telephone number was invalid
fail_access	ThreatMetrix was unable to process the request because of API verification failing
fail_internal_error	ThreatMetrix encountered an error while processing the request
fail_invalid_device_id	Format of the supplied device_id was invalid
fail_invalid_email_address	Format of the supplied email address was invalid
fail_invalid_ip_address_ parameter	Format of a supplied ip_address parameter was invalid
fail_temporarily_unavailable	Request failed because the service is temporarily unavailable
fail_verification	API query limit reached
success	ThreatMetrix was able to process the request successfully

11.4.2 Understanding the Risk Score

For each Session Query or Attribute Query, a score with a value between -100 and +100 is returned based on the rules that were triggered for the transaction.

Table 112 defines the risk scores ranges.

Table 112: Session Query and Attribute Query risk score definitions

Risk score	Visa definition
-100 to -1	A lower score indicates a higher probability that the transaction is fraudulent.
0	Neutral transaction
1 to 100	A higher score indicates a lower probability that the transaction is fraudulent.
	Note : All e-commerce transactions have some level of risk associated with them. Therefore, it is rare to see risk score in the high positive values.

When evaluating the risk of a transaction, the risk score gives an initial indicator of the potential risk that the transaction is fraudulent. Because some of the rules that are evaluated on each transaction may not be relevant to your business scenario, review the rules that were triggered for the transaction before determining how to handle the transaction.

11.4.3 Understanding the Rule Codes, Rule Names and Rule Messages

The rule codes, rule names and rule messages provide details about what rules were triggered during the assessment of the information provided in the Session or Attribute Query. Each rule code has a rule name and rule message. The rule name and rule message are typically similar. Table 113 provides additional information on each rule.

When evaluating the risk of a transaction, it is recommended that you review the rules that were triggered for the transaction and assess the relevance to your business. (That is, how does it relate to the typical buying habits of your customer base?)

If you are automating some or all of the decision-making processes related to handling the responses, you may want to use the rule codes. If you are documenting manual processes, you may want to refer to the more user-friendly rule name or rule message.

Table 113: Rule names, numbers and messages

Rule name	Rule number	Rule message		
kule name	Rule explanation			
	White lists			
DeviceWhitelisted	WL001	Device White Listed		
	Device is on the white list. This indicates that the device has been flagged as always "ok".			
Note : This rule is currently not in use.		rently not in use.		
IPWhitelisted	WL002	IP White Listed		
	IP address is on the white list. This indicates the device has been flagged as always "ok".			
	Note: This rule is currently not in use.			

Table 113: Rule names, numbers and messages (continued)

Dula name	Rule number	Rule message		
Rule name	Rule explanation			
EmailWhitelisted	WL003	Email White Listed		
		Email address is on the white list. This indicates that the device has been flagged as always "ok".		
	Note : This rule is c	Note: This rule is currently not in use.		
	Event velocity			
2DevicePayment	EV003	2 Device Payment Velocity		
	Multiple payments past 24 hours.	Multiple payments were detected from this device in the past 24 hours.		
2IPPaymentVelocity	EV006	2 IP Payment Velocity		
	Multiple payments past 24 hours.	Multiple payments were detected from this IP within the past 24 hours.		
2ProxyPaymentVelocity	EV008	2 Proxy Payment Velocity		
	hour period. This o	The device has used 3 or more different proxies during a 24 hour period. This could be a risk or it could be someone using a legitimate corporate proxy.		
	Email			
3EmailPerDeviceDay	EM001	3 Emails for the Device ID in 1 Day		
	This device has prepart 24 hours.	esented 3 different email IDs within the		
3EmailPerDeviceWeek	EM002	3 emails for the Device ID in 1 week		
	This device has presented 3 different email IDs within the past week.			
3DevciePerEmailDay	EM003	3 Device Ids for email address in 1 day		
This email has been presented from three d in the past 24 hours.		·		
3DevciePerEmailWeek	EM004	3 Device Ids for email address in 1 week		
	This email has been presented from three different devices in the past week.			
EmailDistanceTravelled	EM005	Email Distance Travelled		
		This email address has been associated with different physical locations in a short period of time.		

Table 113: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
rule lialile	Rule explanation	
3EmailPerSmartIDHour	EM006	3 Emails for SmartID in 1 Hour
	The SmartID for this device has been associated with 3 different email addresses in 1 hour.	
Global EMail Over One Month	EM007	Global Email over 1 month
	The e-mail address involved in the transaction over 30 days ago. This generally indicates that the transaction is less risky.	
	Note : This rule is set score or risk rating.	so that it does not impact the policy
Computer Generated Email Address	EM008	Computer Generated Email Address
	This transaction use	d a computer-generated email address.
Account Number		
3AccountNumberPerDeviceDay	AN001	3 Account Numbers for device in 1 day
	This device has presented 3 different user accounts within the past 24 hours.	
3AccountNumberPerDeviceWeek	AN002	3 Account Numbers for device in 1 week
	This device has presented 3 different user accounts within the past week.	
3DevciePerAccountNumberDay	AN003	3 Device IDs for account number in 1 day
	This user account been used from three different devices in the past 24 hours.	
3DevciePerAccountNumberWeek	AN004	3 Device IDs for account number in 1 week
This card number has been used from the devices in the past week.		
AccountNumberDistanceTravelled	AN005	Account Number distance travelled
This card number has been used from a ically different locations in a short period		• •
C	Credit card/payments	
3CreditCardPerDeviceDay	CP001	3 credit cards for device in 1 day
	This device has used	three credit cards within 24 hours.

Table 113: Rule names, numbers and messages (continued)

Bulle manua	Rule number	Rule message	
Rule name	Rule explanation		
3CreditCardPerDeviceWeek	CP002	3 credit cards for device in 1 week	
	This device has used	three credit cards within 1 week.	
3DevicePerCreditCardDay	CP003	3 device ids for credit card in 1 day	
	This credit card has been used on three different devices in 24 hours.		
3DevciePerCreditCardWeek	CP004	3 device ids for credit card in 1 week	
	This credit card has been used on three different devices in 1 week.		
CredtCardDistanceTravelled	CP005	Credit Card has travelled	
	The credit card has been used at a number of physically different locations in a short period of time.		
CreditCardShipAddressGeoMismatch	CP006	Credit Card and Ship Address do not match	
	The credit card was issued in a region different from the Ship To Address information provided.		
CreditCardBillAddressGeoMismatch	CP007	Credit Card and Billing Address do not match	
	The credit card was issued in a region different from the Billing Address information provided.		
CreditCardDeviceGeoMismatch	CP008	Credit Card and device location do not match	
	The device is located in a region different from where the card was issued.		
CreditCardBINShipAddressGeoMismatch	CP009	Credit Card issuing location and Shipping address do not match	
	The credit card was issued in a region different from the Ship To Address information provided.		
CreditCardBINBillAddressGeoMismatch	CP010	Credit Card issuing location and Billing address do not match	
	The credit card was Billing Address infor	issued in a region different from the mation provided.	

Table 113: Rule names, numbers and messages (continued)

Bula nama	Rule number	Rule message	
Rule name	Rule explanation		
CreditCardBINDeviceGeoMismatch	CP011	Credit Card issuing location and location of the device do not match	
	The device is located in a region different from where the card was issued.		
Transaction Value Day	CP012	Daily Transaction Value Threshold	
	The transaction valu	ie exceeds the daily threshold.	
Transaction Value Week	CP013	Weekly Transaction Value Threshold	
	The transaction valu	ue exceeds the weekly threshold.	
	Proxy rules		
3ProxyPerDeviceDay	PX001	3 Proxy Ips in 1 day	
	This device has used 24 hours.	I three different proxy servers in the past	
AnonymousProxy	PX002	Anonymous Proxy IP	
	This device is using a	an anonymous proxy	
Unusual Proxy Attributes	PX003	Unusual Proxy Attributes	
	This transaction is coming from a source with unusual proxy attributes.		
AnonymousProxy	PX004	Anonymous Proxy	
	This device is connecting through an anonymous proxy connection.		
HiddenProxy	PX005	Hidden Proxy	
	This device is conne	cting via a hidden proxy server.	
OpenProxy	PX006	Open Proxy	
	This transaction is coming from a source that is using an open proxy.		
TransparentProxy	PX007	Transparent Proxy	
	This transaction is coming from a source that is using a transparent proxy.		
DeviceProxyGeoMismatch	PX008	Proxy and True GEO Match	
	This device is conne match the devices g	cting through a proxy server that didn't eo-location.	

Table 113: Rule names, numbers and messages (continued)

Dula mana	Rule number	Rule message	
Rule name	Rule explanation		
ProxyTruelSPMismatch	PX009	Proxy and True ISP Match	
	This device is connecting through a proxy server that doesn't match the true IP address of the device.		
ProxyTrueOrganizationMismatch	PX010	Proxy and True Org Match	
	The Proxy information and True ISP information for this source do not match.		
DeviceProxyRegionMismatch	PX011	Proxy and True Region Match	
	The proxy and device region location information do not match.		
ProxyNegativeReputation	PX012	Proxy IP Flagged Risky in Reputation Network	
	This device is connecting from a proxy server with a known negative reputation.		
SatelliteProxyISP	PX013	Satellite Proxy	
	This transaction is coming from a source that is using a satellite proxy.		
	GEO		
DeviceCountriesNotAllowed	GE001	True GEO in Countries Not Allowed blacklist	
	This device is connecting from a high-risk geographic location.		
Device Countries Not Allowed	GE002	True GEO in Countries Not Allowed (negative whitelist)	
	The device is from a region that is not on the whitelist of regions that are accepted.		
DeviceProxyGeoMismatch	GE003	True GEO different from Proxy GEO	
	The true geographical location of this device is different from the proxy geographical location.		
DeviceAccountGeoMismatch	GE004	Account Address different from True GEO	
	This device has presented an account billing address that doesn't match the devices geolocation.		
DeviceShipGeoMismatch	GE005	Device and Ship Geo mismatch	
	The location of the omatch.	device and the shipping address do not	

Table 113: Rule names, numbers and messages (continued)

Pula mana	Rule number	Rule message		
Rule name		Rule explanation		
DeviceShipGeoMismatch	GE006	Device and Ship Geo mismatch		
	The location of the omatch.	device and the shipping address do not		
	Device			
SatelliteISP	DV001	Satellite ISP		
	This transaction is fr	rom a source that is using a satellite ISP.		
MidsessionChange	DV002	Session Changed Mid-session		
	This device changed middle of a session.	This device changed session details and identifiers in the middle of a session.		
LanguageMismatch	DV003	Language Mismatch		
		The language of the user does not match the primary language spoken in the location where the True IP is registered.		
NoDeviceID	DV004	No Device ID		
	No device ID was av	ailable for this transaction.		
Dial-upConnection	DV005	Dial-up connection		
	This device uses a le	ss identifiable dial-up connection.		
DeviceNegativeReputation	DV006	Device Blacklisted in Reputational Network		
	This device has a known negative reputation as reported to the fraud network.			
Device Global Blacklist	DV007	Device on the Global Black List		
	This device has been flagged on the global blacklist of known problem devices.			
DeviceCompromisedDay	DV008	Device compromised in last day		
		n reported as compromised in the last 24		
DeviceCompromisedHour	DV009	Device compromised in last hour		
	This device has been reported as compromised in the last hour.			
FlashImagesCookiesDisabled	DV010	Flash Images Cookies Disabled		
	Key browser function this device.	ons/identifiers have been disabled on		

Table 113: Rule names, numbers and messages (continued)

Dula nama	Rule number	Rule message	
Rule name	Rule explanation		
FlashCookiesDisabled	DV011	Flash Cookies Disabled	
	Key browser functions/identifiers have been disabled on this device.		
FlashDisabled	DV012	Flash Disabled	
	Key browser functions/identifiers have been disable this device.		
ImagesDisabled	DV013	Images Disabled	
	Key browser functions/identifiers have been disal this device.		
CookiesDisabled	DV014	Cookies Disabled	
	Key browser functio this device.	ey browser functions/identifiers have been disabled on is device.	
DeviceDistanceTravelled	DV015	Device Distance Travelled	
	The device has been used from multiple physical locations in a short period of time.		
PossibleCookieWiping	DV016	Cookie Wiping	
	This device appears to be deleting cookies after each session.		
PossibleCookieCopying	DV017	Possible Cookie Copying	
	This device appears to be copying cookies.		
PossibleVPNConnection	DV018	Possibly using a VPN Connection	
	This device may be using a VPN connection		

11.4.4 Examples of Risk Response

11.4.4.1 Session Query

Sample Risk Response - Session Query <session id>abc123</session id> <unknown session>yes</unknown session> <event type>payment</event type> <service type>session <policy score>-25</policy_score> <transaction id>riskcheck42</transaction id> <org id>11kue096</org id> <reguest id>91C1879B-33D4-4D72-8FCB-B60A172B3CAC</reguest id> <risk rating>medium</risk rating> <request result>success</request result> <summary_risk_score>-25</summary_risk_score> <Policy>default</policy> <review_status>review</review_status> </Result> <Rule> <RuleName>ComputerGeneratedEMail <RuleCode>UN001</RuleCode> <RuleMessageEn>Unknown Rule/RuleMessageEn> <RuleMessageFr>Regle Inconnus</RuleMessageFr> </Rule> <Rule> <RuleName>NoDeviceID</RuleName> <RuleCode>DV004</RuleCode> <RuleMessageEn>No Device ID</RuleMessageEn> <RuleMessageFr>null</RuleMessageFr> </Rule> </receipt> </response>

11.4.4.2 Attribute Query

</Rule> <Rule>

<?xml version="1.0"?> <response> <receipt> <ResponseCode001</ReponseCode> <Message = Success</Message> <Result> <org id>11kue096</org id> <request id>443D7FB5-CC5C-4917-A57E-27EAC824069C</request id> <service_type>session</service_type> <risk rating>medium</risk rating> <summary risk score>-25</summary risk score> <request result>success</request result> <policy>default</policy> <policy score>-25</policy score> <transaction id>riskcheck19</transaction id> <review status>review</review status> </Result> <Rule> <RuleName>ComputerGeneratedEMail <RuleCode>UN001</RuleCode> <RuleMessageEn>Unknown Rule</RuleMessageEn> <RuleMessageFr>Regle Inconnus/RuleMessageFr>

Sample Risk Response - Attribute Query

11.4.4.3 Assertion Query

11.5 Inserting the Profiling Tags Into Your Website

Place the profiling tags on an HTML page served by your web application such that ThreatMetrix can collect device information from the customer's web browser. The tags must be placed on a page that a visitor would display in a browser window for 3-5 seconds (such as a page that requires a user to input data). After the device is profiled, a Session Query may be used to obtain the detail device information for risk assessment before submitting a financial payment transaction.

There are two profiling tags that require two variables. Those tags are org_id and session_id. session_id must match the session ID value that is to be passed in the Session Query transaction. The valid org_id values are:

11kue096

QA testing environment.

lbhqgx47

Production environment.

Below is an HTML sample of the profiling tags.

NoteYour site must replace <my_session_id> in the sample code with a unique alphanumeric value each time you fingerprint a new customer.

12 Convenience Fee

- 12.1 About Convenience Fee
- 12.2 Purchase Convenience Fee
- Purchase with Customer Information
- 12.3 ACH Debit Convenience Fee
- ACH Debit with Customer Information
- 12.4 Purchase with VbV and Mastercard Secure Code

12.1 About Convenience Fee

The Convenience Fee program was designed to allow merchants to offer the convenience of an alternative payment channel to the cardholder at a charge. This applies only when providing a true "convenience" in the form of an alternative payment channel outside the merchant's customary face-to-face payment channels. The convenience fee will be a separate charge on top of what the consumer is paying for the goods and/or services they were given, and this charge will appear as a separate line item on the consumer's statement.

12.2 Purchase - Convenience Fee

Note

Convenience Fee Purchase with Customer Information is also supported.

Convenience Fee Purchase transaction object definition

```
$txnArray = array('type'=>'purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee Purchase transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 260

Table 1: Convenience Fee Purchase transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	'order_id'=>\$order_id
Amount	String	9-character decimal	'amount'=>\$amount

Table 1: Convenience Fee Purchase transaction object mandatory values (continued)

Value	Туре	Limits	Set Method
Credit card number	String	20-character numeric	'pan'=>\$pan
Expiry date	String	4-character numeric YYMM format	<pre>'expdate'=>\$expiry_date</pre>
E-commerce indicator	String	1-character alphanumeric	'crypt_type'=>\$crypt
Convenience fee amount	String	9-character decimal	<pre>\$mpgTxn->setConvFeeInfo(\$mp- gConvFee);</pre>

Table 2: Convenience Fee Purchase transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alpha- numeric	cust_id=>'cust'
Dynamic descriptor	String	20-character alpha- numeric	'dynamic_descriptor'=>\$dynamic_ descriptor
Commercial card invoice	String	17-character alpha- numeric	<pre>commcard_invoice=>'commcard_ invoice'</pre>
Commercial card tax amount	String	9-character decimal	commcard_tax_amount=>'commcard_tax_amount'
Customer information	Object		cust_id=>'cust'
AVS information	Object		<pre>\$mpgTxn->setAvsInfo(\$mpgAvsInfo);</pre>
CVD information	Object		
Convenience Fee	Object		

Sample Convenience Fee Purchase - CA	Sample Convenience Fee Purchase - US
SAMPLE CODE TO COME	<pre> <?php /* eSELECTplus US Convenience Fee Account Required this transaction*/ require "/./mpgClasses.php"; /********************************* \$store_id='monusqa138'; \$api_token='qatoken'; //\$status = 'false'; /************************************</td></pre>

Sample Convenience Fee Purchase - CA	Sample Convenience Fee Purchase - US
Sample Convenience Fee Purchase - CA	<pre>\$expiry_date='1412'; \$dynamic_descriptor='test'; /************************************</pre>
	(\$store_id,\$api_ token,\$status,\$mpgRequest); /************************************

Sample Convenience Fee Purchase - CA	Sample Convenience Fee Purchase - US
	<pre>print("\nTransType = " . \$mpgResponse-</pre>

12.3 ACH Debit - Convenience Fee

Note

Convenience Fee ACH Debit with Customer Information is also supported.

Convenience Fee ACH Debit transaction object definition

```
$txnArray = array('type'=>'ach_debit', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee ACH Debit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee ACH Debit transaction object values

```
Sample Convenience Fee ACH Debit - US
/* eSELECTplus US Convenience Fee Account Required this transaction*/
require "../../mpgClasses.php";
/******************* Request Variables *****************************/
$store id='monusqa138';
$api_token='qatoken';
//$status = 'false';
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$custid = 'my cust id';
/************************************/
$txnArray=array(type=>'ach debit',
order id=>$orderid,
cust id=>$custid,
amount=>$amount
/************************ ACH Info Variables **********************/
$sec = 'ppd';
$cust first name = 'Bob';
$cust last name = 'Smith';
$cust address1 = '101 Main St';
$cust address2 = 'Apt 102';
$cust city = 'Chicago';
$cust_state = 'IL';
$cust_zip = '123456';
$routing num = '490000018';
$account num = '23456';
$check num = '100';
$account type = 'savings';
$achTemplate = array(
sec => $sec,
cust first name => $cust first name,
cust_last_name => $cust last name,
cust address1 => $cust address1,
cust address2 => $cust address2,
cust city => $cust city,
cust state => $cust state,
cust zip => $cust zip,
routing num => $routing num,
account num => $account num,
check num => $check num,
account_type => $account_type
$convFeeTemplate = array(
convenience_fee=>'2.00'
/************************ ACH Info Object **********************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
$mpgConvFee = new mpgConvFeeInfo($convFeeTemplate);
$mpgTxn = new mpgTransaction($txnArray);
/****************** Set ACH and ConvFee Info *********************************/
$mpgTxn->setAchInfo($mpgAchInfo);
```

```
Sample Convenience Fee ACH Debit - US
$mpgTxn->setConvFeeInfo($mpgConvFee);
/******************* Request Object ***********************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/***********************************/
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/******************* Response Object ***********************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
\label{limit_nreferenceNum} \mbox{print("\nReferenceNum = " . $mpgResponse->getReferenceNum());}
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nCfSuccess = " . $mpgResponse->getCfSuccess());
print("\nCfStatus = " . $mpgResponse->getCfStatus());
print("\nFeeAmount = " . $mpgResponse->getFeeAmount());
print("\nFeeRate = " . $mpgResponse->getFeeRate());
print("\nFeeType = " . $mpgResponse->getFeeType());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
```

12.4 Purchase with VbV and Mastercard Secure Code

Convenience Fee Purchase with VbV and MCSC transaction object definition

HttpsPostRequest object for Convenience Fee Purchase with VbV and MCSC transaction

Convenience Fee Purchase with VbV and MCSC transaction object values

Sample Purchase with VbV and MC Secure Code	Sample Purchase with VbV and MC Secure Code	
- CA	- US	

13 Visa Checkout

Delete this text and replace it with your own content.

13.1 Transaction Types - Visa Checkout

Below is a list of transactions supported by the Visa Checkout API, other terms used for the transaction type are indicated in brackets.

VdotMePurchase (sale)

Call to Moneris to obtain funds on the Visa Checkout callid and ready them for deposit into the merchant's account. It also updates the customer's Visa Checkout transaction history.

VdotMePreAuth (authorisation / pre-authorization)

Call to Moneris to verify funds on the Visa Checkout callid and reserve those funds for your merchant account. The funds are locked for a specified amount of time, based on the card issuer. To retrieve the funds from this call so that they may be settled in the merchant's account, a VdotMeCompletion must be performed. It also updates the customer's Visa Checkout transaction history.

VdotMeCompletion (Completion / Capture)

Call to Moneris to obtain funds reserved by <code>VdotMePreAuth</code> call. This transaction call retrieves the locked funds and readies them for settlement into the merchant's account. This call must be made typically within 72 hours of performing <code>VdotMePreAuth</code>. It also updates the customer's Visa Checkout transaction history.

VdotMePurchaseCorrection (Void / Purchase Correction)

Call to Moneris to void the VdotMePurchases and VdotMeCompletions the same day* that they occurred on. It also updates the customer's Visa Checkout transaction history.

VdotMeRefund (Credit)

Call to Moneris to refund against a VdotMePurchase or VdotMeCompletion to refund any part, or all of the transaction. It also updates the customer's Visa Checkout transaction history.

VdotMeInfo (Credit)

Call to Moneris to refund against a VdotMePurchase or VdotMeCompletion to refund any part, or all of the transaction. It also updates the customer's Visa Checkout transaction history.

13.2 Transaction Flow - Visa Checkout

1. Create Visa Checkout Lightbox integration by following the Visa documentation, which is available on Visa Developer portal:

Simple Visa Checkout button with no custom data:

https://developer.visa.com/vme/merchant/documents/Getting_Started_With_Visa_Checkout/Quick_Start_Tutorial.html#Adding_a_Visa_Checkout_Button_to_a_Web_Page Advanced Visa Checkout button with custom data:

https://developer.visa.com/vme/merchant/documents/Visa_Checkout_JavaScript_Integration_Guide/JavaScript_and_Button_Reference.html

- 2. If you get a payment success event from the above Visa Lightbox script, you will have to parse and obtain the callid from their JSON response. You can obtain other additional details about cardholder by decrypting and parsing the Visa Lightbox's JSON response.
- 3. Once you have obtained the callid from Visa Lightbox, you can make appropriate VdotMe transaction call to Moneris to process your transaction and obtain your funds.

NOTE

During Visa Checkout testing in our QA test environment, please use apikey for the V.Init call in your JavaScript.

Your Shopping Page Your customer proceeds to checkout JavaScript V.Init call to Visa Generates and displays Visa Checkout button for customer Visa Checkout Pay and Continue

Success-

Process Payment

VISA Checkout Process - Successful Process

13.3 Visa Checkout Purchase

Visa Checkout Payment Success

Event - Parse and obtain callid

VdotMe Transaction call along

with callid to Moneris

Display Transaction Response from Moneris

VdotMePurchase transaction object definition

\$txnArray = array('type'=>'vdotme purchase', ...);

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for VdotMePurchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMePurchase transaction object values

Table 1: VdotMePurchase transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	vdotme_purchase
Call ID	String	20-character numeric	vdotme_purchase
			'callid'=>\$callid
Amount	String	9-character decimal	vdotme_purchase
			'amount'=>\$amount
E-commerce indicator	String	1-character alphanumeric	vdotme_purchase
			'crypt_type'=>\$crypt

Table 2: VdotMePurchase transaction object optional values

Value	Туре	Limits	Set Method
Dynamic	String	20-character	vdotme_purchasecorrection
descriptor		alphanumeric	'dynamic_descriptor'=>\$dynamic_descriptor
Status check	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Sample VdotMePurchase - CA \$txnArray=array('type'=>\$type, 'order id'=>\$order id, 'amount'=>\$amount, 'callid'=>\$callid, 'crypt type'=>\$crypt, 'cust id'=>\$cust id, 'dynamic descriptor'=>\$dynamic_descriptor \$mpqTxn = new mpqTransaction(\$txnArray); /***************************** Request Object *******************************/ \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api token,\$mpgRequest); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \mathbb{mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut());

13.4 Visa Checkout PreAuth

VdotMePreAuth is virtually identical to the VdotMePurchase with the exception of the transaction type name.

If the order could not be completed for some reason, such as an order is cancelled, made in error or not fulfillable, the VdotMePreAuth transaction must be reversed within 72 hours.

To reverse an authorization, perform a VdotMeCompletion transaction for \$0.00 (zero dollars).

VdotMePreAuth transaction object definition

```
$txnArray = array('type'=>'vdotme_preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMePreAuth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

\$mpgHttpPost = new mpgHttpsPost(\$store id,\$api token,\$mpgRequest);

VdotMePreAuth transaction object values

Table 1: VdotMePreAuth transaction object mandatory values

Value	Туре	Limits	Set Method
Amount	String	9-character decimal	vdotme_reauth
			'amount'=>\$amount
Call ID	String	20-character numeric	vdotme_reauth
			'callid'=>\$callid
Order ID	String	50-character alphanumeric	vdotme_reauth
			'order_id'=>\$order_id
E-commerce indicator	String	1-character alphanumeric	vdotme_reauth
			'crypt_type'=>\$crypt

Table 2: VdotMePreAuth transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alpha- numeric	<pre>vdotme_preauth cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric	<pre>vdotme_reauth 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

```
Sample VdotMePreAuth - CA
<?php
##
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
$store id='store2';
$api token='yesguy';
$type='vdotme_preauth';
$cust id='cust id';
$order id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$callid = '7019571968382473715';
$crypt='7';
$dynamic_descriptor='123';
/****** Transactional Associative Array ********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
```

Sample VdotMePreAuth - CA 'amount'=>\$amount, 'callid'=>\$callid, 'crypt type'=>\$crypt, 'cust id'=>\$cust id, 'dynamic descriptor'=>\$dynamic descriptor \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgRequest = new mpgRequest(\$mpgTxn); $\verb§mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment$ \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_token,\$mpgRequest); /************************ Response ******************************/ \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); $\label{eq:print("\nTransAmount = " . $mpgResponse->getTransAmount());}$ print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); $print("\nISO = " . \mbox{$mpgResponse->getISO());}$ print("\nMessage = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime());

13.5 Visa Checkout Completion

The VdotMeCompletion transaction is used to secure the funds locked by a VdotMePreAuth transaction.

You may also perform this transaction at \$0.00 (zero dollars) to reverse a VdotMePreauth transaction that you are unable to fulfill.

VdotMeCompletion transaction object definition

print("\nTicket = " . \$mpgResponse->getTicket());
print("\nTimedOut = " . \$mpgResponse->getTimedOut());

```
$txnArray = array('type'=>'vdotme_completion', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeCompletion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMeCompletion transaction object values

Table 1: VdotMeCompletion transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	vdotme_completion
			'order_id'=>\$order_id
Transaction number	String	255-character alphanumeric	vdotme_completion
			'txn_number'=>\$txnnumber
Completion amount	String	9-character decimal	vdotme_completion
			'comp_amount'=>\$compamount
E-commerce indicator	String	1-character alphanumeric	vdotme_completion
			'crypt_type'=>\$crypt

Table 2: VdotMeCompletion transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alpha- numeric	<pre>vdotme_completion cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric	<pre>vdotme_completion 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

```
Sample VdotMeCompletion - CA
<?php
##
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
/************************ Request Variables ********************/
$store id='store2';
$api token='yesguy';
$type='vdotme_completion';
$cust id='cust id';
$order id='ord-110515-16:01:19';
$comp_amount='0.10';
$txn number = '721358-0 10';
$crypt='7';
$dynamic descriptor='123';
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'comp amount'=>$comp amount,
'txn number'=>$txn number,
'crypt_type'=>$crypt,
```

Sample VdotMeCompletion - CA 'cust id'=>\$cust id, 'dynamic descriptor'=>\$dynamic descriptor \$mpqTxn = new mpqTransaction(\$txnArray); /******************************** Request Object *****************************/ \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions \$mpgHttpPost =new mpgHttpsPost(\$store id, \$api token, \$mpgRequest); /************************ Response ******************************/ \$mpgResponse=\$mpgHttpPost->getMpgResponse(); print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); $\label{eq:print("\nAuthCode = " . $mpgResponse->getAuthCode());}$ print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut());

13.6 Visa Checkout Purchase Correction

VdotMePurchaseCorrection is used to cancel a VdotMeCompletion or VdotMePurchase transaction that was performed in the current batch. No other transaction types can be corrected using this method.

No amount is required because it is always for 100% of the original transaction.

VdotMePurchaseCorrection transaction object definition

```
$txnArray = array('type'=>'vdotme_purchasecorrection', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMePurchaseCorrection transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

TRANSACTIONNAMEHERE transaction object values

Table 1: VdotMePurchaseCorrection transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	vdotme_purchasecorrection
			'order_id'=>\$order_id
Transaction number	String	255-character alphanumeric	vdotme_purchasecorrection
			'txn_number'=>\$txnnumber

Table 2: VdotMePurchaseCorrection transaction object optional values

Value	Туре	Limits	Set Method
Customer	String	50-character	vdotme_purchasecorrection
ID		alphanumeric	cust_id=>'cust'
Status check	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Sample VdotMePurchaseCorrection - CA

```
<?php
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
/************************ Request Variables ********************/
$store_id='store2';
$api token='yesguy';
/************************ Transactional Variables ***************************/
$type='vdotme_purchasecorrection';
$cust id='cust id';
$order id='ord-110515-15:58:00';
$txn number = '721355-0 10';
$crypt='7';
/*********************** Transactional Associative Array *********************/
$txnArray=array('type'=>$type,
'order id'=>$order_id,
'txn number'=>$txn number,
'crypt type'=>$crypt,
'cust id'=>$cust id,
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
\verb§mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
\verb§mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store id,$api token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
```

print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nTxnNumber = " . \$mpgResponse->getReceiptId()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getReceiptId()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nISO = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getIsVisaDebit()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); }

13.7 Visa Checkout Refund

VdotMeRefund will credit a specified amount to the cardholder's credit card and update their Visa Checkout transaction history. A refund can be sent up to the full value of the original VdotMeCompletion or VdotMePurchase.

VdotMeRefund transaction object definition

```
$txnArray = array('type'=>'vdotme_refund', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeRefund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

VdotMeRefund transaction object values

Table 1: VdotMeRefund transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	vdotme_refund
			'order_id'=>\$order_id
Amount	String	9-character decimal	vdotme_refund
			'amount'=>\$amount
Transaction number	String	255-character alphanumeric	vdotme_refund
			'txn_number'=>\$txnnumber

Value	Туре	Limits	Set Method
E-commerce indicator	String	1-character alphanumeric	vdotme_refund
			'crypt_type'=>\$crypt

Table 2: VdotMeRefund transaction object optional values

Value	Туре	Limits	Set Method
Customer	String	50-character	vdotme_refund
ID		alphanumeric	cust_id=>'cust'
Dynamic	String	20-character	vdotme_refund
descriptor		alphanumeric	'dynamic_descriptor'=>\$dynamic_descriptor
Status check	Boolean	true/false	<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_ id,\$api_token,\$status,\$mpgRequest);</pre>

Sample VdotMeRefund - CA

```
<?php
##
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
/******************* Request Variables **************************/
$store id='store2';
$api_token='yesguy';
/******************** Transactional Variables ********************/
$type='vdotme refund';
$cust id='cust id';
$order id='ord-110515-16:01:19';
$txn number = '721359-1 10';
$amount = '0.05';
$crypt='7';
$dynamic descriptor='123';
$txnArray=array('type'=>$type,
'order id'=>$order id,
'txn number'=>$txn number,
'amount'=>$amount,
'crypt type'=>$crypt,
'cust id'=>$cust id,
'dynamic descriptor'=>$dynamic descriptor
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
\verb§mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store id,$api token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
```

print("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTransAmount = " . \$mpgResponse->getTrxnNumber()); print("\nTransNumber = " . \$mpgResponse->getReceiptId()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nISO = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); ?>

13.8 Visa Checkout Information

VdotMeInfo will get customer information from their Visa Checkout wallet. The details returned are dependent on what the customer has stored in Visa Checkout.

VdotMeInfo transaction object definition

```
$txnArray = array('type'=>'vdotme_getpaymentinfo', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeInfo transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

VdotMeInfo transaction object values

Table 1: VdotMeInfo transaction object mandatory values

Value	Туре	Limits	Set Method
Call ID	String	20-character numeric	vdotme_getpaymentinfo
			'callid'=>\$callid

Table 2: VdotMeInfo transaction object optional values

Value	Туре	Limits	Set Method
Status check	Boolean		<pre>\$mpgHttpPost =new mpgHttpsPostStatus(\$store_id,\$api_ token,\$status,\$mpgRequest);</pre>

Sample VdotMeInfo - CA

```
<?php
##
## Example php -q TestPurchase.php store1
require "../../mpgClasses.php";
/*********************** Request Variables **********************/
$store id='store2';
$api token='yesguy';
$callid='8620484083629792701';
/****************** Transactional Associative Array ******************/
$txnArray=array(type=>'vdotme getpaymentinfo',
'callid'=>$callid
);
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/* Status Check Example
$mpgHttpPost =new mpgHttpsPostStatus($store id,$api token,$status check,$mpgRequest);
$mpqHttpPost =new mpgHttpsPost($store id,$api token,$mpqRequest);
/**************************** Response *************************/
$vdotmeinfo=$mpgHttpPost->getMpgResponse();
print("\nResponse Code: " . $vdotmeinfo->getResponseCode());
print("\nResponse Message: " . $vdotmeinfo->getMessage());
print("\nCurrency Code: " . $vdotmeinfo->getCurrencyCode());
print("\nPayment Totals: " . $vdotmeinfo->getPaymentTotal());
print("\nUser First Name: " . $vdotmeinfo->getUserFirstName());
print("\nUser Last Name: " . $vdotmeinfo->getUserLastName());
print("\nUsername: " . $vdotmeinfo->getUserName());
print("\nUser Email: " . $vdotmeinfo->getUserEmail());
print("\nEncrypted User ID: " . $vdotmeinfo->getEncUserId());
print("\nCreation Time Stamp: " . $vdotmeinfo->getCreationTimeStamp());
print("\nName on Card: " . $vdotmeinfo->getNameOnCard());
\verb|print("\nExpiration Month: " . \$vdotmeinfo->getExpirationDateMonth());|\\
print("\nExpiration Year: " . $vdotmeinfo->getExpirationDateYear());
print("\nLast 4 Digits: " . $vdotmeinfo->getLastFourDigits());
print("\nBin Number (6 Digits): " . $vdotmeinfo->getBinSixDigits());
print("\nCard Brand: " . $vdotmeinfo->getCardBrand());
print("\nCard Type: " . $vdotmeinfo->getVDotMeCardType());
print("\nBilling Person Name: " . $vdotmeinfo->getBillingPersonName());
print("\nBilling Address Line 1: " . $vdotmeinfo->getBillingAddressLine1());
print("\nBilling City: " . $vdotmeinfo->getBillingCity());
print("\nBilling State/Province Code: " . $vdotmeinfo->getBillingStateProvinceCode());
print("\nBilling Postal Code: " . $vdotmeinfo->getBillingPostalCode());
print("\nBilling Country Code: " . $vdotmeinfo->getBillingCountryCode());
print("\nBilling Phone: " . $vdotmeinfo->getBillingPhone());
print("\nBilling ID: " . $vdotmeinfo->getBillingId());
print("\nBilling Verification Status: " . $vdotmeinfo->getBillingVerificationStatus());
print("\nPartial Shipping Country Code: " . $vdotmeinfo->getPartialShippingCountryCode());
print("\nPartial Shipping Postal Code: " . $vdotmeinfo->getPartialShippingPostalCode());
print("\nShipping Person Name: " . $vdotmeinfo->getShippingPersonName());
print("\nShipping Address Line 1: " . $vdotmeinfo->getShippingAddressLine1());
print("\nShipping City: " . $vdotmeinfo->getShippingCity());
print("\nShipping State/Province Code: " . $vdotmeinfo->getShippingStateProvinceCode());
```

Sample VdotMeInfo - CA

```
print("\nShipping Postal Code: " . $vdotmeinfo->getShippingPostalCode());
print("\nShipping Country Code: " . $vdotmeinfo->getShippingCountryCode());
print("\nShipping Phone: " . $vdotmeinfo->getShippingPhone());
print("\nShipping Default: " . $vdotmeinfo->getShippingDefault());
print("\nShipping ID: " . $vdotmeinfo->getShippingDefault());
print("\nShipping Verification Status: " . $vdotmeinfo->getShippingVerificationStatus());
print("\nisExpired: " . $vdotmeinfo->getIsExpired());
print("\nBase Image File Name: " . $vdotmeinfo->getBaseImageFileName());
print("\nHeight: " . $vdotmeinfo->getHeight());
print("\nWidth: " . $vdotmeinfo->getWidth());
print("\nWidth: " . $vdotmeinfo->getSasuerBid());
print("\nRisk Advice: " . $vdotmeinfo->getRiskAdvice());
print("\nRisk Score: " . $vdotmeinfo->getRiskScore());
print("\nRisk Score: " . $vdotmeinfo->getRiskScore());
print("\nAVS Response Code: " . $vdotmeinfo->getCvvResponseCode());
print("\nCVV Response Code: " . $vdotmeinfo->getCvvResponseCode());
?>
```

14 MasterCard MasterPass

- "Transaction Types MasterPass" below
- "Transaction Flow for MasterPass Transactions" on the next page

MasterPass is a digital wallet service offered to MasterCard cardholders. MasterPass functionality can be integrated into the Moneris Payment Gateway via the API.

14.1 Transaction Types - MasterPass

Below is a list of transactions supported by the MasterPass API.

paypass_send_shopping cart

Mandatory call to Moneris to obtain MPRequestToken and MPRedirectUrl. Your customers must be redirect to Url specified in MPRedirectUrl to proceed with checkout.

paypass_retrieve_checkout_data

Mandatory call to Moneris after customer is redirect back to your site. This call allows you to obtain customer profile details such as billing address, shipping address, masked card number, expiry date, customer contact information and cavv value.

paypass_purchase

Call to Moneris to obtain funds from the MasterPass oauthtoken and ready them for deposit into the merchant account. This call can only made after making a paypass_retreive_checkout data call.

paypass_preauth

Call to Moneris to verify funds on the MasterPass oauthtoken and reserve those funds for your merchant account. The funds are locked for a specified amount of time, based on the card issuer. This call can only made after making paypass_retreive_checkout_data call. To retrieve the funds from this call so that they may be settled in the merchant's account, a completion must be performed.

paypass_completion

Call to Moneris to obtain funds reserved by paypass_preauth or paypass_cavv_preauth. This transaction call retrieves the locked funds and readies them for settlement into the merchant's account. This call must be made typically within 72 hours of performing paypass_preauth or paypass_cavv_preauth.

paypass_purchasecorrection

Call to Moneris to void the $paypass_purchase$ or $paypass_completion$ the same day* that they occurred on.

paypass_refund

Call to Moneris to refund against a paypass_purchase or paypass_completion to refund any part or all of the transaction.

paypass cavv purchase

Verified by Visa or MasterCard SecureCode transaction call to Moneris using Cavv value to obtain funds from the MasterPass oauthtoken and ready them for deposit into the merchant account. This call can only made after making paypass_retreive_checkout_data call. Cavv value can be obtained from paypass_retrieve_checkout_data or by performing a paypass_txn call.

paypass cavy preauth

Verified by Visa/MasterCard SecureCode transaction call to Moneris using Cavv value to verify funds on the MasterPass oauthtoken and reserve those funds for your merchant account. The funds are locked for a specified amount of time, based on the card issuer. This call can only made after making a paypass_retreive_checkout_data call. To retrieve the funds from this call so that they may be settled in the merchant's account, a completion must be performed.

paypass_txn

Optional call to Moneris to perform Verified by Visa or MasterCard SecureCode MPI transaction to obtain Cavv value. This call should be performed if you don't receive AuthenticationOptionsCAvv value in response after performing paypass_retrieve_checkout_data.

14.2 Transaction Flow for MasterPass Transactions

- 1. Once your customer has selected MasterPass and proceeds to pay, you must make a paypass_send_shopping_cart call to Moneris to obtain MPRequestToken and MPRedirectUrl.
- 2. Your website will then redirect to your customer to url specified in MPRedirectUrl from step 1.
- 3. Once customer completes their process on MasterPass, MasterPass will redirect customer back to your site along with response.
- 4. Using variables from step 3 response, you must then make paypass_retrieve_checkout_data call to Moneris. This call will verify the response token from MasterPass response and it will provide you with customer profile details from MasterPass.
- 5. **OPTIONAL**: Calculate shipping cost using data from paypass_retrieve_checkout_data call and add it to the total amount
- 6. Now, make a paypass_purchase or paypass_preauth call to Moneris to charge the card and obtain funds.

NOTE

If paypass_retrieve_checkout_data provides you with CAVV data, you can perform paypass_cavv_purchase or paypass_cavv_preauth transaction.

14.3 MasterPass Send Shopping Cart

PayPassSendShoppingCart transaction object definition

```
$txnArray = array('type'=>'paypass_send_shopping_cart', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for PayPassSendShoppingCart transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassSendShoppingCart transaction is a mandatory call to Moneris to obtain the MPRequestToken and MPRedirectURL. Your customers must be redirect to Url specified in MPRedirectUrl to proceed with checkout. Please refer to Appendix A. Definition of Request Fields.

PayPassSendShoppingCart transaction object values

Table 1: PayPassSendShoppingCart transaction object mandatory values

Value	Туре	Limits	Set Method
Subtotal			paypass_send_shopping_cart
			'subtotal'=>\$subtotal
Suppress shipping address			paypass_send_shopping_cart
			'suppress_shipping_address'=>'true'

Table 2: PayPassSendShoppingCart transaction object optional values

Value	Туре	Limits	Set Method
Merchant callback URL			paypass_send_shopping_cart
Merchant card list			paypass_send_shopping_cart

Sample PayPassSendShoppingCart - CA

```
<?php
require "../../mpgClasses.php";
$store id="moneris";
$api token="hurgle";
$txnArray=array(
'type'=>'paypass send shopping cart',
'subtotal'=>'1.00',
'suppress shipping address'=>'true'
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpqRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
// Response Information
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nISO = " . $mpgResponse->getISO());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
```

Sample PayPassSendShoppingCart - CA print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); print("\nMPRequestToken = " . \$mpgResponse->getMPRequestToken()); print("\nMPRedirectUrl = " . \$mpgResponse->getMPRedirectUrl()); ?>

14.4 MasterPass Retrieve Checkout Data

PaypassRetrieveCheckoutData transaction object definition

```
$txnArray = array('type'=>'paypass_retrieve_checkout_data', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for PaypassRetrieveCheckoutData transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

PaypassRetrieveCheckoutData transaction is a mandatory call to Moneris in order to obtain customer profile details such as billing address, shipping address, masked card number, expiry date, customer contact information and cavv value. Please refer to Appendix A. Definition of Request Fields.

Table 1: PaypassRetrieveCheckoutData transaction object	: mandatory value	es
---	-------------------	----

Value	Туре	Limits	Set Method
Oauth	Stri-	alpha-	<pre>paypass_retrieve_checkout_data 'oauth_token'=>\$oauth_token</pre>
token	ng	numeric	
Oauth	Stri-	alpha-	<pre>paypass_retrieve_checkout_data 'oauth_verifier'=>\$oauth_verifier</pre>
verifier	ng	numeric	
Check- out resour- ce URL			<pre>paypass_retrieve_checkout_data 'checkout_resource_ url'=>'https://sandbox.api.mastercard.com/online/v3/checkout/267933261'</pre>

```
Sample PaypassRetrieveCheckoutData - CA

<?php
require "../../mpgClasses.php";</pre>
```

Sample PaypassRetrieveCheckoutData - CA

```
$store id="moneris";
$api token="hurgle";
$txnArray=array(
'type'=>'paypass retrieve checkout data',
'oauth token'=>'78a5cbdd1e102f14fe7ca9357f34220824b372fc',
'oauth verifier'=>'fb5d463a2dcd4620e8bf67c97446b210bfbe6768',
'checkout resource url'=>'https://sandbox.api.mastercard.com/online/v3/checkout/267933261'
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store id, $api token, $mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
// Response Information
print("\nCardType = " . $mpgResponse->getCardType());
\label{eq:print("\nTransAmount = " . $mpgResponse->getTransAmount());}
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->qetTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nMPRequestToken = " . $mpgResponse->getMPRequestToken());
print("\nMPRedirectUrl = " . $mpgResponse->getMPRedirectUrl());
print("\n\nMasterpass Info");
print("\nCardBrandId = " . $mpgResponse->getCardBrandId());
print("\nCardBrandName = " . $mpgResponse->getCardBrandName());
print("\nCardBillingAddressCity = " . $mpgResponse->getCardBillingAddressCity());
\verb|print("\nCardBillingAddressCountry = " . \$mpgResponse->getCardBillingAddressCountry());|
print("\nCardBillingAddressCountrySubdivision = " . $mpgResponse-
    >getCardBillingAddressCountrySubdivision());
print("\nCardBillingAddressLine1 = " . $mpgResponse->getCardBillingAddressLine1());
print("\nCardBillingAddressLine2 = " . $mpgResponse->getCardBillingAddressLine2());
print("\nCardBillingAddressPostalCode = " . $mpgResponse->getCardBillingAddressPostalCode());
print("\nCardBillingAddressRecipientPhoneNumber = " . $mpgResponse-
    >getCardBillingAddressRecipientPhoneNumber());
print("\nCardBillingAddressRecipientName = " . $mpgResponse->getCardBillingAddressRecipientName
print("\nCardCardHolderName = " . $mpgResponse->getCardCardHolderName());
print("\nCardExpiryMonth = " . $mpgResponse->getCardExpiryMonth());
print("\nCardExpiryYear = " . $mpgResponse->getCardExpiryYear());
print("\nContactEmailAddress = " . $mpgResponse->getContactEmailAddress());
print("\nContactFirstName = " . $mpgResponse->getContactFirstName());
print("\nContactLastName = " . $mpgResponse->getContactLastName());
print("\nContactPhoneNumber = " . $mpgResponse->getContactPhoneNumber());
print("\nShippingAddressCity = " . $mpgResponse->getShippingAddressCity());
print("\nShippingAddressCountry = " . $mpqResponse->qetShippingAddressCountry());
\verb|print("\nShippingAddressCountrySubdivision = " . \$mpgResponse-
```

Sample PaypassRetrieveCheckoutData - CA

```
>getShippingAddressCountrySubdivision());
print("\nShippingAddressLine1 = " . $mpgResponse->getShippingAddressLine1());
print("\nShippingAddressLine2 = " . $mpgResponse->getShippingAddressLine2());
print("\nShippingAddressPostalCode = " . $mpgResponse->getShippingAddressPostalCode());
print("\nShippingAddressRecipientName = " . $mpgResponse->getShippingAddressRecipientName());
print("\nShippingAddressRecipientPhoneNumber = " . $mpgResponse-
         >getShippingAddressRecipientPhoneNumber());
print("\nPayPassWalletIndicator = " . $mpgResponse->getPayPassWalletIndicator());
print("\nAuthenticationOptionsAuthenticateMethod = " . $mpgResponse-
         >getAuthenticationOptionsAuthenticateMethod());
\verb|print("\nAuthenticationOptionsCardEnrollmentMethod = " . $mpgResponse-like the content of th
        >getAuthenticationOptionsCardEnrollmentMethod());
print("\nCardAccountNumber = " . $mpgResponse->getCardAccountNumber());
print("\nAuthenticationOptionsEciFlag = " . $mpqResponse->getAuthenticationOptionsEciFlag());
());
print("\nAuthenticationOptionsSCEnrollmentStatus = " . $mpgResponse-
         >getAuthenticationOptionsSCEnrollmentStatus());
\verb|print("\nAuthenticationOptionsSignatureVerification = " . \$mpgResponse-
         >getAuthenticationOptionsSignatureVerification());
print("\nAuthenticationOptionsXid = " . $mpgResponse->getAuthenticationOptionsXid());
print("\nAuthenticationOptionsCAvv = " . $mpgResponse->getAuthenticationOptionsCAvv());
print("\nTransactionId = " . $mpgResponse->getTransactionId());
```

14.5 MasterPass Purchase

PaypassPurchase transaction object definition

```
$txnArray = array('type'=>'paypass_purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for PaypassPurchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassPurchase transaction is a call to Moneris to obtain funds from the MasterPass oauthtoken and ready them for deposit into the merchant account. PaypassPurchase requires some mandatory variables (store_id, api_token, order_id and mp_request_token). There are also a two optional variables such as cust_id and dynamic_descriptor available. This call can only made after making paypass_retreive_checkout_data call. Please refer to Appendix A. Definition of Request Fields

Table 1: PaypassPurchase transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alpha-	paypass_cavv_purchase
		numeric	'order_id'=>\$order_id

Value	Туре	Limits	Set Method
Amount	String	9-character decimal	paypass_cavv_purchase
			'amount'=>\$amount
MP request token	String	255-character alpha-	paypass_purchase
		numeric	<pre>'mp_request_token'=>\$mp_request_ token</pre>
E-commerce indic-	String	1-character alphanumeric	paypass_cavv_purchase
ator			'crypt_type'=>\$crypt

Table 2: PaypassPurchase transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alpha- numeric	<pre>paypass_purchase cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric	<pre>paypass_cavv_purchase 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

Sample PaypassPurchase - CA

```
<?php
require "../../mpgClasses.php";
$store id='moneris';
$api token='hurgle';
$txnArray=array(
'type'=>'paypass_purchase',
'order id'=>'ord-'.date("dmy-G:i:s"),
'cust id'=>'customer2',
'amount'=>'1.00',
'crypt_type'=>'7',
'mp request token'=>'6034e4d0c451b323e50531ffa64f177795b38fc3',
'dynamic descriptor'=>'123456'
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/* Status Check Example
$mpgHttpPost =new mpgHttpsPostStatus($store id,$api token,$status check,$mpgRequest);
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
```

Sample PaypassPurchase - CA print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); print("\nStatusCode = " . \$mpgResponse->getStatusCode()); print("\nStatusMessage = " . \$mpgResponse->getStatusMessage());

14.6 MasterPass PreAuth

PaypassPreAuth transaction object definition

```
$txnArray = array('type'=>'paypass_preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for PaypassPreAuth

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassPreauth is virtually identical to the PaypassPurchase with the exception of the transaction type. It is 'PreAuth' instead of 'Purchase'. Like the PaypassPurchase example, PaypassPreauth's require some mandatory variables (store_id, api_token, order_id and mp_request_token). There are also a two optional variables such as cust_id and dynamic_descriptor available. Please refer to What Information do I need to include in a Transaction Request.

PaypassPreAuth Transaction Values

Table 1: PaypassPreAuth Mandatory Values

Value	Туре	Limits	Set Method
Order ID	String	50-character alpha-	paypass_preauth
		numeric	'order_id'=>\$order_id
Transaction number	String	255-character alpha-	paypass_purchase
		numeric	'txn_number'=>\$txnnumber
Amount	String	9-character decimal	paypass_preauth
			'amount'=>\$amount

Value	Туре	Limits	Set Method
E-commerce indic-	String	1-character alphanumeric	paypass_preauth
ator			<pre>'crypt_type'=>\$crypt</pre>
MP request token	String	255-character alpha-	paypass_preauth
		numeric	<pre>'mp_request_token'=>\$mp_request_ token</pre>

Table 2: PaypassPreAuth Optional Values

Value	Туре	Limits	Set Method
Dynamic descriptor	String	20-character alpha- numeric	<pre>paypass_preauth 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>
Customer ID	String	50-character alpha- numeric	<pre>paypass_preauth cust_id=>'cust'</pre>

Sample PaypassPreAuth - CA

```
require "../../mpgClasses.php";
$store id="moneris";
$api token="hurgle";
$txnArray=array(
'type'=>'paypass preauth',
'order id'=>'ord-'.date("dmy-G:i:s"),
'cust_id'=>'customer2',
'amount'=>'1.00',
'crypt type'=>'7',
'mp request token'=>'6034e4d0c451b323e50531ffa64f177795b38fc3',
'dynamic descriptor'=>'123456'
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpqRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
// Response Information
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
```

```
Sample PaypassPreAuth - CA

print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

14.7 MasterPass Purchase with Cavv

PaypassCavvPurchase transaction object definition

```
$txnArray = array('type'=>'paypass_cavv_purchase', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for PaypassCavvPurchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassCavvPurchase requires few mandatory variables (store_id, api_token, order_id and mp_ request_token) and is a Verified by Visa or MasterCard SecureCode transaction call to retrieve the funds and ready them to be deposited into the merchant account. The PaypassCavvPurchase call can only be made after the PapassRetrieveCheckoutData. There are also two optional variables such as cust_id and dynamic_descriptor available. Please refer to Appendix A. Definition of Request Fields for variable definitions.

PaypassCavvPurchase transaction object values

Table 1: PaypassCavvPurchase transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alpha-	paypass_cavv_purchase
		numeric	'order_id'=>\$order_id
Amount	String	9-character decimal	paypass_cavv_purchase
			'amount'=>\$amount
CAVV	String	50-character alpha-	paypass_cavv_purchase
		numeric	cavv=>\$cavv
E-commerce indic-	String	1-character alphanumeric	paypass_cavv_purchase
ator			'crypt_type'=>\$crypt

Value	Туре	Limits	Set Method
MP request token	String	255-character alpha- numeric	<pre>paypass_cavv_purchase 'mp_request_token'=>\$mp_request_ token</pre>

Table 2: PaypassCavvPurchase transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	String	50-character alpha- numeric	<pre>paypass_cavv_purchase cust_id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric	<pre>paypass_cavv_purchase 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

Sample PaypassCavvPurchase - CA

```
<?php
require "../../mpgClasses.php";
$store id="moneris";
$api token="hurgle";
## step 1) create transaction hash ###
$txnArray=array(
'type'=>'paypass cavv purchase',
'order id'=>'ord-'.date("dmy-G:i:s"),
'amount'=>'1.00',
'crypt type'=>'7',
'cavv'=>'AAABBJg0VhI0VniQEjRWAAAAAA',
'mp request token'=>'6034e4d0c451b323e50531ffa64f177795b38fc3',
'dynamic descriptor'=>'123456'
);
$mpqTxn = new mpqTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpqHttpPost =new mpgHttpsPost($store id,$api token,$mpqRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
// Response Information
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
```

Sample PaypassCavvPurchase - CA

```
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

14.8 MasterPass PreAuth with Cavv

PaypassCavvPreAuth transaction object definition

```
$txnArray = array('type'=>'paypass_preauth', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for PaypassCavvPreAuth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassCavvPreauth is virtually identical to the PaypassCavvPurchase with the exception of the transaction type. It is a 'Preauth' instead of a 'Purchase'. Like the PaypassCavvPurchase example, PaypassCavvPreauth requires few mandatory variables (store_id, api_token, order_id and mp_request_token) and is a Verified by Visa or MasterCard SecureCode transaction call to lock the funds for a specified amount of time, based on the card issuer. The PaypassCavvPreauth call can only be made after the PaypassRetrieveCheckoutData. A PaypassCompletion is required to be used to secure the funds locked by a PaypassCavvPreauth transaction

If the order could not be completed for reasons such as order is cancelled, made in error or not fulfillable, PaypassCavvPreauth transaction must be reversed within 72 hours. To reverse an authorization, perform PaypassCompletion transaction for \$0.00 (zero dollars).

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	paypass_preauth
			'order_id'=>\$order_id
CAVV	String	50-character alphanumeric	paypass_preauth
			cavv=>\$cavv
Amount	String	9-character decimal	paypass_preauth
			'amount'=>\$amount

Value	Туре	Limits	Set Method
MP request token	String	255-character alpha- numeric	<pre>paypass_preauth 'mp_request_token'=>\$mp_request_ token</pre>

Table 2: PaypassCavvPreAuth transaction object optional values

Value	Туре	Limits	Set Method
Customer ID	-	50-character alpha- numeric	<pre>paypass_preauth cust id=>'cust'</pre>
Dynamic descriptor	String	20-character alpha- numeric	paypass_preauth 'dynamic_descriptor'=>\$dynamic_ descriptor

Sample PaypassCavvPreAuth - CA

```
<?php
require "../../mpgClasses.php";
$store id="moneris";
$api token="hurgle";
## step 1) create transaction hash ###
$txnArray=array(
'type'=>'paypass cavv preauth',
'order_id'=>'ord-'.date("dmy-G:i:s"),
'amount'=>'1.00',
'crypt type'=>'7',
'cavv'=>'AAABBJg0VhI0VniQEjRWAAAAAA',
'mp request token'=>'6034e4d0c451b323e50531ffa64f177795b38fc3',
'dynamic descriptor'=>'123456'
);
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpqHttpPost =new mpgHttpsPost($store id,$api token,$mpqRequest);
$mpgResponse=$mpgHttpPost->getMpgResponse();
// Response Information
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
```

Sample PaypassCavvPreAuth - CA print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpgResponse->getTimedOut()); ?>

14.9 MasterPass Completion

PaypassCompletion transaction object definition

```
$txnArray = array('type'=>'paypass_completion', ...);
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for PaypassCompletion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
$mpgHttpPost = new mpgHttpsPost($store id,$api token,$mpgRequest);
```

PaypassCompletion transaction object values

Table 1: PaypassCompletion transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	paypass_completion
			'order_id'=>\$order_id
Completion amount	String	9-character decimal	paypass_completion
			'comp_amount'=>\$compamount
Transaction number	String	255-character alphanumeric	paypass_completion
			'txn_number'=>\$txnnumber
E-commerce indicator	String	1-character alphanumeric	paypass_completion
			'crypt_type'=>\$crypt

Table 2: PaypassCompletion transaction object optional values

Value	Туре	Limits	Set Method
Dynamic descriptor	String	20-character alpha- numeric	<pre>paypass_completion 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

Sample PaypassCompletion - CA

```
require "../../mpgClasses.php";
$store id='moneris';
$api token='hurgle';
$orderid='ord-150515-11:47:07';
$txnnumber='198976-0 10';
$compamount='1.00';
$dynamic descriptor='123';
## step 1) create transaction array ###
$txnArray=array('type'=>'paypass completion',
'txn number'=>$txnnumber,
'order id'=>$orderid,
'comp amount'=>$compamount,
'crypt_type'=>'7',
'cust id'=>'customer ID',
'dynamic descriptor'=>$dynamic descriptor
## step 2) create a transaction object passing the hash created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
\verb§mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
\label{eq:print("\nReferenceNum = " . $mpgResponse->getReferenceNum());}
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
```

14.10 MasterPass Refund

PaypassRefund transaction object definition

HttpsPostRequest for PaypassRefund transaction

PaypassRefund transaction object values

Table 1: PaypassRefund transaction object mandatory values

Value	Туре	Limits	Set Method
Order ID	String	50-character alphanumeric	TRANSACTION-NAME-TO-COME
			'order_id'=>\$order_id
Amount	String	9-character decimal	TRANSACTION-NAME-TO-COME
			'amount'=>\$amount
Transaction number	String	255-character alphanumeric	TRANSACTION-NAME-TO-COME
			'txn_number'=>\$txnnumber
E-commerce indicator	String	1-character alphanumeric	TRANSACTION-NAME-TO-COME
			'crypt_type'=>\$crypt

Table 2: PaypassRefund transaction object optional values

Value	Туре	Limits	Set Method
Dynamic descriptor	String	20-character alpha- numeric	<pre>TRANSACTION-NAME-TO-COME 'dynamic_descriptor'=>\$dynamic_ descriptor</pre>

```
Sample PaypassRefund - CA
<?php
\#\# This program takes 4 arguments from the command line:
## 1. Store id
## 2. api token
## 3. order id
## 4. trans number
##
## Example php -q TestRefund.php store1 yesguy my order id 45109-89-0
require "../../mpgClasses.php";
$store id='store5';
$api_token='yesguy';
$orderid='ord-110515-11:32:49';
$txnnumber='31451-0 10';
$dynamic descriptor='123';
## step 1) create transaction array ###
$txnArray=array('type'=>'refund',
'txn number'=>$txnnumber,
'order id'=>$orderid,
'amount'=>'0.10',
'crypt type'=>'7',
'cust id'=> 'Customer ID',
'dynamic_descriptor'=>$dynamic_descriptor
\#\# step 2) create a transaction object passing the array created in
```

Sample PaypassRefund - CA \$mpqTxn = new mpqTransaction(\$txnArray); ## step 3) create a mpgRequest object passing the transaction object created ## in step 2 \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpgRequest->setTestMode(true); //false or comment out this line for production transactions ## step 4) create mpgHttpsPost object which does an https post ## \$mpgHttpPost =new mpgHttpsPost(\$store id,\$api token,\$mpgRequest); ## step 5) get an mpgResponse object ## \$mpqResponse=\$mpqHttpPost->getMpqResponse(); ## step 6) retrieve data using get methods print ("\nCardType = " . \$mpgResponse->getCardType()); print("\nTransAmount = " . \$mpgResponse->getTransAmount()); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()); print("\nReceiptId = " . \$mpgResponse->getReceiptId()); print("\nTransType = " . \$mpgResponse->getTransType()); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()); print("\nResponseCode = " . \$mpgResponse->getResponseCode()); print("\nISO = " . \$mpgResponse->getISO()); print("\nMessage = " . \$mpgResponse->getMessage()); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()); print("\nAuthCode = " . \$mpgResponse->getAuthCode()); print("\nComplete = " . \$mpgResponse->getComplete()); print("\nTransDate = " . \$mpgResponse->getTransDate()); print("\nTransTime = " . \$mpgResponse->getTransTime()); print("\nTicket = " . \$mpgResponse->getTicket()); print("\nTimedOut = " . \$mpqResponse->getTimedOut());

14.11 MasterPass Transaction

PaypassTxn transaction object definition

HttpsPostRequest for PaypassTxn transaction

PaypassTxn transaction object values

Table 1: PaypassTxn transaction object mandatory values

Value	Туре	Limits	Set Method

Table 2: PaypassTxn transaction object optional values

Value	Туре	Limits	Set Method

Sample PaypassTxn - CA <?php require "../../mpgClasses.php"; \$store id="moneris"; \$api token="hurgle"; \$txnArray=array('type'=>'paypass txn', 'xid'=>'13090510182901645', 'amount'=>'1.00', 'mp request token'=>'6034e4d0c451b323e50531ffa64f177795b38fc3', 'MD'=>'nirav', 'merchantUrl'=>'https://www.google.com', 'accept'=>'*/*', 'userAgent'=>'Mozilla/4.0 (compatible; MSIE 8.0; Windows NT 6.1; WOW64; Trident/4.0; SLCC2; .NET CLR 2.0.50727; .NET CLR 3.5.30729; .NET CLR 3.0.30729; Media Center PC 6.0; InfoPath.3)'); \$mpgTxn = new mpgTransaction(\$txnArray); \$mpgRequest = new mpgRequest(\$mpgTxn); \$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment \$mpqRequest->setTestMode(true); //false or comment out this line for production transactions \$mpgHttpPost =new mpgHttpsPost(\$store_id,\$api_token,\$mpgRequest); \$mpgResponse=\$mpgHttpPost->getMpgResponse(); // Response Information print("\nCardType = " . \$mpgResponse->getCardType()."
"); print("\nTransAmount = " . \$mpgResponse->getTransAmount()."
"); print("\nTxnNumber = " . \$mpgResponse->getTxnNumber()."
); print("\nReceiptId = " . \$mpgResponse->getReceiptId()."
); print("\nTransType = " . \$mpgResponse->getTransType()."
"); print("\nReferenceNum = " . \$mpgResponse->getReferenceNum()."
"); print("\nResponseCode = " . \$mpgResponse->getResponseCode()."
"); print("\nISO = " . \$mpgResponse->getISO()."
"); print("\nMessage = " . \$mpgResponse->getMessage()."
"); print("\nIsVisaDebit = " . \$mpgResponse->getIsVisaDebit()."
"); print("\nAuthCode = " . \$mpgResponse->getAuthCode()."
"); print("\nComplete = " . \$mpgResponse->getComplete()."
"); print("\nTransDate = " . \$mpgResponse->getTransDate()."
); print("\nTransTime = " . \$mpgResponse->getTransTime()."
); print("\nTicket = " . \$mpgResponse->getTicket()."
"); print("\nTimedOut = " . \$mpgResponse->getTimedOut()."
"); print("\nMpiMessage = " . \$mpgResponse->getMpiMessage()."
"); print("\nMpiSuccess = " . \$mpgResponse->getMpiSuccess()."
"); print("\nMpiParesVerified = " . \$mpgResponse->getMpiParesVerified()."
;; print("\nMpiAcsUrl = " . \$mpgResponse->getMpiAcsUrl()."
"); print("\nMpiPaReq = " . \$mpgResponse->getMpiPaReq()."
"); print("\nMpiTermUrl = " . \$mpgResponse->getMpiTermUrl()."
"); $\label{eq:print("\nMpiMD = " . $mpgResponse->getMpiMD()."
);}$ print("\nMpiType = " . \$mpgResponse->getMpiType()."
");

15 Encorporating All Available Fraud Tools

- 15.1 Implementation Options
- 15.2 Implementation Checklist
- 15.3 Making a Decision

To minimize fraudulent activity in online transactions, Moneris recommends that you implement all of the fraud tools available through the Moneris Payment Gateway. These are explained below:

Address Verification Service (AVS)

Verifies the cardholder's billing address information.

Verified by Visa and MasterCard Secure Code (VBV/SecureCode)

Authenticates the cardholder at the time of an online transaction.

Card Validation Digit (CVD)

Validates that cardholder is in possession of a genuine credit card during the transaction.

Note that all responses that are returned from these verification methods are intended to provide added security and fraud prevention. The response itself does not affect the completion of a transaction. Upon receiving a response, the choice to proceed with a transaction is left entirely to the merchant.

15.1 Implementation Options

Option A

Process a Transaction Risk Management Tool query and obtain the response. You can then decide whether to continue with the transaction, abort the transaction, or use additional efraud features.

If you want to use additional efraud features, perform one or both of the following to help make your decision about whether to continue with the transaction or abort it"

- Process a VBV/SecureCode transaction and obtain the response. The merchant then makes the decision whether to continue with the transaction or to abort it.
- Process a financial transaction including AVS/CVD details and obtain the response. The merchant then makes a decision whether to continue with the transaction or to abort it.

Option B

- 1. Process a Transaction Risk Management Tool query and obtain the response.
- 2. Process a VBV/SecureCode transaction and obtain the response.
- 3. Process a financial transaction including AVS/CVD details and obtain the response.
- 4. Merchant then makes a one-time decision based on the responses received from the eFraud tools.

15.2 Implementation Checklist

The following checklists provide high-level tasks that are required as part of your implementation of the Transaction Risk Management Tool. Because each organization has certain project requirements for implementing system and process changes, this list is only a guideline, and does not cover all aspects of your project.

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Download and review all of the applicable APIs and Integration Guides

Please review the sections outlined within this document that refers to the following feature

Table 114: API documentation

Document/API	Use the document if you are
Transaction Risk Management Tool Integration Guide (Section #)	Implementing or updating your integration for the Transaction Risk Management Tool
Moneris MPI – Verified by Visa/MasterCard SecureCode – Java API Integration Guide	Implementing or updating Verified by Visa and MasterCard SecureCode
Section #	
Basic transaction with VS and CVD (Section#)	Implementing or updating transaction processing, AVS or CVD

Design your transaction flow and business processes

When designing your transaction flow, think about which scenarios you would like to have automated, and which scenarios you would like to have handled manually by your employees.

The "Understand Transaction Risk Management Transaction Flow" and "Handling Response Information" (page 203) sections can help you work through the design of your transaction and process flows.

Things to consider when designing your process flows:

- Processes for notifying people within your organization when there is scheduled maintenance for Moneris Payment Gateway.
- Handling refunds, canceled orders and so on.
- Communicating with customers when you will not be shipping the goods because of suspected fraud, back-ordered goods and so on.

Complete your development and testing

• The North American API - Integration Guide provides the technical details required for the development and testing. Ensure that you follow the testing instructions and data provided.

If you are an integrator

- Ensure that your solution meets the requirements for PCI-DSS/PA-DSS as applicable.
- Send an email to eproducts@moneris.com with the subject line "Certification Request".
- Develop material to set up your customers as quickly as possible with your solution and a Moneris account. Include information such as:
 - Steps they must take to enter their store ID or API token information into your solution.
 - Any optional services that you support via Moneris Payment Gateway (such as TRMT, AVS, CVD, VBV/SecureCode and so on) so that customers can request these features.

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15.3 Making a Decision

Depending on your business policies and processes, the information obtained from the fraud tools (such as AVS, CVD, VBV/SecureCode and TRMT) can help you make an informed decision about whether to accept a transaction or deny it because it is potentially fraudulent.

If you do not want to continue with a likely fraudulent transaction, you must inform the customer that you are not proceeding with their transaction.

If you are attempting to do further authentication by using the available fraud tools, but you have received an approval response instead, cancel the financial transaction by doing one of the following:

- If the original transaction is a Purchase, use a Purchase Correction or Refund transaction. You will need the original order ID and transaction number.
- If the original transaction is a Pre-Authorization, use a Completion transaction for \$0.00.

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Appendix A Definition of Request Fields

This appendix deals with values that belong to transaction objects. For information on values that belong to the (HttpsPostRequest) connection object, see "HttpsPostRequest Object" on page 25.

Alphanumeric fields allow the following characters: a-z A-Z 0-9 _ - : . @ spaces

Note

All other request fields allow the following characters: a-z A-Z 0-9 _ - : . @ \$ = /

Note that the values listed in Table 115 are not mandatory for **every** transaction. Check the transaction definition. If it says that a value is mandatory, a further description is found here.

Table 115: Mandatory request fields

Walne	Туре	Limits	Sample code variable definition	
Value	Description			
		General transaction	values	
Order ID	Alphanumeric	50 characters	<pre>\$order_id</pre>	
	Merchant-defined transaction identifier that must be unique for every Pure PreAuth and Independent Refund transaction. No two transactions of these may have the same order ID.			
	The state of the s	mpletion and Purchase that of the original trar	Correction transactions, the order ID must isaction.	
	Canada: The last 10 characters of the order ID are displayed in the "Invoice Number" field on the Merchant Direct Reports. However only letters, number and spaces are sent to Merchant Direct. A minimum of 3 and a maximum of 10 valid characters are sent to Merchant Direct. Only the last characters beginning after any invalid characters are see example, if the order ID is 1234-567890, only 567890 is sent to Merchant Direct.			
	US : The last 32 reports.	characters of the order	ID are sent on to the Client Line settlement	
		ntries, If the order ID has 00000 in the Invoice Nu	s fewer than 3 characters, it may display a mber field.	
Amount	Decimal	9 characters	\$amount	
	Transaction amount. Used in a number of transactions. Note that this is different from the amount used in a Completion transaction, which is an alphanumeric value.			
	This must contain at least 3 digits, two of which are penny values.			
		allowable value is \$0.01, ction amounts of \$0.00	and the maximum allowable value is 999 are not allowed.	

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Table 115: Mandatory request fields (continued)

Value	Туре	Limits	Sample code variable definition	
value	Description			
Credit card number	Numeric	20 characters (no spaces or dashes)	\$pan	
	Most credit card numbers today are 16 digits, but some 13-digit numbers are still accepted by some issuers. This field has been intentionally expanded to 20 digits in consideration for future expansion and potential support of private label card ranges.			
Expiry date	Numeric	4 characters	<pre>\$expiry_date</pre>	
		(YYMM format)		
	Note : This is the reverse of the date displayed on the physical card, which is MMYY.			
E-Commerce	Alphanumeric	1 character	\$crypt	
indicator	1: Mail Order / Telephone Order—Single			
	2: Mail Order / Telephone Order—Recurring			
	3: Mail Order / Telephone Order—Instalment			
	4: Mail Order / Telephone Order—Unknown classification			
	5: Authenticated e-commerce transaction (VBV)			
	6: Non-authenticated e-commerce transaction (VBV)			
	7: SSL-enabled merchant			
	8: Non-secure	transaction (web- or em	ail-based)	
	9: SET non-aut	henticated transaction		
Completion	Decimal	9 characters	\$compamount	
Amount	Amount of a Completion transaction. This may not be equal to the amount value (described on page 260), which appeared in the original Pre-Authorization transaction.			

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Table 115: Mandatory request fields (continued)

	Туре	Limits	Sample code variable definition
Value		Des	scription
Transaction num- ber	Variable characters	255 characters	\$txnnumber
	Used when performing follow-on transactions. (That is, Completion, Purchase Correction or Refund.) This must be the value that was returned as the transaction number in the response of the original transaction.		
	When perform	-	alue must reference the Pre-Authorization. ase Correction, this value must reference
Authorization code	Alphanumeric	8 characters	\$auth_code
		code provided in the tra I for Force Post transact	nsaction response from the issuing bank. ions.
ECR number	String	TBD	\$ecr_number
	Electronic cash	register number.	
		MPI transaction va	lues
XID	Alphanumeric	20 characters	\$xid
	Can also be us	ed as your order ID whe	n using Moneris Payment Gateway.
MD	String	1024-character alphanumeric	\$MD
	Information to	be echoed back in the r	response.
Merchant URL	String	TBD	\$merchantUrl
	URL to which t	he MPI response is to be	e sent.
Accept	String		\$accept
	MIME types th	at the browser accepts	
User Agent	String		\$userAgent
	Browser details		
PARes	String	Variable	(Not shown)
	Value passed back to the API during the TXN, and returned to the MPI whe ACS request is made.		

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Table 115: Mandatory request fields (continued)

Table 113. Wallactory request fields (continued)			
Value	Type	Limits	Sample code variable definition
value		Des	scription
Cardholder Authentication Veri-	Alphanumeric	50 characters	\$cavv
fication Value		•	by a third-party MPI. It is part of a
		ACH transaction va	lues
Routing number	Numeric	9 characters	<pre>\$routing_num</pre>
	TBD		
		Vault transaction va	lues
Data key	Alphanumeric	25-character	\$data_key
	Profile identifier that all future financial Vault transactions (that is, they occur after the profile was registered by a ResAddCC or ResTokenizeCC transaction) will use to associate with the saved information.		
	-	generated by Moneris,) when the profile is first	and is returned to the merchant (via the registered.
Duration	String	3-numeric	\$duration
	Amount of tim	e the temporary token	should be available, up to 900 seconds.
		Mag Swipe transaction	values
POS code	Numeric	2 characters	\$pos_code
	Under normal presentment situations, the value is 00.		
	If a Pre-Authorization transaction was card-present and keyed-in 1 , then the POS code for the corresponding Completion transaction is 71 .		
	In an unmanned kiosk environment where the card is present, the value is 27.		
	If the solution is not "merchant and cardholder present", contact Moneris for the proper POS code.		
Track2 data	Alphanumeric	40 characters	\$track
Retrieved from the mag stripe of a credit card by swiping it through a card or the "fund guarantee" value returned by the INTERAC® Online Paymen (Canada only).			

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¹That is, a Track2Preauth transaction was submitted where the credit card number and expiry date values were sent, but track2 was left blank.

Table 115: Mandatory request fields (continued)

Volue	Туре	Limits	Sample code variable definition
Value		Des	scription
Encrypted track2	Alphanumeric		<pre>\$enc_track2</pre>
data	String that is retrieved by swiping or keying in a credit card number through a Moneris-provided encrypted mag swipe card reader. It is part of an encrypted keyed or swiped transaction only. This string must be retrieved by a specific device. (See below for the list of current available devices.)		
Device type	Alphanumeric	30 characters	<pre>\$device_type</pre>
	Type of encrypted mag swipe reader that was read the credit card. This must be a Moneris-provided device so that the values are properly encrypted and decrypted. This field is case-sensitive. Available values are: "idtech_bdk" (Canada only) "idtech" (US only).		

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Note that the values listed in Table 116 are not supported by **every** transaction. Check the transaction definition. If it says that a value is optional, a further description is found here.

Table 116: Optional transaction values

	Table 110. Optional transaction values					
Value	Туре	Limits	Sample code variable definition			
value		Description				
	General transaction values					
Customer	Alphanumeric	50 characters	\$cust_id			
ID	This can be used for policy number, membership number, student ID, invoice number and so on.					
	This field is sear	chable from the Moneris Merchant	Resource Centre.			
Status	Boolean	true/false	\$status			
Check	See "Status Che	ck" on page 282.				
Dynamic	Alphanumeric	20 characters.	<pre>\$dynamic_descriptor</pre>			
descriptor		Combined with merchant's business name cannot exceed 25 characters.				
		ed description sent on a per-transa ement appended to the merchant's				
Commercial	Alphanumeric	17 characters	\$commcard_invoice			
card invoice	(US only) Level 2 Invoice Number of the transaction used for Corporate Credit Card transactions (Commercial Purchasing Cards). Characters allowed for commcard_invoice: a-z, A-Z, 0-9, spaces					
Commercial card tax amount	Decimal	9 characters. Must contain at least 3 digits, two of which must be penny values. 0.00-999999.99	\$commcard_tax_amount			
	(US only) Level 2 Tax Amount of the transaction used for Corporate Credit Card transactions (Commercial Purchasing Cards).					
		Vault transaction values				
Phone num-	Alphanumeric	30 characters	\$phone			
ber	Phone number	of the customer. Can be sent in who	en creating or updating a Vault profile.			
Email	Alphanumeric	30 characters	\$email			
address	Email address of the customer. Can be sent in when creating or updating a Vault profile.					

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Table 116: Optional transaction values (continued)

Value	Туре	Limits	Sample code variable definition		
Value	Description				
Additional	Alphanumeric	30 characters	\$note		
notes	nformation to be sent in with the transdating a Vault profile.				

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Appendix B Definition of Response Fields

- General response fields, Appendix B Definition of Response Fields
- Recurring Billing response fields, Appendix B Definition of Response Fields
- Status Check response fields, Appendix B Definition of Response Fields
- AVS response fields, AVS response fields (see Appendix E, page 290)
- CVD response fields, CVD response fields (see Appendix F, page 296)
- MPI response fields, page 272
- Vault response fields, Vault response fields (see 9, page 101)
- Mag Swipe response fields, Mag Swipe response fields (see 10, page 159)
- Convenience Fee response fields, Convenience Fee response fields (see Appendix H, page 306)

Table 117: Receipt object response values

Value	Туре	Limits	Get Method		
Value		Description			
		General respons	e fields		
Card type	String	2-character alphabetic (min. 1)	<pre>\$mpgResponse->getCardType());</pre>		
	Represents	the type of card in the	transaction, e.g., Visa, Mastercard.		
	Possible values: V = Visa, M = Mastercard, AX = American Express, DC = Diner's Card, NO = Novus/Discover in (Canada only), DS= Discover (US only), C = JCB (US only), SE = Sears (Canada only), CQ = ACH (US only), P = Pin Debit (US only), D = Debit (canada only), C1 = JCB (Canada only)				
Card level result	String	3-alphanumeric	receipt.getCardLevelResult();		
	TBD				
Transaction amount	String	9-character decimal	<pre>\$mpgResponse->getTransAmount());</pre>		
	Transaction amount that was processed.				
Transaction number	String	20-character alphanumeric	<pre>\$mpgResponse->getTxnNumber());</pre>		
	Gateway Transaction identifier often needed for follow-on transactions (such as Refund and Purchase Correction) to reference the originally processed transaction.				
Receipt ID	String	50-character alphanumeric	<pre>\$mpgResponse->getReceiptId());</pre>		
	Order ID that was specified in the transaction request.				

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Table 117: Receipt object response values (continued)

	Туре	Limits	Get Method	
Value	Туре	Lillits		
			Description	
Transaction type	String	2-character alphanumeric	<pre>\$mpgResponse->getTransType());</pre>	
	 0 = Purchase 1 = PreAuth 2 = Completion 4 = Refund 11 = Void 			
Reference number	String	18-character numeric	<pre>\$mpgResponse->getReferenceNum());</pre>	
	number. Th	nis data is typically used	action as well as the shift, batch and sequence to reference transactions on the host systems, ipt presented to the customer.	
	This inform	ation is to be stored by	the merchant.	
	Example: 660123450010690030 • 66012345: Terminal ID • 001: Shift number • 069: Batch number • 003: Transaction number within the batch.			
Response code	String	3-character numeric?	<pre>\$mpgResponse->getResponseCode());</pre>	
	 < 50: Transaction approved ≥ 50: Transaction declined Null: Transaction incomplete. For further details on the response codes that are returned, see the Response			
	Codes docu	ıment at https://develo	· 	
ISO	String	2-character numeric	<pre>\$mpgResponse->getISO());</pre>	
	ISO respon	se code		
Bank totals	Object		receipt.getBankTotals();	
Response data returned in a Batch Close and Open Totals reque of Response Fields" on the previous page.				
Message	String	100-character alphanumeric	<pre>\$mpgResponse->getMessage());</pre>	
	Response description returned from issuer.			
	The message returned from the issuer is intended for merchant information only, and is not intended for customer receipts.			

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method	
value	Description			
Authorization code	String	8-character alphanumeric	<pre>\$mpgResponse->getAuthCode());</pre>	
	Authorizati	on code returned from	the issuing institution.	
Complete		true/false	<pre>\$mpgResponse->getComplete());</pre>	
	Transaction	n was sent to authorizat	tion host and a response was received	
Transaction date	String	Format: yyyy-mm-dd	<pre>\$mpgResponse->getTransDate());</pre>	
	Processing	host date stamp		
Transaction time	String	Format: ##:##:##	<pre>\$mpgResponse->getTransTime());</pre>	
	Processing	host time stamp		
Ticket	String	N/A	<pre>\$mpgResponse->getTicket());</pre>	
	Reserved field.			
Timed out		true/false	<pre>\$mpgResponse->getTimedOut());</pre>	
	Transaction failed due to a process timing out.			
Is Visa Debit		true/false	<pre>\$mpgResponse->getIsVisaDebit());</pre>	
	(Canada only) Indicates whether the card processed is a Visa Debit.			
	Batch	Close/Open Totals res	sponse fields (see)	
Processed card types	String Array	N/A		
	Returns all of the processed card types in the current batch for the terminal ID/ECR Number from the request.			
Terminal IDs	String	8-character alpha- numeric	<pre>receipt.getTerminalIDs();</pre>	
	Returns the	e terminal ID/ECR Numb	per from the request.	
Purchase count	String	4-character numeric	<pre>\$mpgResponse->getPurchaseCount (\$ecr_number,\$creditCards[\$i]);</pre>	
		actions processed. If no	ebit, Pre-Authorization Completion and Force ne were processed in the batch, then the value	

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Table 117: Receipt object response values (continued)

			, ,	
Value	Туре	Limits	Get Method	
Varue	Description			
Purchase amount	String	11-character alpha- numeric	<pre>\$mpgResponse->getPurchaseAmount (\$ecr_number,\$creditCards[\$i]);</pre>	
	ization Con	npletion or Force Post to O numbers, the first 8 in	ssed for Purchase, ACH debit, Pre-Author- ransactions. This field begins with a + and is fol- dicate the amount and the last 2 indicate the	
	Example, +	0000000000 = 0.00 and -	-0000041625 = 416.25	
Refund count	String	4-character numeric	<pre>\$mpgResponse->getRefundAmount (\$ecr_number,\$creditCards[\$i]);</pre>	
	1	•	dent Refund or ACH Credit transactions pro- the batch, then the value returned will be 0000.	
Refund amount	String	11-character alpha- numeric	<pre>\$mpgResponse->getRefundAmount (\$ecr_number,\$creditCards[\$i]);</pre>	
	Indicates the dollar amount processed for Refund, Independent Refund or ACH Credit transactions. This field begins with a + and is followed by 10 numbers, the first 8 indicate the amount and the last 2 indicate the penny value.			
	Example, +0000000000 = 0.00 and +0000041625 = 416.25			
Correction count	String	4-character numeric	<pre>\$mpgResponse->getCorrectionCount (\$ecr_number,\$creditCards[\$i]);</pre>	
	Indicates the # of Purchase Correction or ACH Reversal transactions processed. If none were processed in the batch, then the value returned will be 0000.			
Correction amount	String	11-character alpha- numeric	<pre>\$mpgResponse->getCorrectionAmount (\$ecr_number,\$creditCards[\$i]);</pre>	
	Indicates the dollar amount processed for Purchase Correction or ACH Reversal transactions. This field begins with a + and is followed by 10 numbers, the first 8 indicate the amount and the last 2 indicate the penny value.			
	Example, +	0000000000 = 0.00 and +	-0000041625 = 416.25	
F	Recurring Bil	lling Response Fields (s	see Appendix G, page 299)	
Recurring billing suc-	String	true/false	<pre>\$mpgResponse->getRecurSuccess());</pre>	
cess	Indicates whether the recurring billing transaction has been successfully set up for future billing.			
Recur update success	String	true/false	<pre>\$mpgResponse->getRe- curUpdateSuccess());</pre>	
	Indicates recur update success.			

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method	
Value			Description	
Next recur date	String	yyyy-mm-dd	<pre>\$mpgResponse->getNextRecurDate());</pre>	
	Indicates n	ext recur billing date.		
Recur end date	String	yyyy-mm-dd	<pre>\$mpgResponse->getRecurEndDate());</pre>	
	Indicates fi	nal recur billing date.		
	Status Che	eck response fields (see	Appendix C, page 282)	
Status code	String	3-character alpha- numeric	<pre>\$mpgResponse->getStatusCode());</pre>	
	 < 50: Transaction found and successful ≥ 50: Transaction not found and not successful Note that the status code is only populated if the connection object's Status Check property is set to true. 			
Status message	String	found or not found	<pre>\$mpgResponse->getStatusMessage());</pre>	
	 Found: 0 ≤ Status Code ≤ 49 Not Found or null: 50 ≤ Status Code ≤ 999. Note that The status message is only populated if the connection object's S Check property is set to true. 			
		esponse fields (see Ap	pendix E, page 290)	
AVS result code	String	1-character alpha- numeric	<pre>\$mpgResponse->getAvsResultCode());</pre>	
	Indicates the address verification result. For a full list of possible response codes refer to Section Appendix B.			
	CVD r	esponse fields (see Ap	pendix F, page 296)	
CVD result code	String	2-character alpha- numeric	<pre>\$mpgResponse->getCvdResultCode());</pre>	
Indicates the CVD validation result. The first byte is the numeric CV sent in the request; the second byte is the response code. Possible codes are shown in Appendix B			•	
	MP	l response fields (see "	MPI" on page 60)	
Туре	String	99-character alpha- numeric		
	VERes, PAR	tes or error defines wha	t type of response you are receiving .	

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Table 117: Receipt object response values (continued)

	T	linda.	Cat Mark and	
Value	Туре	Limits	Get Method	
	Description			
Success	Boolean	true/false	<pre>\$mpgResponse->getMpiSuccess());</pre>	
	True if atte	mpt was successful, fals	e if attempt was unsuccessful.	
Message	String	100-character alphabetic	<pre>\$mpgResponse->getMpiMessage());</pre>	
	 Y: Cr N: Se U: Se MPI ACS transfer Y or chas N: Al you Dependent of fra 	e or cavv preauth. uthentication failed or h do not to proceed with ending on a merchant's aud detection, transact	rm popup window. h with crypt type 6 h with crypt type 7. the following values: MpiSuccess () = true) Proceed with cavv pur- high-risk transaction. It is recommended that	
Term URL	String	255-character alpha- numeric		
	URL to which the PARes is returned			
MD	String	10024-character alphanumeric		
	Merchant-defined data that was echoed back			
ACS URL	String	255-character alpha- numeric		
	URL that will be for the generated pop-up			
MPI CAVV	String	28-character alpha- numeric		
	Visa/Maste	erCard authentication d	ata	

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method	
value	Description			
CAVV result code	String	1-character alpha- numeric		
	Indicates th	ne Visa CAVV result. "Ca	vv Result Codes" on page 72.	
	0 = CAVV au	uthentication results inv	valid	
	1 = CAVV fa	iled validation; authent	ication	
	2 = CAVV pa	assed validation; auther	ntication	
	3 = CAVV pa	assed validation; attem _l	ot	
	4 = CAVV fa	iled validation; attempt		
	7 = CAVV fa	iled validation; attempt	(US issued cards only)	
	8 = CAVV pa	assed validation; attem _l	ot (US issued cards only)	
	The CAVV r	esult code indicates the	result of the CAVV validation.	
MPI inline form				
	V	ault response fields (s	ee 9. page 101)	
Data key	String	25-character alpha- numeric	<pre>\$mpgResponse->getDataKey());</pre>	
	This field is created when the ResAddCC transaction or ResTokenizeCC transaction is sent. (That is, when the profile is created.) It is a unique profile identificand is a required value for for all future Vault transactions.			
Payment type	String	cc/ach	<pre>\$mpgResponse->getPaymentType());</pre>	
	Indicates the payment type associated with a Vault profile			
Masked PAN	String	20-character numeric	<pre>\$mpgResponse->getResDataMaskedPan ());</pre>	
	Returns the	e first 4 and/or last 4 of	the card number saved in the profile.	
Expired card count	String			
	Total number of profiles (minus 1) that have a credit card that is expiring in the current or next calendar month. This value is returned by the ResGetExpiring transaction.			
Vault success	String	true/false	<pre>\$mpgResponse->getResSuccess());</pre>	
Indicates whether Vault transaction was successful.		n was successful.		

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method	
value			Description	
Vault customer ID	String	30-character alpha- numeric	<pre>\$mpgResponse->getResDataCustId());</pre>	
	Returns the	e customer ID saved in t	he profile.	
Vault phone num- ber	String	30-character alpha- numeric	<pre>\$mpgResponse->getResDataPhone());</pre>	
	Returns the	e phone number saved	in the profile.	
Vault email address	String	30-character alpha- numeric	<pre>\$mpgResponse->getResDataEmail());</pre>	
	Returns the	e email address saved ir	the profile.	
Vault note	String	30-character alpha- numeric	<pre>\$mpgResponse->getResDataNote());</pre>	
	Returns the note saved in the profile.			
Vault expiry date	String	4-character numeric	<pre>\$mpgResponse->getResDataExpDate ());</pre>	
	Returns the expiry date of the card number saved in the profile. YYMM format.			
E-commerce indicator	String	1-character numeric	<pre>\$mpgResponse->getResDataCryptType ());</pre>	
	Returns the e-commerce indicator saved in the profile.			
Vault AVS street number	String	19-character alpha- numeric	<pre>\$mpgResponse- >getResDataAvsStreetNumber());</pre>	
	Returns the AVS street number saved in the profile. If no other AVS street number is passed in the transaction request, this value will be submitted along with the financial transaction to the issuer.			
Vault AVS street name	String	19-character alpha- numeric	<pre>\$mpgResponse- >getResDataAvsStreetName());</pre>	
	Returns the AVS street name saved in the profile. If no other AVS street number is passed in the transaction request, this value will be submitted along with the financial transaction to the issuer.			
Vault AVS ZIP code	String	9-character alpha- numeric	<pre>\$mpgResponse->getResDataAvsZipcode ());</pre>	
	ber is passe		aved in the profile. If no other AVS street numquest, this value will be submitted along with uer.	

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Table 117: Receipt object response values (continued)

Value	Type	Limits	Get Method	
varae			Description	
Vault customer first name	String	50-character alpha- numeric	<pre>\$mpgResponse- >getResDataCustFirstName());</pre>	
	(US ACH o	nly) Returns the custom	ner first name saved in the profile.	
Vault customer last name	String	50-character alpha- numeric	<pre>\$mpgResponse- >getResDataCustLastName());</pre>	
	(US ACH o	nly) Returns the custom	ner last name saved in the profile.	
Vault customer address 1	String	50-character alpha- numeric	<pre>\$mpgResponse->getResDataCustAd- dress1());</pre>	
	(US ACH o	nly) Returns the custom	ner address line 1 saved in the profile.	
Vault customer address 2	String	50-character alpha- numeric	<pre>\$mpgResponse->getResDataCustAd- dress2());</pre>	
	(US ACH only) Returns the customer address line 2 saved in the profile.			
Vault customer city	String	50-character alpha- numeric	<pre>\$mpgResponse->getResDataCustCity ());</pre>	
	US ACH only Returns the customer city saved in the profile.			
Vault customer state	String	2-character alpha- numeric	<pre>\$mpgResponse->getResDataCustState ());</pre>	
	US ACH only Returns the customer state code saved in the profile.			
Vault customer ZIP code	String	10-character numeric	<pre>\$mpgResponse->getResDataCustZip ());</pre>	
	US ACH only Returns the customer zip code saved in the profile.			
Vault check routing number	String	9-character numeric	<pre>\$mpgResponse->getResDataRoutingNum ());</pre>	
	US ACH only Returns the customer check routing number saved in the profile.			
Vault masked account number	String	15-character alpha- numeric	<pre>\$mpgResponse->getResDataMaskedAc- countNum());</pre>	
	US ACH only Returns the masked first 4 and last 4 digits of the account number saved in the profile.			
Vault check number	String	16-character numeric	<pre>\$mpgResponse->getResDataCheckNum ());</pre>	
	US ACH or	Returns the check nu	imber saved in the profile.	

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method
			Description
Vault account type	String	savings/checking	<pre>\$mpgResponse->getResDataAc- countType());</pre>
	US ACH on	Ily Returns the type of a	account saved in the profile.
Vault SEC code	String	3-character alpha- numeric	<pre>\$mpgResponse->getResDataSec());</pre>
	US ACH on	ly Returns the ACH SEC	code saved in the profile.
Vault credit card number	String		
Expiring customer	String		
Expiring customer's phone number	String		
phone number		T	
Expiring customer's email address	String		
Expiring customer note	String		receipt.getExpEmail(index)
Expired payment type	String		
Masked expiring credit card number	String		receipt.getExpMaskedPan(index)
Expiry date of expiring credit card	String		<pre>\$mpgResponse->getResDataExpDate ());</pre>
E-commerce type of expiring credit card	String		
AVS street number	String		
of expiring credit card			

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method			
Value		Description				
AVS street name of	String					
expiring credit card						
AVS ZIP code of expiring credit card	String		<pre>\$mpgResponse->getResDataAvsZipcode ());</pre>			
	TBD					
Presentation type of expiring credit	String		<pre>\$mpgResponse->getResDataPresent- ationType());</pre>			
card						
P Account number of expiring credit	String		<pre>\$mpgResponse->getResDataPAc- countNumber());</pre>			
card?						
Corporate card		true/false	<pre>\$mpgResponse->getCorporateCard());</pre>			
	Indicates whether the card associated with the Vault profile is a corporate card.					
	Mag Swipe response fields (see 10, page 159)					
Masked credit card number	String		<pre>\$mpgResponse->getResDataMaskedPan ());</pre>			
Convenience Fee response fields (see Appendix H, page 306)						
Convenience fee suc-		true/false				
cess	Indicates whether the Convenience Fee transaction processed successfully.					

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method			
Value	Description					
Convenience fee status	String	2-character alpha- numeric	<pre>\$mpgResponse->getCfStatus();</pre>			
	Indicates the status of the merchant and convenience fee transactions. The CfStatus field provides details about the transaction behavior and should be referenced when contacting Moneris Customer Support.					
	Possible values are:					
	1 or 1F – Completed 1st purchase transaction					
	2 or 2F – Completed 2nd purchase transaction					
	3 – Completed void transaction					
	4A or 4D – Completed refund transaction					
	7 or 7F – Completed merchant independent refund transaction					
	8 or 8F – Completed merchant refund transaction					
	9 or 9F – Completed 1st void transaction					
	10 or 10F – Completed 2nd void transaction					
	11A or 11D – Completed refund transaction					
Convenience fee	Decimal	9 characters \$mpgResponse->getFeeAmount				
amount	The expected Convenience Fee amount. This field will return the amount submitted by the merchant for a successful transaction. For an unsuccessful transaction, it will return the expected convenience fee amount					
Convenience fee	Decimal 9 characters \$mpgResponse->getFeeRate();					
rate	The convenience fee rate that has been defined on the merchant's profile. For example:					
	1.00 – a fixed amount or					
	10.0 - a percentage amount					
Convenience fee	String AMT/PCT \$mpgResponse->getFeeType();					
type	The type of convenience fee that has been defined on the merchant's profile.					
	Available options are:					
	AMT – fixed amount					
	PCT – percentage					

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Table 117: Receipt object response values (continued)

Value	Туре	Limits	Get Method			
Value	Description					
	Other					
ITD Response	String	1-character alpha- numeric	<pre>\$mpgResponse->getITDResponse());</pre>			
	The ITD (Internet Transaction Data) reviews several methods for performing a credit card transaction online. The ITDReponse indicates the AmEx ITD validation results. Applicable for AmEx and JCB only. Y = data matches N = data does not match U = data not checked R = retry S = Service not allowed					
	[space] = data not sent					
RuleName						
	The names of rules verified from the selected policy that have triggered. Each runame is returned as a separate name/value pair.					
RuleCode						
	The codes of the rules verified from the selected policy that have triggered. Each rule code is returned as a separate name/value pair.					
RuleMessageEn						
	An English message description of the rule returned.					
RuleMessageFr						
	A French message description of the rule returned.					
CorporateCard	Boolean string	true/ false	<pre>\$mpgResponse->getCorporateCard());</pre>			
	Indicates whether the card associated with the vault profile is a corporate card or not.					

Table 118: Financial transaction response codes

Code	Description
< 50	Transaction approved
≥ 50	Transaction declined
NULL	Transaction was not sent for authorization

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For more details on the response codes that are returned, see the Response Codes document available at https://developer.moneris.com

Table 119: Vault Admin Responses

Code	Description
001	Successfully registered CC details.
	Successfully updated CC details.
	Successfully deleted CC details.
	Successfully located CC details.
	Successfully located # expiring cards.
	(NOTE: # = the number of cards located)
983	Cannot find previous
986	Incomplete: timed out
987	Invalid transaction
988	Cannot find expiring cards
Null	Error: Malformed XML

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Appendix C Status Check

• C.1 Using Status Check Response Fields

Status Check is a connection object value that allows merchants to verify whether a previously sent transaction was processed successfully.

To submit a Status Check request, resend the original transaction with all the same parameter values, but set the status check value to either true or false.

Once set to "true", the gateway will check the status of a transaction that has an order_id that matches the one passed.

- If the transaction is found, the gateway will respond with the specifics of that transaction.
- If the transaction is not found, the gateway will respond with a not found message.

Once it is set to "false", the transaction will process as a new transaction.

For example, if you send a Purchase transaction with Status Check, include the same values as the original Purchase such as the order ID and the amount.

The feature must be enabled in your merchant profile. To have it enabled, contact Moneris.

Things to consider:

- The Status Check request should only be used once and immediately (within 2 minutes) after the last transaction that had failed.
- The Status Check request should not be used to check openTotals & batchClose requests.
- Do not resend the Status Check request if it has timed out. Additional investigation is required.

C.1 Using Status Check Response Fields

After you have used the connection object to send a Status Check request, you can use the Receipt object to obtain the information you want regarding the success of the original transaction.

The status response fields related to the status check are Status Code and Status Message.

Possible Status Code response values:

- 0-49: successful transaction
- 50-999: unsuccessful transaction.

Possible Status Message response values:

- Found: Status code is 0-49
- Not found or Null: Status code is 50-999)

If the Status Message is Found, all other response fields are the same as those from the original transaction.

If the Status Message is Not found, all other response fields will be Null.

```
Sample Purchase transaction with Status Check

public class TestCanadaPurchase
{
```

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Sample Purchase transaction with Status Check

```
public static void main(String[] args)
{
    boolean status_check = false;
    Purchase purchase = new Purchase();

    HttpsPostRequest mpgReq = new HttpsPostRequest();
    mpgReq.setTransaction(purchase);
    mpgReq.setStatusCheck(status_check);
    mpgReq.send();
    try
    {
        Receipt receipt = mpgReq.getReceipt();
        System.out.println("StatusCode = " + receipt.getStatusCode());
        System.out.println("StatusMessage = " + receipt.getStatusMessage());
    }
    catch (Exception e)
    {
        e.printStackTrace();
    }
}
```

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Appendix D Customer Information

- D.1 Using the CustInfo object
- D.2 Customer Information Sample Code

An optional add-on to a number of transactions the Customer Information object. The Customer Information object offers a number of fields to be submitted as part of the financial transaction, and stored by Moneris. These details may be viewed in the future in the Merchant Resource Center.

The following transactions support the Customer Information object:

- Purchase (Basic, Interac Debit and Vault)
- Pre-Authorization (Basic and Vault)
- Re-Authorization (Basic)
- ACH Debit

The Customer Information object holds three types of information:

- Miscellaneous customer information properties (page 285)
- Billing/Shipping information (page 285)
- Item information (page 287).

Things to consider:

- If you send characters that are not included in the allowed list, these extra transaction details may not be stored.
- All fields are alphanumeric and allow the following characters: a-z A-Z 0-9 _ : . @ \$ = /
- All French accents should be encoded as HTML entities, such as é.
- The data sent in Billing and Shipping Address fields will not be used for any address verification.

D.1 Using the CustInfo object

- "Miscellaneous Properties" (page 285)
- "Billing/Shipping information" on the next page
- "Item Information" on page 286

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a CustInfo object.

Any transaction that supports CustInfo has a setCustInfo method. This is used to write the customer information to the transaction object before writing the transaction object to the connection object.

CustInfo object definition

```
CustInfo customer = new CustInfo();
```

Transaction object set method

```
<transaction>.setCustInfo(customer);
```

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D.1.1 Miscellaneous Properties

While most of the customer information data is organized into objects, there are some values that are properties of the CustInfo object itself. They are explained in Table 120

 Value
 Type
 Limits
 Set method

 Email Address
 String 60-character alphanumeric
 customer.setEmail("nick@widget.com");

 Instructions
 String 100-character alphanumeric
 customer.setInstructions("Rush!");

Table 120: CustInfo object miscellaneous properties

D.1.2 Billing/Shipping information

Billing and shipping information is stored as part of the CustInfo object. They can be written to the object in one of two ways:

- · Using set methods
- Using hash tables.

Whichever method you use, you will be writing the information found in Table 121 for both the billing information and the shipping information.

All values are alphanumeric strings. Their maximum lengths are given in the Limit column.

Value	Limit	Hash table key
First name	30	"first_name"
Last name	30	"last_name"
Company name	50	"company_name"
Address	70	"address"
City	30	"city"
Province/State	30	"province"
Postal/Zip code	30	"postal_code"
Country	30	"country"
Phone number (voice)	30	"phone"
Fax number	30	"fax"
Federal tax	10	"tax1"

Table 121: Billing and shipping information values

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Value	Limit	Hash table key
Provincial/State tax	10	"tax2"
County/Local/Specialty tax	10	"tax3"
Shipping cost	10	"shipping_cost"

Table 121: Billing and shipping information values (continued)

D.1.2.1 Set Methods

The billing information and the shipping information for a given CustInfo object are written by using the customer.setBilling() and customer.setShipping() methods respectively:

```
customer.setBilling(first_name, last_name, company_name, address, city,
province, postal_code, country, phone, fax, tax1, tax2, tax3, shipping_cost);
customer.setShipping(first_name, last_name, company_name, address, city,
province, postal_code, country, phone, fax, tax1, tax2, tax3, shipping_cost);
```

Both of these methods have the same set of mandatory arguments. They are explained in Table 121 (page 285).

For sample code, see D.2 (page 287).

D.1.2.2 Hash Tables

Writing billing or shipping information using hash tables is done as follows:

- 1. Instantiate a CustInfo object.
- 2. Instantiate a Hashtable object. (The sample code uses a different hash table for billing and shipping for clarity purposes. However, the skillful developer can re-use the same one.)
- 3. Build the hashtable using put methods with the hash table keys in Table 121 (page 285).
- 4. Call the CustInfo object's setBilling/setShipping method to pass the hashtable information to the CustInfo object
- 5. Call the transaction object's setCustInfo method to write the CustInfo object (with the billing/shipping information to the transaction object.

For sample code, see D.2 (page 287).

D.1.3 Item Information

The CustInfo object can hold information about multiple items. For each item, the values in Table 122 can be written.

All values are strings, but note the guidelines in the Limits column.

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Value	Limits	Hash table key
Item name	45-character alphanumeric	"name"
Item quantity	5-character numeric	"quantity"
Item product code	20-character alphanumeric	"product_code"
Item extended amount	9-character decimal with at least 3 digits and 2 penny values. 0.01-999999.99	"extended_ amount"

Table 122: Item information values

One way of representing multiple items is with four arrays. This is the method used in the sample code. However, there are two ways to write the item information to the CustInfo object:

- · Set methods
- Hash tables.

D.1.3.1 Set Methods

All the item information in Table 122 is written to the CustInfo in one instruction for a given item. Such as:

```
customer.setItem(item_description, item_quantity, item_product_code, item_
extended amount);
```

For sample code (showing how to use arrays to write information about two items), see D.2 (page 287).

D.1.3.2 Hash Tables

Writing item information using hash tables is done as follows:

- 1. Instantiate a CustInfo object.
- 2. Instantiate a Hashtable object. (The sample code uses a different hash table for each item for clarity purposes. However, the skillful developer can re-use the same one.)
- 3. Build the hashtable using put methods with the hash table keys in Table 121 (page 285).
- Call the CustInfo object's setItem method to pass the hashtable information to the CustInfo object
- 5. Call the transaction object's setCustInfo method to write the CustInfo object (with the item information to the transaction object.

For sample code (showing how to use arrays to write information about two items), see D.2 (page 287).

D.2 Customer Information Sample Code

Below are 2 examples of a Basic Purchase Transaction with Customer Information. Both samples start by declaring the same variables. Therefore, that part will only be shown once. Values that are not involved in the Customer Information feature are not shown.

Note that the two items ordered are represented by four arrays, and the billing and shipping details are the same.

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```
String first name = "Bob";
String last name = "Smith";
String company name = "ProLine Inc.";
String address = "623 Bears Ave";
String city = "Chicago";
String province = "Illinois";
String postal code = "M1M2M1";
String country = "Canada";
String phone = "777-999-7777";
String fax = "777-999-7778";
String tax1 = "10.00";
String tax2 = "5.78";
String tax3 = "4.56";
String shipping_cost = "10.00";
/********************************/
String[] item_description = new String[] { "Chicago Bears Helmet", "Soldier Field Poster" };
String[] item_quantity = new String[] { "1", "1" };
String[] item product code = new String[] { "CB3450", "SF998S" };
String[] item extended amount = new String[] { "150.00", "19.79" };
```

Sample Purchase with Customer Information—Set method version

```
CustInfo customer = new CustInfo();
/****** Miscellaneous Customer Information Methods ***************/
customer.setEmail("nick@widget.com");
customer.setInstructions("Make it fast!");
/****************** Set Customer Billing Information ****************/
customer.setBilling(first_name, last_name, company_name, address, city, province, postal_code,
   country, phone, fax, tax1, tax2, tax3, shipping cost);
/************ Set Customer Shipping Information *****************/
customer.setShipping(first_name, last_name, company_name, address, city, province, postal_code,
   country, phone, fax, tax1, tax2, tax3, shipping cost);
customer.setItem(item_description[0], item_quantity[0], item_product_code[0], item_extended_amount
customer.setItem(item_description[1], item_quantity[1], item_product_code[1], item_extended_amount
   [1]);
Purchase purchase = new Purchase();
purchase.setCustInfo(customer);
HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(purchase);
mpgReq.send();
```

Sample Purchase with Customer Information—Hash table version

```
CustInfo customer2 = new CustInfo();
/********* Miscellaneous Customer Information Methods **********/
customer.setEmail("nick@widget.com");
customer.setInstructions("Make it fast!");
```

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Sample Purchase with Customer Information—Hash table version

```
Hashtable < String, String > b = new Hashtable < String, String > (); //billing hashtable
b.put("first name", first name);
b.put("last name", last name);
b.put("company name", company name);
b.put("address", address);
b.put("city", city);
b.put("province", province);
b.put("postal code", postal code);
b.put("country", country);
b.put("phone", phone);
b.put("fax", fax);
b.put("tax1", tax1); //federal tax
b.put("tax2", tax2); //prov tax
b.put("tax3", tax3); //luxury tax
b.put("shipping cost", shipping cost); //shipping cost
customer2.setBilling(b);
Hashtable<String, String> s = new Hashtable<String, String>(); //shipping hashtable
s.put("first name", first name);
s.put("last name", last name);
s.put("company name", company name);
s.put("address", address);
s.put("city", city);
s.put("province", province);
s.put("postal code", postal code);
s.put("country", country);
s.put("phone", phone);
s.put("fax", fax);
s.put("tax1", tax1); //federal tax
s.put("tax2", tax2); //prov tax
s.put("tax3", tax3); //luxury tax
s.put("shipping cost", shipping cost); //shipping cost
customer2.setShipping(s);
/*********************************/
Hashtable<String, String> i1 = new Hashtable<String, String>(); //item hashtable #1
i1.put("name", item description[0]);
i1.put("quantity", item quantity[0]);
i1.put("product code", item product code[0]);
i1.put("extended_amount", item_extended_amount[0]);
customer2.setItem(i1);
/***********************************/ Order Line Item2 Hashtable ************************/
Hashtable<String, String> i2 = new Hashtable<String, String>(); //item hashtable #2
i2.put("name", "item2's name");
i2.put("quantity", "7");
i2.put("product code", "item2's product code");
i2.put("extended amount", "5.01");
customer2.setItem(i2);
Purchase purchase = new Purchase();
purchase.setCustInfo(customer);
HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(purchase);
mpgReq.send();
```

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Appendix E Address Verification Service

- E.1 Using AVS
- E.2 AVS Request Fields
- E.3 AVS Result Codes
- E.4 AVS Sample Code

Address Verification Service (AVS) is an optional fraud-prevention tool offered by issuing banks whereby a cardholder's address is submitted as part of the transaction authorization. The AVS address is then compared to the address kept on file at the issuing bank. AVS checks whether the street number, street name and zip/postal code match. The issuing bank returns an AVS result code indicating whether the data was matched successfully. Regardless of the AVS result code returned, the credit card is authorized by the issuing bank.

The response that is received from AVS verification is intended to provide added security and fraud prevention, but the response itself does not affect the completion of a transaction. Upon receiving a response, the choice to proceed with a transaction is left entirely to the merchant. The responses is **not** a strict guideline of whether a transaction will be approved or declined.

The following transactions support AVS:

- Purchase (Basic and Mag Swipe)
- Pre-Authorization (Basic)
- Re-Authorization (Basic)
- ResAddCC (Vault)
- ResUpdateCC (Vault)

Things to consider:

- AVS is only supported by Visa, MasterCard, Discover and American Express.
- When testing AVS, you must **only** use the Visa test card numbers 4242424242424242 or 4005554444444403, and the amounts described in the Simulator eFraud Response Codes document available at the Moneris developer portal (https://developer.moneris.com).
- Store ID "store5" is set up to support AVS testing.

E.1 Using AVS

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate an AvsInfo object. This object has a number of mandatory values that must be set (Table 123, page 291) and optional values that may be set (Table 124, page 291).

Any transaction that supports AVS has a setAvsInfo method. This is used to write the AVS information to the transaction object before writing the transaction object to the connection object.

AVSInfo object definition

AvsInfo avsCheck = new AvsInfo();

Transaction object set method

<transaction>.setAvsInfo(avsCheck);

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E.2 AVS Request Fields

Table 123: AvsInfo object mandatory values

Value	Туре	Limits	Set method			
Tarac		Description				
AVS	String	19-character alphanumeric ¹	<pre>avsCheck.setAvsStreetNumber("212");</pre>			
street number	Cardholder street number.					
AVS street	String	See AVS street number	<pre>avsCheck.setAvsStreetName("Payton Street");</pre>			
name	Cardholder street name.					
AVS zip/	String	9-character alphanumeric	<pre>avsCheck.setAvsZipCode("M1M1M1");</pre>			
postal code	Cardho	older zip/postal code.				

Table 124: AvsInfo object optional values

Value	Туре	Limits	Set method
value		Descrip	tion
AVS email address	String	60-character alphanumeric	<pre>avsCheck.setAvsEmail ("test@host.com");</pre>
	Email a	address provided by the customer at th	ne point of sale.
	Applica	able for American Express and JCB only	
AVS host name	e String 60-character alphanumeric avsCheck.se name");		<pre>avsCheck.setAvsHostname("host- name");</pre>
	Applicable for American Express and JCB only.		
AVS browser type	String	60-character alphabetic	<pre>avsCheck.setAvsBrowser("Moz- illa");</pre>
Web browser used to make the purchase.			
	Applicable for American Express and JCB only.		
AVS ship-to- country code	String	3-character alphabetic	<pre>avsCheck.setAvsShiptoCountry ("CAN");</pre>
Applicable for AmEx and JCB only.			

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 $^{^{1}}$ 19 characters is the combined limit between AVS street number and AVS street name.

Table 124: AvsInfo object optional values (continued)

Value	Туре	Limits	Set method	
value	Description			
AVS Shipping Method	String	X-character alphanumeric	<pre>avsCheck.setAvsShipMethod ("G");</pre>	
Merchant product SKU	String	15-character alphanumeric	<pre>avsCheck.setAvsMerchProdSku ("123456");</pre>	
For multiple items, the SKU of the most expensive		nsive item should be entered.		
	Applica	able for AmEx and JCB only.		
AVS customer's IP address	String	15-character alphanumeric	<pre>avsCheck.setAvsCustIp ("192.168.0.1");</pre>	
	IP add	ress of device from which transaction is being sent.		
	Applicable for AmEx and JCB only.			
AVS customer's phone number	String	10-character numeric	<pre>avsCheck.setAvsCustPhone ("5556667777");</pre>	
	Telephone number provided at point of sale.			
	Applicable for American Express and JCB only.			

E.3 AVS Result Codes

Below is a full list of possible AVS response codes. These can be returned when you call the receipt.-getAvsResultCode() method.

Table 125: AVS result codes

Value	Visa	MasterCard/Discover	Amex/JCB
А	Street address matches, zip/postal code does not. Acquirer rights not implied.	Address matches, zip/- postal code does not.	Billing address matches, zip/postal code does not.
В	Street address matches. Zip/Postal code not verified due to incompatible formats. (Acquirer sent both street address and zip/postal code.)	N/A	N/A
С	Street address not verified due to incompatible formats. (Acquirer sent both street address and zip/postal code.)	N/A	N/A

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Table 125: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
D	Street address and zip/postal code match.	N/A	Customer name incor- rect, zip/postal code matches
E	N/A	N/A	Customer name incor- rect, billing address and zip/postal code match
F	(Applies to UK only) Street address and zip/postal code match.	N/A	Customer name incorrect, billing address matches.
G	Address information not verified for international transaction. Any of the following may be true: • Issuer is not an AVS participant. • AVS data was present in the request, but issuer did not return an AVS result. • Visa performs AVS on behalf of the issuer and there was no address record on file for this account.	N/A	N/A
I	Address information not verified.	N/A	N/A
K	N/A	N/A	Customer name matches.
L	N/A	N/A	Customer name and postal code match.
N/A	N/A	Customer name and zip/postal code match.	
M	Street address and zip/postal code match.	N/A	Customer name, billing address, and zip/postal code match.
N	No match. Also used when acquirer requests AVS but sends no AVS data.	Neither address nor postal code matches.	Billing address and postal code do not match.
0	N/A	N/A	Customer name and billing address match

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Table 125: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
Р	Postal code matches. Acquirer sent both postal code and street address, but street address not verified due to incompatible formats.	N/A	N/A
R	Retry: System unavailable or timed out. Issuer ordinarily performs AVS, but was unavailable. The code R is used by Visa when issuers are unavailable. Issuers should refrain from using this code.	Retry. System unable to process.	Retry. System unavailable.
S	N/A	AVS currently not supported.	AVS currently not supported.
Т	N/A	Nine-digit zip/postal code matches, address does not match.	N/A
U	 Address not verified for domestic transaction. One of the following is true: Issuer is not an AVS participant AVS data was present in the request, but issuer did not return an AVS result Visa performs AVS on behalf of the issuer and there was no address record on file for this account. 	No data from Issuer/Authorization system.	Information is unavailable.
W	Not applicable. If present, replaced with 'Z' by Visa. Available for U.S. issuers only.	For US Addresses, nine- digit zip/postal code matches, address does not. For addresses out- side the US, zip/postal code matches, address does not.	Customer name, billing address, and zip/postal code are all correct.
Х	N/A	For US addresses, nine- digit zip/postal code and address match. For addresses outside the US,zip/postal code and address match.	N/A
Υ	Street address and zip/postal code match.	For US addresses, five- digit zip/postal code and address match.	Billing address and zip/- postal code match.

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Table 125: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
Z	Zip/postal code matches, but street address either does not match or street address was not included in request.		Postal code matches, billing address does not match.

E.4 AVS Sample Code

This is a sample of PHP code illustrating how AVS is implemented with a Purchase transaction. Purchase object information that is not relevant to AVS has been removed.

```
AvsInfo avsCheck = new AvsInfo();
avsCheck.setAvsStreetNumber("212");
avsCheck.setAvsStreetName("Payton Street");
avsCheck.setAvsZipCode("MIMIMI");
avsCheck.setAvsEmail("test@host.com");
avsCheck.setAvsEmail("test@host.com");
avsCheck.setAvsBrowser("Mozilla");
avsCheck.setAvsBrowser("Mozilla");
avsCheck.setAvsShiptoCountry("CAN");
avsCheck.setAvsShiptoCountry("CAN");
avsCheck.setAvsShipMethod("G");
avsCheck.setAvsShipMethod("123456");
avsCheck.setAvsCustIp("192.168.0.1");
avsCheck.setAvsCustIp("192.168.0.1");
avsCheck.setAvsCustIp("192.168.0.1");
avsCheck.setAvsCustIp("192.168.0.1");
avsCheck.setAvsCustIp("102.168.0.1");
avsCheck.setAvsCustIp("102.168.0.1");
avsCheck.setAvsCustIp("102.168.0.1");
```

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Appendix F Card Validation Digits

- F.1 Using CVD
- F.2 CVD Request Fields
- F.3 CVD Result Definitions
- F.4 CVD Sample Code

The Card Validation Digits (CVD) value refers to the numbers appearing on the back of the credit card rather than the numbers imprinted on the front¹. It is an optional fraud prevention tool that enables merchants to verify data provided by the cardholder at transaction time. This data is submitted along with the transaction to the issuing bank, which provides a response indicating whether the data is a match.

The response that is received from CVD verification is intended to provide added security and fraud prevention, but the response itself does not affect the completion of a transaction. Upon receiving a response, the choice whether to proceed with a transaction is left entirely to the merchant. The responses is **not** a strict guideline of which transaction will approve or decline.

The following transactions support CVD:

- Purchase (Basic, Vault and Mag Swipe)
- Pre-Authorization (Basic and Vault)
- Re-Authorization

Things to consider:

- CVD is only supported by Visa, MasterCard and American Express.
- When testing CVD, you must **only** use the Visa test card numbers 4242424242424242 or 4005554444444403, and the amounts described in the Simulator eFraud Response Codes document available at the Moneris developer portal (https://developer.moneris.com).
- Test store_id "store5" is set up to support CVD testing.
- To have CVD for American Express added to your profile, contact American Express directly.

F.1 Using CVD



Security

The CVD value must only be passed to the payment gateway. Under **no** circumstances may it be stored for subsequent uses or displayed as part of the receipt information.

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate an CVDInfo object. This object has a number of mandatory values that must be set (Table 126, page 297).

Any transaction that supports CVD has a setCvdInfo method. This is used to write the CVD information to the transaction object before writing the transaction object to the connection object.

CvdInfo object definition

CvdInfo cvdCheck = new CvdInfo();

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¹The exception to this rule is with American Express cards, which have the CVD printed on the front.

Transaction object set method

transaction.setCvdInfo(cvdCheck);

F.2 CVD Request Fields



Security

The CVD value must only be passed to the payment gateway. Under **no** circumstances may it be stored for subsequent uses or displayed as part of the receipt information.

Table 126: CvdInfo object mandatory values

	Туре	Limits	Set method		
Value	Description				
CVD	String	1-character numeric	<pre>cvdCheck.setCvdIndicator("1");</pre>		
indicator	CVD pre	CVD presence indicator:			
	0: CVD v	D: CVD value is deliberately bypassed or is not provided by the merchant.			
	1: CVD v	1: CVD value is present.			
	2: CVD value is on the card, but is illegible.				
	9: Cardh	older states that the card has no	CVD imprint.		
CVD	String	4-character numeric	<pre>cvdCheck.setCvdValue("099");</pre>		
value	CVD value located on credit card.				
	The CVD value (supplied by the cardholder) must only be passed to the paym Under no circumstances may it be stored for subsequent use or displayed as receipt information.				

F.3 CVD Result Definitions

Table 127: CVD result definitions

Value	Definition
М	Match
N	No Match
Р	Not Processed
S	CVD should be on the card, but Merchant has indicated that CVD is not present.
U	Issuer is not a CVD participant

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Value	Definition		
Υ	Match for AmEx/JCB only		
D	Invalid security code for AmEx/JCB		
Other	Invalid response code		

F.4 CVD Sample Code

This is a sample of PHP code illustrating how CVD is implemented with a Purchase transaction. Purchase object information that is not relevant to CVD has been removed.

CvdInfo cvdCheck = new CvdInfo(); cvdCheck.setCvdIndicator("1"); cvdCheck.setCvdValue("099"); Purchase purchase = new Purchase(); purchase.setCvdInfo(cvdCheck);

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Appendix G Recurring Billing

- G.1 Setting up a new recurring payment
- G.2 Updating a Recurring Payment
- Appendix A Recurring Billing Response Fields and Codes, page 1

Recurring Billing allows you to set up payments whereby Moneris automatically processes the transactions and bills customers on your behalf based on the billing cycle information you provide.

Section 1.1 outlines how to set up a new recurring payment when you submit a Purchase transaction (for various features), and Section 1.2 outlines how to update the details of a previously registered recurring payment by using the Recur Update transaction.

In addition to Recur Update, the features that support Purchase transactions with recurring billing are:

- Basic
- ACH (referred to as ACH Debit)
- Vault

Things to consider:

- To avoid shifting, do not set the start_date after the 28th if the recur_unit is month. To set the billing date for the last day of the month, set recur_unit to eom.
- When completing the update recurring billing portion please keep in mind that the recur bill dates cannot be changed to have an end date greater than 10 years from today and cannot be changed to have an end date end today or earlier.

G.1 Setting up a new recurring payment

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a Recur object. This object has a number of mandatory properties that must be set (Table 128, page 300).

Any transaction that supports Recurring Billing has a setRecur method. This is used to write the Recurring Billing information to the transaction object before writing the transaction object to the connection object.

Recur Object Definition

```
Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_
recurs, period, recur amount);
```

For an explanation of these fields, see Table 128 (page 300).

Transaction object set method

```
<transaction>.setRecur(recurring cycle);
```

For Recurring Billing response fields, see page 1.

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Table 128: Recur object mandatory arguments

Value	Туре	Limits	Argument name in example		
Value	Description				
Recur unit	String	day, week, month or eom	recur_unit		
	Unit to be used as a basis for the interval. This can be set as day, week, month or the of the month.				
	Works in quency.	n conjunction with the period argument (see below)	to define the billing fre-		
Start Now	String	true/false	start_now		
	amount thereaft		nt billed on a regular basis		
	If the bil	ling is to start in the future, set this value to false.			
Start Date	String	YYYY/MM/DD format	start_date		
	Date of the first future recurring billing transaction. This value must be a date in the future.				
	If an additional charge is to be made immediately, the start_now argument must be set to true.				
Number of	String	numeric	num_recurs		
Recurs		1-99			
	The number of times that the transaction must recur.				
Period	String	numeric	period		
		1-999			
	Number of recur units that must pass between recurring billings.				
Recurring	String	9-character decimal	recur_amount		
Amount		0.01-9999999.99.			
	Amount of the recurring transaction. This must contain at least three digits, two of which are penny values.				
		ne amount that will be billed on the start_date, and the interval defined by period and recur_unit			

Recurring billing examples

Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_ recurs, period, recur_amount);

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Given a Recur object with the above syntax, Table 129 shows how the transaction is interpreted for different argument values.

Table 129: Recurring Billing examples

Argument	Values	Description
recur_unit	"month";	The first transaction occurs on January 2, 2030 (because
start_date	"2030/01/02"	start_now="false").
num_recurs	"12"	The card is billed \$30.00 every 2 months on the 2nd of
start_now	"false"	each month.
period	"2"	The card will be billed a total of 12 times. This includes
recur_amount	"30.00"	the transaction on January 2, 2030
recur_unit	"week";	The first charge is billed immediately (because start_
start_date	"2030/01/02"	now=true). The initial charge is \$15.00.
num_recurs	"26"	Beginning on January 2, 2030 the credit card will be
start_now	"true"	billed \$30.00 every 2 weeks for 26 recurring charges.
period	"2"	Therefore, the card will be billed a total of 27 times. (1
recur_amount	"30.00"	immediate and 26 recurring.)

Sample Purchase with Recurring Billing

```
public class TestPurchaseRecur
   public static void main(String[] args)
      /**Purchase transaction arguments removed for space
      /******************** Recur Variables **********************/
      String recur unit = "month"; //eom = end of month
      String start_now = "true";
      String start date = "2016/07/28";
      String num_recurs = "12";
      String period = "1";
      String recur amount = "30.00";
      Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_recurs, period,
        recur amount);
      /****************** Recur Object Option2 *************************/
      Hashtable<String, String> recur hash = new Hashtable<String, String>();
      recur hash.put("recur unit", recur unit);
      recur_hash.put("start_now", start_now);
      recur hash.put("start date", start date);
      recur hash.put("num recurs", num recurs);
      recur hash.put("period", period);
      recur hash.put("recur amount", recur amount);
      Purchase purchase = new Purchase();
      /**Purchase transaction arguments removed for space
```

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G.2 Updating a Recurring Payment

After you have set up a Recurring Billing transaction, you can change the details of it. The RecurUpdate transaction object works like any of the basic transactions. That is, you must instantiate the RecurUpdate object, instantiate a connection object, update the connection object with the Recur Update transaction object, invoke the connection object's send method.

RecurUpdate transaction object definition

```
RecurUpdate recurUpdate = new RecurUpdate();
```

HttpsPostRequest object for recurring billing update transaction

```
HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(recurUpdate);
```

Table 130: RecurUpdate transaction object mandatory values

Value	Type Limits		Set method
value	Description		Description
Order ID	String	50-character alphanumeric	recurUpdate.setOrderId(order_id);
	Order ID of the previously registered recurring billing transaction.		

With the exception of Status Check, the values/actions in Table 131 are optional because they are the values that were specified in the original Recurring Billing transaction that you may now update. You can update any or all of them.

Status Check is used to determine whether a previous Recur Update transaction was properly processed.

Table 131: RecurUpdate transaction optional values

Value/Action	Type Limits Set method		Set method
value/Action	Description (if any)		
Non-recurring billing values (see "Definition of Request Fields" on page 260 for more details		elds" on page 260 for more details).	

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Table 131: RecurUpdate transaction optional values (continued)

Value/Action	Туре	Limits	Set method	
value/Action	Description (if any)			
Customer ID	String	50-character alphanumeric	<pre>recurUpdate.setCustId(cust_ id);</pre>	
Credit card num- ber	String	20-character alphanumeric	recurUpdate.setPan(pan);	
Credit card expiry date	String	4-character alphanumeric (YYMM format)	<pre>recurUpdate.setExpdate (expiry_date);</pre>	
Status Check ¹	Boolean	true/false	<pre>mpgReq.setStatusCheck(status_ check);</pre>	
		Recurring billing value	s	
Recurring amount	String	9-character decimal At least 3 digits with two penny values. (0.01-9999999.99).	<pre>recurUpdate.setRecurAmount (recur_amount);</pre>	
	Changes charge.	the amount that is billed recurrent	ly. The change takes effect on the next	
Add number of recurs	String	Numeric 1-999	<pre>recurUpdate.setAddNumRecurs (add_num);</pre>	
	ber. This can k However,	the given number of recurring transactions to the current (remaining) number used if a customer decides to extend a membership/subscription. er, because this must be a positive number, it cannot be used to decrease the number of recurring transactions. For that, use the setTotalNumRecurs		
	method b	_	is. For that, use the setrotalivalinecurs	
Change number of recurs	String	Numeric 1-999	<pre>recurUpdate.setTotalNumRecurs (total_num);</pre>	
	Replaces the current (remaining) number of recurring transactions. Note how this differs from the setAddNumRecurs method above.			

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¹For more information, see Appendix C (page 282).

Table 131: RecurUpdate transaction optional values (continued)

Value/Action	Туре	Limits	Set method	
Value/Action	Description (if any)			
Hold recurring	String	TBD	recurUpdate.setHold(hold);	
billing	Temporarily pauses recurring billing.			
	While a transaction is on hold, it is not billed for the recurring amount. However, the number of remaining recurs continues to be decremented during that time.			
Terminate recurring transaction	String	TBD	<pre>recurUpdate.setTerminate(ter- minate);</pre>	
	Terminates recurring billing.			
Note: After it has been terminated, a recurring transaction cannot l new purchase transaction with recurring billing must be submitted				

Sample Purchase with Recurring Billing

```
public class TestCanadaRecurUpdate
    public static void main(String[] args)
        String store id = "store5";
       String api token = "yesguy";
        String order id = "Test155409282";
        String cust id = "antonio";
       String recur_amount = "1.50";
       String pan = "4242424242424242";
        String expiry date = "1902";
       //String add_num = "";
        //String total_num = "";
        //String hold = "";
        //String terminate = "";
        String processing_country_code = "CA";
       boolean status check = false;
       RecurUpdate recurUpdate = new RecurUpdate();
       recurUpdate.setOrderId(order id);
        recurUpdate.setCustId(cust id);
        recurUpdate.setRecurAmount(recur amount);
       recurUpdate.setPan(pan);
       recurUpdate.setExpdate(expiry date);
        //recurUpdate.setAddNumRecurs(add_num);
        //recurUpdate.setTotalNumRecurs(total num);
        //recurUpdate.setHold(hold);
        //recurUpdate.setTerminate(terminate);
       HttpsPostRequest mpgReq = new HttpsPostRequest();
       mpgReq.setProcCountryCode(processing country code);
       mpgReq.setTestMode(true); //false or comment out this line for production transactions
       mpgReq.setStoreId(store id);
       mpgReq.setApiToken(api token);
       mpgReq.setTransaction(recurUpdate);
```

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Sample Purchase with Recurring Billing mpgReq.setStatusCheck(status_check); mpgReq.send(); catch (Exception e) { e.printStackTrace(); } }

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Appendix H Convenience Fee

- H.1 Using Convenience Fee
- H.2 Convenience Fee Request Fields
- H.3 Convenience Fee Sample Code

The Convenience Fee program allows merchants to apply an additional charge to a customer's bill (with their consent) for the convenience of being able to pay for goods and services using an alternative payment channel. This applies only when providing a true convenience in the form of a channel outside the merchant's customary face-to-face payment channels.

The convenience fee is a charge in addition to what the consumer is paying for the provided goods/services. This charge appears as a separate line item on the consumer's statement.

The Convenience Fee program provides several benefits. It may allow you an opportunity to reduce or eliminate credit card processing fees and improve customer satisfaction.

This document outlines how to use the PHP API for processing Convenience Fee credit card and ACH transactions. In particular, it describes the format for sending transactions with the appropriate convenience fee amount and the corresponding responses you will receive.

It is supported by the following transactions:

- Basic Purchase
- CAVV Purchase
- ACH Debit.

H.1 Using Convenience Fee

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a ConvFeeInfo object. This object has one mandatory value that must be set (Table 132, page 307).

Any transaction that supports Convenience Fee has a setConvFeeInfo method. This is used to write the Convenience Fee information to the transaction object before writing the transaction object to the connection object.

ConvFeeInfo object definition

ConvFeeInfo convFeeInfo = new ConvFeeInfo();

Transaction object set method

<transaction>.setConvFeeInfo(convFeeInfo);

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H.2 Convenience Fee Request Fields

Table 132: ConvFeeInfo object mandatory values

Value	Туре	Limits	Set method
rande			Description
Convenience fee amount	Decimal	9 characters	<pre>convFeeInfo.setConvenienceFee ("5.00");</pre>
	Amount	customer is being charged as	a convenience fee.

H.3 Convenience Fee Sample Code

This is a sample of PHP code illustrating how the Convenience Fee option is implemented with a Purchase transaction. Purchase object information that is not relevant to Convenience Fee has been removed.

Sample Purchase with Convenience Fee information Purchase purchase = new Purchase(); ConvFeeInfo convFeeInfo = new ConvFeeInfo(); convFeeInfo.setConvenienceFee("5.00"); purchase.setConvFeeInfo(convFeeInfo);

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Appendix I Error Messages

Error messages that are returned if the gateway is unreachable

Global Error Receipt

You are not connecting to our servers. This can be caused by a firewall or your internet connection.

Response Code = NULL

The response code can be returned as null for a variety of reasons. The majority of the time, the explanation is contained within the Message field.

When a 'NULL' response is returned, it can indicate that the issuer, the credit card host, or the gateway is unavailable. This may be because they are offline or because you are unable to connect to the internet.

A 'NULL' can also be returned when a transaction message is improperly formatted.

Error messages that are returned in the Message field of the response

XML Parse Error in Request: <System specific detail>

An improper XML document was sent from the API to the servlet.

XML Parse Error in Response: <System specific detail>

An improper XML document was sent back from the servlet.

Transaction Not Completed Timed Out

Transaction timed out before the host responds to the gateway.

Request was not allowed at this time

The host is disconnected.

Could not establish connection with the gateway: <System specific detail>

Gateway is not accepting transactions or server does not have proper access to internet.

Input/Output Error: <System specific detail>

Servlet is not running.

The transaction was not sent to the host because of a duplicate order id

Tried to use an order id which was already in use.

The transaction was not sent to the host because of a duplicate order id

Expiry Date was sent in the wrong format.

Vault error messages

Can not find previous

Data key provided was not found in our records or profile is no longer active.

Invalid Transaction

Transaction cannot be performed because improper data was sent.

or

Mandatory field is missing or an invalid SEC code was sent.

Malformed XML

Parse error.

Incomplete

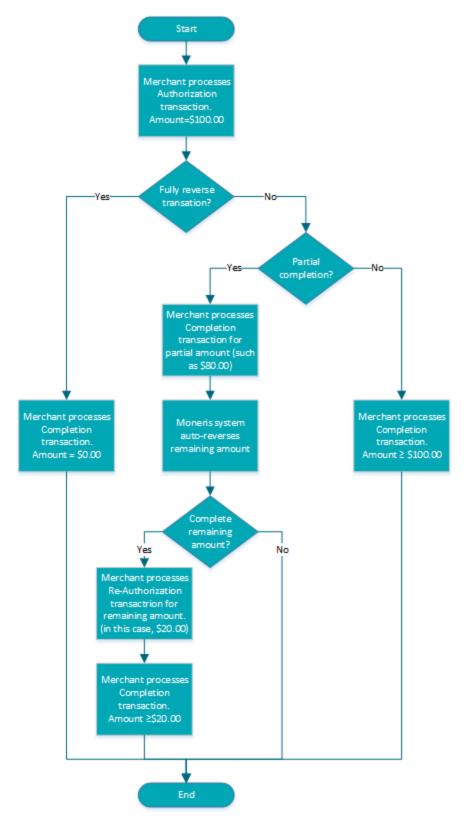
Timed out.

or

Cannot find expiring cards.

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Appendix J Process Flow for Basic PreAuth, ReAuth and Completion Transactions



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Appendix K Merchant Checklists for INTERAC® Online Payment Certification Testing

Merchant Information

Name and URL	Merchant Name (English)	
	Homepage URL (English)	
	Merchant Name (French)	
	Homepage URL (French)	
Number	Merchant Number	
Transaction fee category (Circle one)	Government Education	
(Circle Offe)	General	

Checklist for Front-End Tests

Case #	Date Completed	Remarks
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Case #	Date Completed	Remarks
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		

Merchant Requirements

Table 133: Checklist for web display requirements

Done	Requirement			
	Checkout page			
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both			

Table 133: Checklist for web display requirements (continued)

Done	Requirement				
	Design and Wordmark Requirements (any page)				
	 Other payment option logos: Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. Design is equal in size and no less prominent than other payment option trademarks. 				
	 INTERAC wordmark: INTERAC is always either in capital letters or italics (as in "the INTERAC Online service") In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "Interac®" (English) or <<interac<sup>MD>> (French).</interac<sup> On the same page as the first occurence of the wordmark, the following language-appropriate footnote appears:				
	Version of design				
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)				
	"Learn more" information				
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)				
	Confirmation page				
	States that the transaction is successful				
	Displays the financial institution's name and confirmation number				
	Provides ability to print				
	Error page				
	Indicates that payment was unsuccsessful				
	States that the order is cancelled or displays other payment options				
	Timeout message				
	Is displayed if consumer has less than 30 minutes to complete payment				
	Payment				
	Displays the total in Canadian dollars				

Table 134: Checklist for security/privacy requirements

Done	Requirement
	Merchant
	Uses no less than 128-bit SSL encryption when collecting personal information
	Protects consumer information in accordance with applicable federal and provincial privacy legislation
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce
	Provided screenshots
	Checkout page (where customer selects INTERAC Online option)
	Confirmation page (one of the test case 1, 2, or 3)
	Error page (test case 4)

Appendix L Third-Party Service Provider Checklists for INTERAC® Online Payment Certification Testing

Third-Party Service Provider Information

Name	English	
	French	
Merchant Web	Solution Name	
Application	Version	
Acquirer		

Interaconline.com/Interacenlgne.com Web Site Listing Information

See http://www.interaconline.com/merchants_thirdparty.php for examples.

English contact information	5 lines maximum. 35 characters/line maximum. For example, contact name and title, department, telephone, web site, email.
English logo	File type: PNG. Maximum size: 120x120 pixels.
French contact information	5 lines maximum. 35 characters/line maximum. For example, contact name and title, department, telephone, web site, email.
French logo	File type: PNG. Maximum size: 120x120 pixels.

Table 135: Checklist for front-end tests

Case #	Date Completed	Remarks
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
29		

Table 135: Checklist for front-end tests

Case #	Date Completed	Remarks
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		

Merchant Requirements

Table 136: Checklist for web display requirements

and the second s			
Done	Requirement		
	Checkout page		
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both		
	Design and Wordmark Requirements (any page)		
	 Other payment option logos: Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. Design is equal in size and no less prominent than other payment option trademarks. 		
	 INTERAC wordmark: INTERAC is always either in capital letters or italics (as in "the INTERAC Online service") In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "Interac®" (English) or <<interac<sup>MD>> (French).</interac<sup> On the same page as the first occurrence of the wordmark, the following language-appropriate footnote appears: ® Trademark of Interac Inc. Used under licence" MD Marque de commerce d'Interac Inc. Utilisée sous licence 		
	Version of design		

Table 136: Checklist for web display requirements (continued)

Done	Requirement			
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)			
	"Learn more" information			
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)			
	Confirmation page			
	States that the transaction is successful			
	Displays the financial institution's name and confirmation number			
	Provides the ability to print			
	Error page			
	Indicates that payment was unsuccsessful			
	States that the order is cancelled or displays other payment options			
	Timeout message			
	Is displayed if consumer has less than 30 minutes to complete payment			
	Payment			
	Displays the total in Canadian dollars			

Table 137: Checklist for security/privacy requirements

Done	Requirement
	Merchant
	Uses no less than 128-bit SSL encryption when collecting personal information
	Protects consumer information in accordance with applicable federal and provincial privacy legislation
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce

Table 138: Checklist for required screenshots

Done	Requirement		
Provided screenshots			
	Checkout page (where customer selects INTERAC Online option)		
	Confirmation page (one of the test case 1, 2, or 3)		
	Error page (test case 4)		

Appendix M Merchant Checklists for INTERAC® Online Payment Certification

Merchant Information

Name and URL	Merchant Name (English)	
	Homepage URL (English)	
	Merchant Name (French)	
	Homepage URL (French)	
Number	Merchant Number	
Transaction fee category (Circle one)	Government Education General	
Third-party service provider	Company name	
Service provider's merchant web	Solution name	
application	Version	

Merchant Requirements

Table 139: Checklist for web display requirements

Done	Requirement		
Checkout page			
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both		
	Design and Wordmark Requirements (any page)		
	 Other payment option logos: Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. Design is equal in size and no less prominent than other payment option trademarks. 		

Table 139: Checklist for web display requirements (continued)

Done	Requirement
	 INTERAC wordmark: INTERAC is always either in capital letters or italics (as in "the INTERAC Online service") In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "Interac®" (English) or <<interac<sup>MD>> (French).</interac<sup> On the same page as the first occurence of the wordmark, the following language-appropriate footnote appears: ® Trademark of Interac Inc. Used under licence" MD Marque de commerce d'Interac Inc. Utilisée sous licence
	Version of design
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)
	"Learn more" information
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)
	Confirmation page
	States that the transaction is successful
	Displays the financial institution's name and confirmation number
	Provides ability to print
	Error page
	Indicates that payment was unsuccsessful
	States that the order is cancelled or displays other payment options
	Timeout message
	Is displayed if consumer has less than 30 minutes to complete payment
	Payment
	Displays the total in Canadian dollars

Table 140: Checklist for security/privacy requirements

Done	Requirement		
	Merchant		
	Uses no less than 128-bit SSL encryption when collecting personal information		

Done	Requirement		
	Protects consumer information in accordance with applicable federal and provincial privacy legislation		
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce		
	Provided screenshots		
	Checkout page (where customer selects INTERAC Online option)		
	Confirmation page (one of the test case 1, 2, or 3)		
	Error page (test case 4)		

Appendix N INTERAC® Online Payment Certification Test Case Detail

- N.1 Common Validations
- N.2 Test Cases
- N.3 Merchant front-end test case values

N.1 Common Validations

The Merchant sends a request to the INTERAC Online Merchant Test Tool, which validates the fields as follows:

- All mandatory fields are present.
- All fields are valid according to their definition in the *INTERAC Online Functional Specifications* (including field lengths, valid characters and so on).
- Merchant number is that of a valid registered merchant.
- Funded URL matches one of the merchant's registered funded URLs that were provided during merchant registration.
- The not funded URL matches one of the merchant's registered Not Funded URLs that were provided during merchant registration.
- No additional fields are present.

N.2 Test Cases

Table 141: Cases 1-3

Objective	 To test that the merchant can do all of the following: Send a valid request to the Gateway page Receive a valid confirmation of funding from the Issuer Online Banking application Issue a request for purchase completion to the acquirer Receive an approved response from the acquirer. 	
Pre-requisites	None	
Configuration	Merchant sends form posts to the Merchant Test Tool, which in turn responds to either the Funded or Not Funded URL.	
	The Merchant is connected to an acquirer emulator, which can be set to confirm any request for payment confirmation. (That is, the back-end process of sending a 0200 Message to the issuer is emulated to always accept the purchase request).	
Special tools required	None	

Table 141: Cases 1-3 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.	
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 3, the format of the amount must be ### ### #03.##.	
Expected outcome	The merchant indicates to the customer that the purchase was completed and presents a confirmation screen that includes (depending on the test case) the correct amount, the issuer name and the issuer confirmation number. Test case 1 • Issuer name: 123Bank • Issuer confirmation number: CONF#123 Test case 2 • Issuer name: Bank Éàêëï#\$.,-/=?@' • Issuer confirmation number: #\$.,-/=?@'UPdn9 Test case 3 • Issuer name: B	
Applicable logs	 Merchant Test Tool logs Screen capture of the merchant's confirmation page. 	

Table 142: Case 4

Objective	To test that the merchant handles a rejection in response to the acquirer
Pre-requisites	None
Configuration	Same as test cases 1-3 except that the acquirer emulator must be set to decline the request for mayment confirmation. (That is, to emulate the scenario in which an issuer sends a delcine in the 0210 response to the acquirer's 0200 message.)
Special tools required	None

Table 142: Case 4 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant for any amount where the two least significant dollar digits are 04. (That is, of the form ### ### #04.##.)
Expected out- come	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

Table 143: Cases 5-22

Objective	To test that a merchant safely handles redirections to the Funded URL with invalid data, and treats the transaction as funded.
Pre-requisites	None
Configuration	None.
	The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.
Special tools required	None
Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 13, the format of the amount must be ### ### #13.##.
Expected out- come	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

Table 144: Case 23

Objective	To test that a merchant can receive a valid redirection from the issuer that indicates the payment was not funded.	
Pre-requisites	None	
Configuration	None.	
	The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.	
Special tools required	None	
Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data is provided by the Merchant Test Tool.	
Execution strategy	Initiate a payment at the merchant for any amount where the two least significant dollar digits are 23. (That is, of the form ### ### #23.##.)	
Expected out- come	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.	
Applicable logs	Merchant Test Tool logs	

Table 145: Cases 24-39

Objective	To test that a merchant safely handles redirections to the Not Funded URL with invalid data, and treats the transaction as not funded.	
Pre-requisites	None	
Configuration	None.	
	The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.	
Special tools required	None	

Table 145: Cases 24-39 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data is provided by the Merchant Test Tool.	
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 27, the format of the amount must be ### ### #27.##.	
Expected out- come	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.	
Applicable logs	Merchant Test Tool logs	

N.3 Merchant front-end test case values

These values are automatically sent by the INTERAC Online Merchant Test Tool. They are provided here for reference only.

Table 146: Test cases 1 and 4—Funded URL

Redirection URL	Funded
ISSLANG	en
TRACK2	3728024906540591206=12010123456789XYZ
ISSCONF	CONF#123
ISSNAME	123Bank
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 147: Test case 2—Funded URL

Redirection URL	Funded
ISSLANG	en
TRACK2	5268051119993326=291299999999999000
ISSCONF	#\$.,-/=?@'UPdn9
ISSNAME	987Bank Éàêëï#\$.,-/=?@'Àôùûüÿç

Table 147: Test case 2—Funded URL

INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 148: Test case 3—Funded URL

Redirection URL	Funded
ISSLANG	fr
TRACK2	453781122255=1001ABC11223344550000000
ISSCONF	С
ISSNAME	В
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	123

Table 149: Test cases 5-22—invalid fields, Funded URL

Test case	Purpose	Field	Value
5	missing field	IDEBIT_INVOICE	(missing)
6	missing field	missing field IDEBIT_MERCHDATA (missing)	
7	missing field	IDEBIT_ISSLANG	(missing)
8	missing field	IDEBIT_TRACK2	(missing)
9	missing field	IDEBIT_ISSCONF	(missing)
10	missing field	IDEBIT_ISSNAME	(missing)
11	missing field	IDEBIT_VERSION	(missing)
12	missing field	IDEBIT_TRACK2, IDEBIT_ ISSCONF, IDEBIT_ISSNAME	(missing)
13	wrong value	IDEBIT_INVOICE	xxx
14	wrong value	IDEBIT_MERCHDATA	xxx
15	invalid value	IDEBIT_ISSLANG	de
16	value too long	IDEBIT_TRACK2	3728024906540591206=12010123456789XYZA
17	invalid check digit	IDEBIT_TRACK2	3728024906540591207=12010123456789XYZ

Table 149: Test cases 5-22—invalid fields, Funded URL (continued)

Test case	Purpose	Field	Value
18	field too long	IDEBIT_ISSCONF	Too long confirm
19	invalid character	IDEBIT_ISSCONF	CONF<123
20	field too long	IDEBIT_ISSNAME	Very, very, very long issuer name
21	invalid character	IDEBIT_ISSNAME	123 <bank< td=""></bank<>
22	invalid value	IDEBIT_VERSION	2

Table 150: Test case 23—valid data, Not Funded URL

Redirection URL	Not funded
ISSLANG	en
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 151: Test cases 5-22—invalid fields, Funded URL

Test case	Purpose	Field	Value
24	missing field	IDEBIT_INVOICE	(missing)
25	missing field	IDEBIT_MERCHDATA	(missing)
26	missing field	IDEBIT_ISSLANG	(missing)
27	IDEBIT_TRACK2 is present and valid	IDEBIT_TRACK2	3728024906540591206=12010123456789XYZ
28	IDEBIT_ISSCONF is present and valid	IDEBIT_ISSCONF	CONF#123
29	IDEBIT_ISSNAME is present and valid	IDEBIT_ISSNAME	12Bank
30	missing field	IDEBIT_VERSION	(missing)
31	wrong value	IDEBIT_INVOICE	xxx
32	invalid value	IDEBIT_INVOICE	invalid tricky data
33	wrong value	IDEBIT_MERCHDATA	XXX

Table 151: Test cases 5-22—invalid fields, Funded URL (continued)

Test case	Purpose	Field	Value
34	invalid value	IDEBIT_MERCHDATA	<2000 characters in the range hex 20-7E
35	invalid value	IDEBIT_ISSLANG	de
36	invalid IDEBIT_ TRACK2 is present	IDEBIT_TRACK2	INVALIDTRACK2, incorrect format and too long
37	invalid IDEBIT_ ISSCONF is present	IDEBIT_ISSCONF	Too long confirm
38	invalid IDEBIT_ ISSNAME is present	IDEBIT_ISSNAME	Very, very, very long issuer name
39	invalid value	IDEBIT_VERSION	2

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Printed in Canada.

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