- Version
  - History
- Introduction
- Audience
- Authentication
- Environments
- URLs
  - Server API
  - WPF
  - Consumer API
  - Tokenization API
  - Genesis KYC Services JSON API
  - Transaction API
  - Smart Routing API
  - Billing Statements API
  - Billing Transactions API
  - Payee API
- Transactions
  - Invoking a Transaction
  - Card
    - Recurring V2
      - Initial Recurring
      - Subsequent Recurring
      - Non-referenced Subsequent Recurring
      - Recurring for Indian cards
        - How to use managed recurring for Indian cards in Processing API
        - How to use managed recurring for Indian cards in WPF API
    - Recurring Transactions
      - Init Recurring Sale
      - Recurring Sale
      - Recurring for Indian cards
        - How to use managed recurring for Indian cards in Processing API
        - How to use managed recurring for Indian cards in WPF API
    - Authorize
    - Capture
    - Sale
    - Argencard
    - Aura
    - Bancontact
    - Cabal
    - Cencosud
    - Credit (CFT)
    - Visa Purpose Of Payment codes.
    - Supported merchant category codes (MCC)
    - Elo
    - Naranja
    - Nativa
    - Tarjeta Shopping
  - Non-financial Transactions
    - Account Verification v2
    - Account Verification
  - 3DS Card
    - Authorize 3D
    - Sale 3D
    - Init Recurring Sale 3D
    - Notification for Asynchronous Payments
  - Wallets
    - Neteller
    - PayPal
    - WebMoney
    - Wechat
    - Alipay
    - eZeeWallet
    - eWallet
  - Vouchers
    - CashU
    - Neosurf
    - Paysafecard
  - Online Banking ePayments (oBeP)
    - Banco do Brasil
    - Bancomer
    - Bradesco
    - EPS
    - iDebit
      - Payin
      - Payout
    - iDeal
    - InstaDebit
      - Payin
      - Payout
    - Itau
    - Multibanco
    - MyBank
    - Online Banking
    - P24
      - Bank Codes
    - PayU
    - POLi
    - PSE (Pagos Seguros en Linea)
    - Post Finance
    - RapiPago
    - SafetyPay
    - Santander
    - SDD Init Recurring Sale

    - SDD Recurring Sale
    - SDD Refund
    - SDD Sale
    - Sofort
    - Trustly Sale
    - UPI
    - Webpay
    - Davivienda
- Cash Payments
    - Cash
        - Cash Payment Types
    - Baloto
    - Banco de Occidente
    - Boleto
    - Efecty
    - OXXO
    - Pago Facil
    - PIX
    - Redpagos
- Gift Cards
    - Intersolve
    - Fashioncheque
    - TCS
    - Split Payments
- Invoice Payment Methods
    - Invoice
    - Invoice Capture
- Crypto
    - BitPay Sale
- Payouts
    - Bank Pay-out
        - Bank Names
        - For BRL currency
    - BitPay Payout
    - eZeeCard Payout
    - Payout
    - Visa Purpose Of Payment codes.
    - Money transfer Payout
    - Non-money transfer Payout
    - SCT Payout
    - African Mobile Payout
    - Russian Mobile Payout
    - TransferTo Payout
    - Global Payout
- Mobile Payments
    - Apple Pay
    - Google Pay
    - African Mobile Sale
    - Russian Mobile Sale
- Reversals
    - Refund
    - Async Refund
    - Void
    - Invoice Refund
    - BitPay Refund
    - Partial Reversal
- PayByLink
    - Workflow
    - Combination with Pay Later functionality
    - Reminders configuration
- Alternative Payment Method External Events
    - Introduction
    - List of external events per alternative payment method
    - Email Notification
    - API Notification
- Advanced risk management with RiskParams
- Credential On File (COF)
- Currency and Amount Handling
- Dynamic Descriptor
- Electronic Commerce Indicator
- Scheme Response Codes
    - Visa
    - Mastercard and Maestro
- Scheme Account Number Indicator Codes
- Manually Reviewed Transactions
- Partial Approvals
- Preauthorizations
    - Preauthorization
        - Visa
        - Mastercard
        - Maestro
    - Incremental Authorize
    - Capture
    - Full Reversal
    - Partial Reversal
- Required vs Optional API params
- Transaction States
- Supported Card Brands
- Document ID Parameter
- Business Attributes
- Recurring Advice
- Tokenized e-commerce
    - Tokenized Electronic Commerce Indicator
    - Tokenized TAVV
- Customer Identification Parameters
    - Owner
    - Type
    - Subtype
    - Document ID
    - Issuing Country
- Scheme Maximum Settlement Date

- Reconcile

- Single Transaction
    - Preauthorization
- By date range

- Payment Authorizations

- Payment Authorizations API
- By date range

- Processed Transactions

- Processed Transaction API

- Single Processed Transaction
- By date or post date range

- Chargebacks
  - Chargeback reversals
  - Chargeback notifications
  - Chargeback API
  - Single Chargeback
  - List of Chargebacks
  - By date range
  - Chargeback types

- Rapid Dispute Resolution
  - Rapid Dispute Resolution API
  - Single Rapid Dispute Resolution
  - List of Rapid Dispute Resolutions
  - By date range
  - Rapid Dispute Resolution types

- Retrieval Requests
  - Retrieval Request notifications
  - Retrieval Request API
  - Single Retrieval Request
  - List of Retrieval Request
  - By date range

- Fraud reports
  - SAFE/TC40 API
  - Fraud report codes
  - Single SAFE/TC40 report
  - List of SAFE/TC40 report
  - By date range

- Blacklists
  - Invoking a Request
  - Response

- Asynchronous Transactions and Notifications
  - Asynchronous Transactions
  - Notifications

- WPF
  - Workflow
  - Express Checkout
    - Apple Pay
    - Google Pay
  - WPF API
    - URLs
    - Create
    - Notification
    - Reconcile
    - Reconcile by Date range
    - WPF States
    - Errors
  - WPF transaction types
  - WPF Internationalization (i18n)

- 3DSecure
  - V2
    - Introduction
    - Request Params
      - 3DS-Method Params
      - Control Params
      - Recurring Params
    - Authentication Flows
      - Frictionless
        - Diagram
        - Reconcile
        - Notification
      - Frictionless with 3DSecure Method
        - Diagram
        - Reconcile
        - Notification
      - Challenge
        - Diagram
        - Reconcile
        - Notification
      - Challenge with 3DSecure Method
        - Diagram
        - Reconcile
        - Notification
    - Status Reason Code
    - Testing

- Authentication Services
  - Introduction
    - SCA with 3DSecure
    - Alternative services

- Genesis KYC Services
  - General Info
  - Create Consumer Registration
  - Update Consumer Registration
  - Create Transaction
  - Update Transaction
  - Identity Document Upload
  - Identity Document Download
  - Make call
  - Update call
  - Create Verification
    - Supported Document Types
    - Supported Address Types
    - Available Statuses
    - Supported Languages
    - Supported Verification Modes
    - AML Filters
  - Remote Identity Verification
    - Supported Document Types

    - Available Statuses
- Verification Status
- Verification Register
- Address verification by document proof
    - Supported Document Types for address verification
- Address verification by electronic identity
- Error Response
- Declined Reasons
- Kyc Service Notification
- CPF check
- CNPJ check
- Bank Account Verification
- Businesses
    - Create Business
    - Business Verification
    - List Business Document
    - Business Document

- Genesis Fx Services

    - General Info
    - Get Tiers
    - Get Tier
    - Get Rates
    - Get Rate
    - Search Rate

- Consumers

    - Introduction
    - Consumer API
        - Create consumer
        - Retrieve consumer
        - Update consumer
        - Disable consumer
        - Enable consumer
        - Get consumer cards

- Managed Recurring

    - Introduction
    - Managed Recurring API
        - Fetch all managed recurring items
        - Fetch single managed recurring item
        - Cancel managed recurring item
    - How to use managed recurring in Processing API
        - Requests
    - How to use managed recurring in WPF API
        - Requests

- Tokenization

    - Introduction
    - Tokenization API
        - Accepted cardholder parameters
        - Consumer required
        - Tokenize
        - Retokenize
        - Detokenize
        - Update token
        - Cryptogram
        - Validate Token
        - Delete Token
        - Get card
    - How to tokenize cardholder data in Processing API
        - Create a Consumer
        - Use existing consumer
    - How to use tokens in Processing API
        - Requests
    - How to tokenize cardholder data in WPF API
        - Create a Consumer
        - Use existing consumer
    - How to use tokens in WPF API
    - Supported transaction types
    - Importation of external tokens and card details
        - Input CSV file format
        - Encryption of the CSV file
        - Uploading the encrypted CSV file to remote SFTP server
        - Downloading a response CSV file from the remote SFTP server
        - Response CSV file format

- Transaction API

    - Transaction Card Expiry Date Update API

- APM Services

    - Alipay Register Merchant
    - Introduction
        - Alipay Register Merchant Site info parameters
    - Site info
    - Klarna
    - Introduction
        - Release Remaining Authorization API
        - Resend Invoice API
        - Update Order Items API
        - Update Order Address API
    - Trustly Select Account
    - Introduction
    - Trustly Register Account
    - Introduction
    - TransferTo
    - Introduction
        - Retrieve Payers API

- Errors

    - Error groups table
    - Error codes tables
        - System Errors
        - Communication Errors
        - Input Data Errors
        - Workflow Errors
        - Processing Errors
        - Risk Errors
        - Tokenization Errors
        - Client-side encryption-related errors

    - KYC Errors
    - Remote Errors
- Client Integrations
- Client-side encryption
  - Client side
    - Prevent form submit action
    - JavaScript only
  - Server side
- Shopping Carts
- Testing
  - 3DS v2
  - AVS
- Status Page
- Infrastructure and Uptime
- Penetration Testing Warning
- AVS Status Codes
  - Single character code
  - Two-characters code
- CVV Result Codes
- Level 3 Travel Data
  - Travel Types
    - Airline Itinerary Data (AID)
    - Car Rental
    - Hotel Rental
    - Ancillary Charges
    - Miscellaneous Charges
  - Special Cases
    - Travel Authorize (3D) and Capture
    - Visa Refund
  - Allowed Values
    - Car Rental Classes
    - Charge Types
    - Car Rental Extra Charges
    - Hotel Rental Extra Charges
    - Ticket Change Indicators
    - Credit Reason Indicators
- Genesis SCA Services
  - General Info
  - SCA Checker
    - SCA Exemption Values
    - SCA Reason For Not Honoring Exemption Values
    - SCA Exemption Result Values
- Funding Transactions
  - General Info
  - Funding Transaction identifier types
  - Funding Transaction Business Application Identifier Types
  - Funding Transaction Receiver Account types
- Account Name Inquiry
  - Introduction
  - How to use account name inquiry parameters
    - Requests
    - Responses
      - Expected response values for the `*_name` attributes are *M* - Match, *P* - Partial match or *N* - No match
      - Expected response values for the `type` attribute are *P* - primary or *S* - secondary.
- Smart Routing
  - Introduction
  - How Smart Routing works
    - Description of the algorithm
  - How to use Smart Routing
- Installments
  - Fetch Applicable Installments
  - Show Installment Details
- Billing Statements API
  - General Info
  - Schema and introspection
  - Authorization
    - Authorization error response status codes
  - Billing statements retrieval
    - Request headers
    - Request filter parameters
    - Request paging and order parameters
    - Response fields
    - Paging response fields
    - Response error codes
- Billing Transactions API
  - General Info
  - Schema and introspection
  - Authorization
    - Authorization error response status codes
  - Billing transactions retrieval
    - Request headers
    - Request filter parameters
    - Request paging and order parameters
    - Response fields
    - Paging response fields
    - Response error codes
- Payee API
  - Payee
    - Create Payee
    - Retrieve Payee

- Update Payee
- List Payees
- List Payee Owners
- Associate Payee with Owners
- Dissociate Payee Owners
- Create Payee Document
- Retrieve Payee Document
- List Payee Documents
- Supported Document Types

- Owners
  - Create Owner
  - Retrieve Owner
  - Update Owner
  - Delete Owner
  - List Owners
  - Associate Owner with Owners
  - Dissociate Owners
  - Create Owner Document
  - Retrieve Owner Document
  - List Owner Documents
- Account
  - Create Payee Account
  - Retrieve Payee Account
  - Update Payee Account
  - Reverify Payee Account
  - List Payee Accounts
- Verifications
  - Create Payee Verification
  - Retrieve Payee Verification
  - List Payee Verifications
- Reason Codes

Version

API version 55.7

Documentation version 55.7

History

Version	Date	Name	Description
1.0	2011/06/10	Emil Petkov	Initial version
1.1	2011/11/11	Emil Petkov	Added optional shipping params section for the shipping address
1.2	2012/04/18	Emil Petkov	Added dynamic descriptor functionality
1.3	2012/08/03	Emil Petkov	Added new transaction type AVS and Account Verification
2.0	2013/03/29	Emil Petkov	Added gaming and MOTO flags and support
2.1	2013/04/11	Emil Petkov	Split Credits with an initial ref transaction and Payouts without a reference transaction
2.2	2013/05/26	Emil Petkov	Added new transaction type InitRecurringSale3D - recurring payments with initial 3D
2.3	2014/01/15	Emil Petkov	Removed the transaction types DebitSale and IdealSale
2.4	2014/01/22	Emil Petkov	Added authorization code and issuer response code to API, section for issuer response codes
2.5	2014/01/29	Emil Petkov	Moto and gaming flags are now returned in the transaction response if present/marked in the request
2.6	2014/02/05	Emil Petkov	Dynamic descriptor params are now returned in the transaction response if present in the request
2.7	2014/02/15	Emil Petkov	Recurring advices are now returned in the transaction response if received from the issuer
2.8	2014/05/01	Emil Petkov	Added required vs. optional API params
2.9	2014/06/16	Emil Petkov	Currency handling rework and API description (different currency exponents, etc)
3.0	2014/08/28	Emil Petkov	Added risk related APIs - chargebacks, retrieval requests, blacklists
3.1	2014/11/25	Emil Petkov	Added API support for partial approvals
3.2	2014/12/03	Emil Petkov	Added WPF I18N specifics
3.3	2014/12/08	Emil Petkov	Added shopping carts and client integrations list
3.4	2014/12/16	Hristo Tanchev	Now the remote ip can be either a required or optional API param
3.5	2015/02/22	Dimitar Kostov	Added API for eZeeWallet and PayByVoucher via Yeepay
3.6	2015/02/23	Hristo Tanchev	Added API for CashU and Paysafecard
3.7	2015/03/13	Dimitar Kostov	Added API for Sofort
3.8	2015/03/18	Hristo Tanchev	Added API for PPRO
3.9	2015/04/15	Emil Petkov	New WPF API and WPF payment methods
4.0	2015/05/14	Hristo Tanchev	Added API for Neteller and ABN iDEAL
4.1	2015/06/15	Dimitar Kostov	Added WPF custom attributes - bin, tail
4.2	2015/08/10	Tsvetelina Borisova	Added WPF custom attributes - default, expiration date
4.3	2015/08/12	Vladimir Korichkov	Added API for WebMoney and POLi
4.4	2015/08/19	Tsvetelina Borisova	Added fraud related API for TC40/SAFE (fraud reports)
4.5	2015/08/27	Emil Petkov	3D attributes xid and cavv are now not re- quired in the MPI sync attempted only workflow, only eci is
4.6	2015/09/02	Emil Petkov	New transaction type PayByVoucher Sale for purchasing vouchers via credit cards. Reworked the PayByVouchers section
4.7	2015/09/04	Emil Petkov	Added penetration testing warning for merchants
4.8	2015/09/06	Emil Petkov	Reconcile API now works with ARN and transaction ID in addition to unique ID
4.9	2015/09/11	Hristo Tanchev	Added Electronic Commerce Indicator to notifications

5.0	2015/09/30	Vladimir Korichkov	Added API for INPay
5.1	2015/12/09	Pepa Simeonova	Added event parameter to notifications for fraud transactions.
5.2	2016/02/02	Hristo Tanchev	Added API for P24
5.3	2016/02/16	Tsvetelina Borisova	Added ARN in reconcile response if available.
5.4	2016/03/18	Tsvetelina Borisova	Added page for Manually Reviewed Transactions
5.5	2016/03/17	Tsvetelina Borisova	Added API for SDD.
5.6	2016/03/28	Emil Petkov	Extended PayByVouchers processing and WPF APIs with redeem type and card type
5.7	2016/04/08	Emil Petkov	Added info for statuspage.io, uptime and infrastructure, and new shopping carts
5.8	2016/05/11	Tsvetelina Borisova	Change the example for chargeback API - amount is returned in minor currency unit
5.9	2016/05/22	Emil Petkov	Now birth date API param is required only for Visa initial transactions with Financial Service MCCs (e.g. 6012)
6.0	2016/06/30	Pepa Simeonova	Added dynamic descriptor params to WPF payments.
6.1	2016/07/20	Stefan Slaveykov	Now usage can be either a required or optional API param
6.2	2016/07/21	Tsvetelina Borisova	Update documentation for chargebacks API
6.3	2016/12/08	George Naydenov	Added API for Trustly
6.4	2017/01/20	Plamen Terziev	Added AVS Codes
6.5	2017/02/16	Nikolay Petrov	Added API for PayPal Express Checkout
6.6	2017/03/20	Iskar Enev	Added API for Citadel
6.7	2017/03/30	Stanislav Mihailov	Added API for Instadebit/iDebit
6.8	2017/03/31	Tsvetelina Borisova	Added API for SCT Payout
6.9	2017/05/12	Nikolay Petrov	Added reference transaction unique id to the Reconcile API response
7.0	2017/05/13	Nikolay Petrov	Added API for Earthport
7.1	2017/05/15	Stanislav Mihailov	Added API for Wechat
7.2	2017/05/30	George Naydenov	Added API for Alipay
7.3	2017/06/05	Hristo Tanchev	Added API for PaySec
7.4	2017/06/06	Hristo Tenev	Added card brand and card number tags in reconcile response.
7.5	2017/06/27	Lukasz Wojcik	Added lifetime for WPF Payments.
7.6	2017/07/06	Nikolay Petrov	Removed AVS transaction type. AVS response code and text are returned in the transactions responses when present and supported or in the notifications for payments with asynchronous workflow.
7.7	2017/07/06	Iskar Enev	Added APM External Events.
7.8	2017/08/11	Samuil Goranov	Added support for optional shipping address params in Processing and WPF APIs.
7.9	2017/08/17	Lukasz Wojcik	Remove remote ip parameter for transactions with reference. It will be copied from reference transaction
8.0	2017/08/18	Lukasz Wojcik	Added invalid transaction types for amount parameter to WPF response.
8.1	2017/08/18	Emil Kirilov	Added search option by import date in Chargeback, Retrieval request and Fraud APIs.
8.2	2017/09/05	George Naydenov	Added API for RPN Payment
8.3	2017/10/13	Ventsislav Dimitrov	Added API for FashionCheque gift card and split payments.
8.4	2017/10/13	Pepa Simeonova	Added API for Intersolve gift card and split payments.
8.5	2017/10/13	Stanislav Mihailov	Added API for TCS gift card and split payments.
8.6	2017/10/23	Iskar Enev	Added Authentication Services and iSignThis.
8.7	2017/11/02	George Naydenov	Added API for RPN Payout
8.8	2017/11/24	Hristo Tenev	Added API for Paycommerce
8.9	2017/11/25	George Naydenov	API update with new sections Card, 3DS Card, Common. Removing older payment methods.
9.0	2017/12/18	George Naydenov	Added API for Neosurf.
9.1	2018/01/02	George Naydenov	Removed API for Inpay, ABN iDeal, Teleingreso and PayByVoucher.
9.2	2018/01/03	Iskar Enev & Nikolay Petrov	Added Tokenization service.
9.3	2018/01/12	Hristo Tanchev	Added API for Klarna.
9.4	2018/01/18	Stefan Petrov	Added ARN in WPF reconcile response if available.
9.5	2018/01/26	George Naydenov	Added API for Astropay Direct, Pago Facil, Link, Carulla, Davivienda.
9.6	2018/02/22	George Kostov & Hristo Tenev	Added API for Genesis KYC Services.
9.7	2018/02/22	Emil Kirilov	Added API for PSE.
9.8	2018/02/26	Stefan Petrov	Added API for RapiPago, Webpay, Banco de Chile.
9.9	2018/03/01	Stefan Petrov	Added API for Surtimax, Efecty, Cabal, Cencosud, Hipercard, Elo, Aura, Itau, Bradesco, Tarjeta Shopping, BBVA Bancomer, Boleto, Redpagos, Emprese De Energia, GiroPay, InstantTransfer, Multibanco.
10.0	2018/03/02	George Naydenov	Added API for OXXO, Argencard, Naranja, Nativa, Cartao Mercado Livre, Astropay Card, Banamex, Santander, Santander Cash, Zimpler PayU.
10.1	2018/03/02	Emil Kirilov	Added API for Baloto, Banco de Occidente, Banco do Brasil.
10.2	2018/04/10	Stefan Petrov	Added API for Entercash.
10.3	2018/05/08	Hristo Tenev	Added API for eZeeWallet Payout.
10.4	2018/05/31	Maya Nedyalkova	Added 3D MasterCard test cards.
10.5	2018/05/31	George Naydenov	Added API for QQPay.
10.6	2018/06/22	Hristo Tanchev	Added API for Credential on File (COF).

10.7	2018/07/05	George Naydenov	Removed Paysec and added Online Banking OBeP.
10.8	2018/07/18	Stanislav Mihailov	Added the API param issuer_oct_enabled to Visa-based Account Verification transactions, to allow merchant to verify if issuer supports OCTs for the given PAN
10.9	2018/07/27	Yordan Pulov	Added Money Transfer support to Payouts.
11.0	2018/08/01	George Naydenov	Removed Paysec Payout and added Bank Payout.
11.1	2018/08/02	Stanislav Mihailov	Remove API for Citadel
11.2	2018/08/31	Hristo Tenev	Added API for BitPay.
11.3	2018/08/31	Maya Nedyalkova	Add rc_code and rc_description in notification parameters.
11.4	2018/10/10	Ralitsa Borisova	Remove Paycommerce, RPN Payment, Link, Davivienda, Banco de Chile, Cartao Mercado Livre documentation.
11.5	2018/10/11	Emil Petkov	Introduced debt repayments - now birth date API param is required also for Mastercard/- Maestro initial transactions with Financial Service MCCs (e.g. 6012), where merchant is UK-based, transaction is domestic (with UK-based bin), and card type is DEBIT.
11.6	2018/11/02	Yordan Pulov and Stanislav Mihailov	Introduced Travel layer and Added Level 3 Travel API.
11.7	2018/11/21	Hristo Tenev	Added Payout support for BitPay
11.8	2018/12/05	Stefan Petrov	Added API for eZeeCard Payout
11.9	2018/12/05	Nikolay Petrov	Added Pay Later support to the WPF. Introduced Reminders module.
12.0	2019/01/07	Yordan Pulov	Changed Contract Merchant Category Codes for Level 3 Visa Car and Hotel Rental Transactions.
12.1	2019/01/31	Aleksandar Krastev	Introduced Consumer API. Extended Tokenization API to require a consumer. Extended WPF and Processing APIs to create consumers and tokenize card details in one step. WPF API can use saved cards to make payments.
12.2	2019/02/18	Yordan Pulov	Extend the Online Banking bank codes and add payment type.
12.3	2019/02/26	Stefan Petrov	Added API for Tola payments.
12.4	2019/03/13	Stanislav Mihailov	Added support for new non-money transfer payout types.
12.5	2019/03/19	Nikolay Valchanov	Added cardholder and expiration dates params to reconcile APIs.
12.6	2019/03/19	Vladislav Yakimov	Added retrieve endpoint for the Consumer API.
12.7	2019/03/22	Ventsislav Dimitrov	Added support for Preauthorizations.
12.8	2019/03/28	Nikolay Petrov	Added support for importation of external tokens and card details.
12.9	2019/04/01	Nikolay Petrov & Yasen Angelov	Added support for Pay by Link functionality.
13.0	2019/04/09	Hristo Tenev	Added API for transaction card expiry date update.
13.1	2019/04/11	Stanislav Mihailov	Added API support for purchase of cryptocurrency transactions.
13.2	2019/04/12	George Naydenov	Removed QQPay transaction type.
13.3	2019/04/15	Nikolay Valchanov	Added usage and description params to WPF reconcile API.
13.4	2019/04/22	Nikolay Valchanov	Added optional bic param to iDeal transactions.
13.5	2019/05/31	George Naydenov	Added Genesis Fx Services.
13.6	2019/06/07	Rumen Milushev	Added WPF API Reconcile by_date.
13.7	2019/06/14	Yordan Pulov	Extended the Online Banking bank codes and Bank Payout banks.
13.8	2019/07/02	Aleksandar Krastev	Added Tokenization API get masked card details for token.
13.9	2019/07/04	Vladislav Yakimov	Added API for TransferTo Payout and TransferTo Payers retrieve.
14.0	2019/07/09	Stefan Petrov	Extend the Online Banking bank codes.
14.1	2019/07/11	Pepa Simeonova	Added new money-transfer types.
14.2	2019/07/16	Hristo Tenev	Added API support for Business attributes.
14.3	2019/07/22	Pepa Simeonova	Added source_of_funds as an optional API param for OCT types (Credit, Payout)
14.4	2019/08/01	Stefan Petrov	Removed API for Astropay Card, Astropay Direct, Hipercard, Carulla, Emprese de Energia, Surtimax.
14.5	2019/08/05	Hristo Tanchev	Extended Processing and WPF APIs support for FX (Forex).
14.6	2019/08/05	Martin Lazarov	Added reversible amount in Preauthorization reconcile response.
14.7	2019/08/06	Rumen Milushev	Added MOTO flag to WPF transaction types: Authorize, Authorize3D, Sale, Sale3D.
14.8	2019/08/07	Yasen Angelov	Added the new optional param reminder_language to the WPF API.
14.9	2019/08/13	Stefan Petrov	Rebranding African Mobile payments.
15.0	2019/08/21	Nikolay Petrov	Added new status 'represented' in notifications for Processing and WPF APIs.
15.1	2019/08/22	Stefan Petrov	Added beneficiary params to refund transaction.
15.2	2019/09/03	Stefan Petrov	Use sync workflow for Neosurf transaction.
15.3	2019/09/13	Hristo Tanchev	Extended transaction response with transaction ID form card schemes.
15.4	2019/09/13	Yordan Pulov	Added Genesis SCA Checker service API.
15.5	2019/09/16	Nikolay Petrov	Added support for Account Verification to the WPF API.
15.6	2019/09/17	Ventsislav Dimitrov	Extended the supported Merchant Category Codes for Visa Preauthorization
15.7	2019/09/18	Aleksandar Krastev	Added Processed Transaction API for Card Present and Card Not Present transactions.
15.8	2019/09/20	Yordan Pulov	Extended Genesis SCA Checker service API documentation.
15.9	2019/09/20	Yordan Pulov	Added new fields and changed the endpoint for sending TransferToAPI requests.
16.0	2019/09/24	Rumen Milushev	Added 'agency_name' to Hotel Rental Travel attributes.
16.1	2019/09/25	Aleksandar Krastev	Changed filter flags of Processed Transaction API by_date and by_post_date endpoints.
16.2	2019/10/09	Aleksandar Krastev	Extended Chargeback API to return more attributes; Added flags filtering by origin and type of processing.
16.3	2019/10/10	Pepa Simeonova	Added new MPI parameters and SCA parameters.
16.4	2019/10/16	Aleksandar Krastev	Extended Retrieval Request API to return more attributes; Added flags filtering by origin and type of processing.

16.5	2019/10/17	Martin Lazarov	Extended the supported Merchant Category Codes for Visa Preauthorization.
16.6	2019/10/21	Yordan Pulov	Added support for UATP Travel.
16.7	2019/10/24	Rumen Milushev	Transferred Hotel Rentals, Car Rentals and Cruise Lines from Travel Level 3 data to Business Attributes.
16.8	2019/10/24	Martin Lazarov	Added Reference Transaction Unique ID to notification parameters for the reference-based transactions.
16.9	2019/10/31	Martin Lazarov	Added Capture tolerance for Mastercard and Maestro Preauthorizations.
17.0	2019/11/05	Yordan Pulov	Added new fields for TransferTo Payout.
17.1	2019/11/05	Nikolay Petrov	Added new supported currencies and banks for Bank Payout.
17.2	2019/11/15	Ventsislav Dimitrov	Added API support for purchasing Mastercard and Maestro crypto-currencies.
17.3	2019/11/15	Nikolay Petrov	Added optional bank params to the refund transaction.
17.4	2019/11/19	Stefan Petrov	Added Processed Batches API.
17.5	2019/11/20	Pepa Simeonova	Added sub_merchant_id as an optional dynamic descriptor param.
17.6	2019/11/20	Rumen Milushev	Added optional time extensions to the Processing Reconcile and WPF Reconcile APIs.
17.7	2019/11/21	Nikolay Petrov	Added support for Online Banking Unified Payment Interface (UPI) payment type.
17.8	2019/11/27	Stefan Petrov	Added Batch and Deposit Slip Numbers to Processed Transaction API response.
17.9	2019/11/28	Stefan Petrov	Removed API for Entercash and Banamex.
18.0	2019/12/03	Nikolay Petrov	Made BIC param optional for SddSale and SddInitRecurringSale transactions.
18.1	2019/12/05	Nikolay Petrov	Added supported bank codes for Online Banking that can be used with Netbanking payment type.
18.2	2019/12/12	George Naydenov	Added Trustly Select Account API. Extended parameters for Trustly Sale and Bank Pay-out.
18.3	2019/12/18	Rumen Milushev	Added descriptions for Airlines and Travel agencies in Business Attributes.
18.4	2019/12/20	George Naydenov	Added birth_date as conditionally required API param for Trustly Sale and Bank Pay-out.
18.5	2020/01/08	Hristo Tenev	Added Funding Account API for Card Present and Card Not Present transactions.
18.6	2020/01/21	Sridhar Belagod	Added Trustly Register Account API.
18.7	2020/01/29	Sridhar Belagod	Marked birth_date as optional param for Trustly and changed description.
18.8	2020/01/29	Ralitsa Borisova	Added Finnish language as part of the platform internationalization
18.9	2020/01/30	Sridhar Belagod	Updated supported countries for Trustly Sale.
19.0	2020/02/04	Dmitri Lihachev	Added API for Apple Pay.
19.1	2020/02/05	Sridhar Belagod	Removed unique_id param from Trustly RegisterAccount API. Updated birth_date format and extended the example to include country-specific format
19.2	2020/02/05	Stefan Petrov	Exposed querying and reconciling by ARN for Fraud reports, Chargebacks and Transactions.
19.3	2020/02/21	Ralitsa Borisova	Updated description for Trustly Sale.
19.4	2020/02/26	Rumen Milushev	Added batch_slip_number and deposit_slip_number as optional search params for ProcessedTransactions and ProcessedBatches.
19.5	2020/02/26	Rumen Milushev	Added type and card_number response params to Processed Transactions API response.
19.6	2020/02/28	Svilen Siderov	Updated MyBank supported countries for PPRO.
19.7	2020/03/11	Stanislav Mihailov	Added Payment Authorizations API for Card Present and Card Not Present authorizations.
19.8	2020/03/18	Nikolay Petrov	Added captured flag and capturable_amount param to Reconcile API response for authorizations.
19.9	2020/03/18	Stefan Petrov	Updated supported countries for PaysafeCard.
20.0	2020/03/19	Stefan Petrov	Removed France and United Kingdom from the supported countries for Sofort.
20.1	2020/03/18	Teodor Nikolov	Updated amount fields descriptions.
20.2	2020/03/23	George Naydenov	Added list of supported clearinghouses for Trustly register account call.
20.3	2020/03/23	Rumen Milushev	Added merchant_number, merchant_reference_transaction and capture_method to Chargebacks API response.
20.4	2020/03/27	Rumen Milushev	Unified response param to 'merchant_transaction_reference' in Payment Transactions and Chargebacks API.
20.5	2020/04/03	Ventsislav Dimitrov	Added asynchronous 3DSv2 support for 3D transaction types
20.6	2020/04/03	Svilen Siderov	Added card type, card subtype and card issuing bank to the Processing and WPF Reconcile API responses
20.7	2020/04/08	Stanislav Mihailov	Extended Risk data APIs (TC40/SAFE, Chargebacks, Retrieval Requests) to return a list of records by ARN or by transaction unique ID if the new list mode is enabled
20.8	2020/04/15	Stanislav Mihailov	Updated amount field for Card Present, Card Not Present and External payment authorizations.
20.9	2020/04/15	Martin Lazarov	Added details about Async Refund transaction type.
21.0	2020/04/15	George Naydenov	Added clearing houses list of supported IBANs and account numbers for Trustly Register Account
21.1	2020/04/20	Ventsislav Dimitrov	Changed the Mastercard test card numbers for card enrolled and card not participating in the 3DSv1.
21.2	2020/04/28	Stanislav Mihailov	Made gaming flag optional for purchase of VISA cryptocurrency transactions.
21.3	2020/04/28	Ventsislav Dimitrov	Added additional required recurring params for asynchronous InitRecurringSale3d using 3DSv2 authentication protocol.
21.4	2020/05/05	Ventsislav Dimitrov	Added more advanced merchant sequence flow diagrams for 3DSv1 and 3DSv2 authentication protocols using the Processing API.
21.5	2020/05/05	Ralitsa Borisova	Added Norwegian, Danish and Swedish language as part of the platform internationalization.
21.6	2020/05/11	Svilen Siderov	Added bank account number and bank identifier code to the Processing and WPF Reconcile API responses.
21.7	2020/05/15	Ventsislav Dimitrov	Added more detailed request examples for **synchronous** 3DSecure Visa and MasterCard transactions through the **3DSv1** and **3DSv2** authentication protocol.
21.8	2020/05/15	Ventsislav Dimitrov	Marked `xid` as out of scope for **synchronous** 3DSecure transactions using the **3DSv2** authentication protocol.
21.9	2020/05/15	Ventsislav Dimitrov	Extended the 3DSv2 documentation, authentication flow diagrams, and marked `usage` as required param when processing asynchronous 3DSecure transaction through 3DSv2 authentication protocol.
22.0	2020/05/19	Martin Lazarov	Updated the documentation related to Alipay transaction type, its transaction amount limits and currencies.
22.1	2020/06/01	Mario Chankov	Updated the description related to POLi payment.
22.2	2020/06/01	Svilen Siderov	Added Alipay Register Merchant API.
22.3	2020/06/09	Svilen Siderov	Added auth_start_date and auth_end_date to Payment Authorizations API request.

22.4	2020/06/24	Martin Lazarov	Added `authorization_code` to the API and WPF notification of various transaction types.
22.5	2020/06/25	Martin Lazarov	Added `retrieval_reference_number` to: API/WPF notifications, API/WPF response and API/WPF reconciliation response.
22.6	2020/07/01	Martin Lazarov	Removed **UPI** from Online banking supported payment types. Added new transaction type UPI.
22.7	2020/07/07	Nikolay Petrov	Added support for **AliPay QR** payment type in the Online Banking.
22.8	2020/07/10	Mario Chankov	Removed **Zimpler** and **Santander Cash**. Changes to supported countries for **MyBank**, **Safetypay** and **Santander**
22.9	2020/07/17	Ventsislav Dimitrov	Changed the 3DSv2-Method submission from HTTP GET to HTTP POST with signature mechanism, extended 3DSv2 authentication flow diagrams.
23.0	2020/07/17	Ventsislav Dimitrov	Added API endpoint for handling continuation after 3DSv2-Method submission.
23.1	2020/07/17	Ventsislav Dimitrov	Added `threeds_method_callback_url` as optional request param to 3DS transaction types in asynchronous workflow.
23.2	2020/07/17	Ventsislav Dimitrov	Added 3DS response attributes to the Processing reconciliation and notification for 3DS transaction types in asynchronous workflow.
23.3	2020/07/18	Ventsislav Dimitrov	Dropped the synchronous 3DSv2-Method workflow handling and authentication flow sequence diagrams.
23.4	2020/07/20	Alexey Kuznetsov	Renamed Klarna related transaction to Invoice. Also, migrate Klarna items to transaction items and introduce a new payment type for different types of invoices.
23.5	2020/07/21	Stefan Petrov	Added new **pending_hold** status for async transactions where finalized by user, but final update from provider not yet received (Sofort, etc)
23.6	2020/07/22	Stanislav Mihailov	Updated the documentation for TC40/SAFE APIs (fraud reports) when searching by date.
23.7	2020/07/22	Martin Lazarov	Added details regarding `partially_reversed` payment transaction state.
23.8	2020/07/22	Tsvetan Tsvetanov	Changed Sofort transaction parameter name from `bank_account_number` to `iban`
23.9	2020/08/04	Filipp Pirozhkov	Added new tokenization errors and client-side encryption errors.
24.0	2020/08/05	Vladimir Nudelman	Added `return_pending_url` as an optional param to the WPF API
24.1	2020/08/05	Stefan Petrov	Made **voucher_number** for Neosurf transactions conditionally required.
24.2	2020/08/06	Vladimir Nudelman	Added `cvv_result_code` as an optional parameter in the notifications, transaction responses, and reconciliation responses for both WPF and Processing APIs.
24.3	2020/08/17	Tsvetan Tsvetanov	Added `return_success_url_target` as optional request param to Trustly Sale via Processing API and WPF.
24.4	2020/08/24	Pepa Simeonova	Added Funds Transfer BAI and removed MCC restrictions for money transfer payouts.
24.5	2020/08/26	Martin Lazarov	Added new TransferTo transfer type: `C2C` (Consumer to Consumer) as well as new conditionally required sender parameters, a table with supported destination countries and currencies, and a link to Retrieve Payers API.
24.6	2020/08/26	Martin Lazarov	Removed `NB` as available bank code for INR Online Banking transactions as well as the corresponding Netbanking-related notes.
24.7	2020/09/02	Eduard Gataullin	Removed `currency` attribute from Recurring Sale transaction params, as recurring series work only with the same currency as the init recurring and cannot be changed.
24.8	2020/09/09	Martin Lazarov	Added new conditionally required attributes for TransferTo payouts for the B2B scenario - `document_reference_number` and `purpose_of_remittance`.
24.9	2020/09/16	Alexey Kuznetsov	Added API for Secure Invoice payments.
25.0	2020/09/16	Martin Lazarov	Renamed the following TransferTo payout attributes: `sender_lastname`, `sender_firstname`, `ifs_code` to: `sender_last_name`, `sender_first_name` and `indian_financial_system_code`.
25.1	2020/09/16	George Naydenov	Added API for PostFinance.
25.2	2020/09/29	Martin Lazarov	Clarified the descriptions of the following TransferTo payout attributes: `account_type`, `country`, `msisdn` and `sender_msisdn`
25.3	2020/10/02	Maya Nedyalkova	Added capability to AVS response attributes.
25.4	2020/10/21	Ventsislav Dimitrov	Added field format restrictions to the billing and shipping address for async 3DS transactions that are using the 3DSv2 authentication protocol.
25.5	2020/10/27	Ventsislav Dimitrov	Added international customer phone field format notes for async 3DS transactions that are using the 3DSv2 authentication protocol.
25.6	2020/10/27	Ventsislav Dimitrov	Added card holder field format restrictions for async 3DS transactions that are using the 3DSv2 authentication protocol.
25.7	2020/10/28	Kuznetsov Alexey	Added API for e-wallet solutions.
25.8	2020/10/28	Ventsislav Dimitrov	Added `state` field format notes for the billing and shipping attributes of async 3DS transactions that are using the 3DSv2 authentication protocol as per the EMVCo spec for 3DSv2.1.
25.9	2020/10/28	Ventsislav Dimitrov	Added hints for building the signatures in the 3DSv2 scope of 3DS transactions that require 3DS-Method submission.
26.0	2020/11/04	Ralitsa Borisova	Extend MCC range for Airlines segment in Business Attributes.
26.1	2020/11/04	Maya Nedyalkova	Added funds status attribute to the Reconcile API responses.
26.2	2020/11/13	Pepa Simeonova & Ventsislav Dimitrov	Added support for 3DSv2 authentication protocol to the Web Payment Form.
26.3	2020/11/16	Pepa Simeonova & Ventsislav Dimitrov	Added additional 3DS attributes to the WPF Notification and WPF reconcile API response.
26.4	2020/11/18	Ventsislav Dimitrov	Changed the additional `purchase` and `recurring` params of the 3DSv2 authentication protocol to **optional** for 3DS transactions through the processing API.
26.5	2020/11/24	Martin Lazarov	Update the description of `payment_type` for Online Banking transactions.
26.6	2020/11/24	George Naydenov	Extend Online Banking banks list and supported currencies.
26.7	2020/12/01	Mario Chankov	Removed Bancolombia and DirectDebit as supported bank codes for ARS and COP currencies under Online Banking.
26.8	2020/12/01	Stanislav Mihailov	Added `scheme_settlement_date` to Processing API and Processing API/WPF API reconciliation responses. Extended the `scheme_transaction_identifier` description and added it to WPF API reconciliation response.
26.9	2020/12/03	George Naydenov	Removed national_id attribute for Online Banking.
27.0	2020/12/08	Martin Lazarov	Added support for `sca_params` for Authorize and Sale transaction types and updated the description for the `exemption` field.
27.1	2020/12/08	Stanislav Mihailov	Added `credential_on_file_settlement_date` attribute to **Authorize** and **Sale** payment transaction types. Extended the **Credential On File** section with a description for `merchant_unscheduled` **COF** type.
27.2	2020/12/08	Vladimir Nudelman	Added support for `auth_network_outage` exemption to **Authorize** and **Sale** transactions.
27.3	2020/12/15	Ventsislav Dimitrov	Added information for `low_risk` SCA exemption to sync/async 3DSv2 transactions and extended the transaction example requests.
27.4	2020/12/15	Ventsislav Dimitrov	Changed the `usage` param to **optional** for async 3DS transactions through the 3DSv2 authentication protocol.
27.5	2020/12/16	Maya Nedyalkova	Removed API for **QIWI** and **InstantTransfer**.
27.6	2020/12/30	Ventsislav Dimitrov	Extended the validation and description of the **browser** request parameters in the scope of 3DS transactions through the 3DSv2 authentication protocol.
27.7	2021/01/06	Martin Lazarov	Added an example **EEA** MasterCard card number for simulating the `low-risk` exemption request in synchronous 3DSv2 workflow.
27.8	2021/01/26	Martin Lazarov	Extended the description of the `color_depth` attribute as part of the required async 3DSv2 browser device channel attributes within the 3DSv2 authentication protocol.
27.9	2021/01/26	Teodor Nikolov	Removed API for Trustly withdrawal.

28.0	2021/01/28	Stefan Petrov	Added bank codes for P24.
28.1	2021/01/28	Eduard Gataullin	Added verification and verification status KYC endpoints.
28.2	2020/02/04	Ventsislav Dimitrov	Added support for numeric chars in the browser language subtag for transactions with 3DSv2 authentication protocol.
28.3	2021/02/05	Pavel Abolmasov	Added `return_pending_url` as optional param for APMs via Processing API.
28.4	2021/02/12	Maya Nedyalkova	Added description for the `bic` field to **iDeal**. Included warning for iframes usage.
28.5	2021/02/16	Ventsislav Dimitrov	Extended the list with the originated IPs for asynchronous payment notifications.
28.6	2021/02/12	Eduard Gataullin	Added background checks support to verification KYC endpoints.
28.7	2021/02/18	Stanislav Mihailov	Added an example **EEA** Visa card number, CAVV and ECI for simulating the `low-risk` exemption request in synchronous 3DSv2 workflow.
28.8	2021/03/12	Evgeny Zhdanov	Added `funds_status` and `account_holder` attributes to WPF reconcile, notification, and to reconcile params.
28.9	2021/03/17	Pepa Simeonova	Added `sca_preference` to WPF API params.
29.0	2021/03/18	Martin Lazarov	Added support for zero-value amounts with the card-based transaction types - **Sale**, **Sale3D**, **Authorize**, **Authorize3D**, **Init Recurring Sale**, **Init Recurring Sale3D**.
29.1	2021/03/24	Martin Lazarov	Added a notice for amount restrictions of the **Partial Reversal** transactions.
29.2	2021/04/29	Eduard Gataullin	Added support for an optional `reference_id` parameter to verification KYC endpoints.
29.3	2021/05/11	Martin Lazarov	Added `payment_type` to the list of supported business attributes.
29.4	2021/05/14	Atanas Zlatarev	Removed `Spain` from the supported countries of **MyBank** transaction.
29.5	2021/05/19	Maya Nedyalkova	Added support for Revolut to **iDeal** transactions.
29.6	2021/05/19	Simeon Angelov	Extended supported currencies for Neosurf.
29.7	2021/06/22	Hristo Tanchev	Extended **Init Recurring** with `scheme_settlement_date` and `scheme_transaction_identifier` attributes.
29.8	2021/07/09	Nikola Yurukov	Updated **WPF** transaction types.
29.9	2021/07/15	Ventsislav Dimitrov	Added additional originating IPs for the asynchronous payment notifications on the Staging environment.
30.0	2021/07/21	Mario Chankov	Removed **Moneyou** from the list of available issuers for the **iDeal** payment method.
30.1	2021/07/22	Rumen Milushev	Added Russian `mobile sale` and `mobile payout` transaction types.
30.2	2021/08/03	George Naydenov	Extended the description for online banking and transaction types that are going to be deprecated.
30.3	2021/08/06	Ventsislav Dimitrov	Extended the description note with the allowed characters of the `card_holder` request param for **Payout** with Visa or MasterCard gambling transactions regarding winnings.
30.4	2021/08/16	Mario Chankov	Added Moldova (MD) to the list of supported countries for the **Paysafecard** transaction type.
30.5	2021/08/16	Pepa Simeonova	Added `sender_birth_date` to money-transfer payout params.
30.6	2021/08/18	Simeon Angelov	Extended the list with supported currencies for **Bitpay Sale** transaction type.
30.7	2021/08/23	Simeon Angelov	Updated the list with supported countries for **Bitpay** transaction types.
30.8	2021/09/03	Ventsislav Dimitrov	Added additional originating IPs for the asynchronous payment notifications on the Production environment.
30.9	2021/09/09	Eduard Gataullin	Made the `country` parameter optional and added support for `address_backside_proof_required` and `expiry_date` as optional parameters for the verification KYC endpoint.
31.0	2021/09/14	Svilen Siderov	Added API for Google Pay.
31.1	2021/09/27	Ventsislav Dimitrov	Added a warning note how to avoid Cross-origin resource sharing issues during 3DS-Method-Continue submission in the 3DSv2 authentication protocol.
31.2	2021/09/28	Svilen Siderov	Removed API for Earthport.
31.3	2021/10/05	Pepa Simeonova	Added scheme response code and recurring advice in the notifications, transaction responses, and reconciliation responses for both WPF and Processing APIs.
31.4	2021/10/12	Ralitsa Tsonova	Clarified the descriptions for `amount`, `currency` and `chargeback_amount`, `chargeback_currency` in Chargeback API section.
31.5	2021/10/15	Nikolay Petrov	Added optional `purpose_of_payment` parameter for Visa OCTs.
31.6	2021/10/26	Simeon Angelov	Added support for **Low Risk** and **Low Value** SCA exemptions to the WPF API.
31.7	2021/11/01	George Naydenov	Added SCA reasons for not honoring exemption.
31.8	2021/11/09	Svilen Siderov	Added a new payment type for Google Pay API.
31.9	2021/11/24	Teodor Nikolov	Added additional gateways support for the eWallet transaction type with a restricted list of providers.
32.0	2021/12/08	Hristo Tanchev	Added MOTO flag to WPF transaction types: InitRecurringSale and InitRecurringSale3D.
32.1	2021/12/09	George Naydenov	Added Interac Combined Pay-in bank code for Online Banking transaction
32.2	2021/12/14	Blagoy Vangelov	Added new transaction type PIX.
32.3	2021/12/17	Hristo Tanchev	Added support for managed recurring.
32.4	2021/12/21	Simeon Angelov	Added **ECI** to the 3DS attributes in the transaction responses and reconciliation responses for both WPF and Processing APIs.
32.5	2021/12/21	Slavcho Savov	Added support for Shopware and Magento 2.x EE, ECE in the Shopping Carts section. Removed the deprecated Magento 1.x from the supported shopping cart plugins.
32.6	2021/12/14	Svilen Siderov	Added API for **PayPal** transaction type.
32.7	2022/01/10	Boris Kolev	Updated supported banks list for bank payouts - extended banks list for CLP currency.
32.8	2022/01/11	Georgi Naydenov	Updated supported banks list for bank payouts - extended banks list for CAD currency.
32.9	2021/01/13	Teodor Nikolov	Added `report_date` to the Fraud Report API response.
33.0	2022/01/13	Svilen Siderov	Replaced API for **PaypalExpress** with new **express** payment type for **PayPal** API.
33.1	2022/02/02	Ventsislav Dimitrov	Add support for ApplePay on Web Payment Form's express checkout page.
33.2	2022/02/03	Yordan Pulov	Extended KYC verification creation request with optional params.
33.3	2022/02/09	Boris Kolev	Added search by **Report Date** for Fraud Report API.
33.4	2022/02/09	Muhammad Moawaz Ayub	Added API for retrieving Rapid Dispute Resolutions.
33.5	2022/02/10	Yuliyan Dudin	Added `scheme_transaction_identifier` and `scheme_settlement_date` to the API and WPF notifications.
33.6	2022/02/15	Boris Kolev	Changed `recurring` payment type to `init_recurring_sale` for Mobile-Tokenized transactions like **Apple Pay** and **Google Pay**.
33.7	2022/02/10	Evgeny Zhdanov	Extended Bank Pay-out id_card_number with link. Added more bank names for BRL.

33.8	2022/02/22	Teodor Nikolov	Added card issuing country to the Processing and WPF Reconcile API responses.
33.9	2022/02/24	Boris Kolev	Changed `payment_type` to `payment_subtype` for Mobile-Tokenized transactions like **Apple Pay** and **Google Pay**.
34.0	2022/02/28	Mario Chankov	Changed the `bic` and `iban` request parameters for **Giropay** to optional.
34.1	2022/03/01	Ventsislav Dimitrov	Added support for payment subtype `sale` to Apple Pay Processing and WPF API.
34.2	2022/03/04	Blagoy Vangelov	Removed consumer_reference for **PIX** transaction type. The first_name and last_name in billing_address become required for **PIX**.
34.3	2022/03/07	Simeon Angelov	Added 3DS authentication status reason code to: API/WPF notifications, API/WPF response and API/WPF reconciliation response.
34.4	2022/03/02	Milen Matev	Added information for the different environments in a new **Environments** section.
34.5	2022/03/17	Ivan Kolev	Added new chargeback response parameters: `chargeback_account_amount`, `chargeback_account_currency`, `merchant_funding_amount`, `merchant_funding_currency`
34.6	2022/03/17	Boris Kolev	Changed the 3DS-Method status callback from synchronous to asynchronous for all 3DSv2 authentication flows.
34.7	2022/03/17	Boris Kolev	Extended the 3DSv2 authentication flows with conflict response in case of duplicated 3DS-Method continue is requested.
34.8	2022/03/22	Ivan Kolev	Extended the WPF Notification and Async Notification with additional optional parameters that can be requested by the merchant.
34.9	2022/03/22	Svilen Siderov	Added `web_payment_form_id` parameter to WPF create request parameters.
35.0	2022/04/04	Ilya Rogozin	Added **Tokenized e-Commerce** section and introduced `scheme_tokenized` attribute to Processing API for transactions with scheme tokenization support.
35.1	2022/04/07	Ivan Kolev	Added `document_expiry_date` to KYC verification status response.
35.2	2022/04/07	Ivan Kolev	Changed KYC requests domains and endpoints.
35.3	2022/04/11	Boris Kolev	Added `service_provider_name` as a request param to the Money Transfer Payouts.
35.4	2022/04/21	Boris Kolev	Added support for cryptocurrency Visa OCT transactions (**Credit** and **Payout**).
35.5	2022/04/27	Boris Kolev	Updated the **MYR** currency bank codes for `online_banking`.
35.6	2022/04/28	Pepa Simeonova	Added `customer_identification` to Visa OCT transactions (**Credit** and **Payout**) for Brazil and Qatar.
35.7	2022/05/10	Preslav Nedev	Added `bank_code` and `payment_type` to the Online Banking transaction response.
35.8	2022/05/16	Blagoy Vangelov	Added `transaction_id` attribute to Processed Transaction API response for `card not present` payment requests only.
35.9	2022/05/18	Boris Kolev	Updated the **MYR** currency bank codes for `online_banking`.
36.0	2022/05/31	Muhammad Moawaz Ayub	Removed MCC restriction for crypto with Visa.
36.1	2022/05/31	Ivan Kolev	Added optional sub-parameters: `allow_offline` and `allow_online` to both `document` and `face` parameters to enrich the flexibility of the kyc verification request.
36.2	2022/07/07	Simeon Angelov	Added an asynchronous authentication workflow handling for GooglePay transactions thru the 3DS authentication protocol for PAN-ONLY transactions inside the European Economic Area (EEA).
36.3	2022/07/07	Boris Kolev	Added **BCT** bank code to **EUR** currency for `online_banking`.
36.4	2022/06/28	Ivan Kolev	Changed the description of signature in KYC service notification to indicate that it is now being generated by using the API login instead of the API password.
36.5	2022/07/13	Evgeny Zhdanov	Added bank_payout_verification_digit attribute to Bank Payout and barcode, digitable_line, ticket_expiry_date attribute to Boleto.
36.6	2022/08/02	Preslav Nedev	Added business attributes to **Trustly Sale** transactions.
36.7	2022/08/24	Atanas Zlatarev	Fixed discrepancies in description for **iDeal**, **Sofort** and asynchronous transaction notifications.
36.8	2022/08/30	Boris Kolev	Updated the **SGD** currency bank codes for `online_banking`.
36.9	2022/10/06	Evgeny Zhdanov	Updated **bank_account_type** attribute values related to Itau for Bank Pay-out.
37.0	2022/10/05	Boris Kolev	Added `recurring_category` as an optional request parameter in **InitialRecurringSale** and **InitialRecurringSale3d** transactions for both API and WPF requests.
37.1	2022/10/07	Boris Kolev	Added `sca_exemption_result` to API and WPF transaction responses, reconciliation responses, and notifications.
37.2	2022/10/17	Teodor Nikolov	Removed API for `TrustPay`.
37.3	2022/11/04	Maya Nedyalkova	Updated the list of supported banks for BRL currency.
37.4	2022/11/07	Boris Kolev	Decommissioned **3DSv1** authentication protocol.
37.5	2022/11/16	Preslav Nedev	Added **WPF States** section and linked status field of WPF transactions to it.
37.6	2022/11/17	George Naydenov	Added new recurring types for `sale` and `authorize` and their 3DS variants. Added deprecation notice to the initial and subsequent recurring transaction types.
37.7	2022/12/20	Pepa Simeonova	Added managed recurring params for recurring transactions with Indian cards.
37.8	2022/12/21	Preslav Nedev	Added additional Visa specific authentication status reason codes.
37.9	2022/12/22	Simeon Angelov	Added Dynamic Descriptor params to **GooglePay** and **ApplePay** transactions.
38.0	2023/01/03	Teodor Nikolov	Added currency as an additional parameter to **Processing** and **WPF** notifications.
38.1	2023/01/20	Martin Lazarov	Added `capture_method` to the Processed Transactions API response.
38.2	2023/01/25	Muhammad Moawaz Ayub	Added ACS transaction ID and 3DS challenge indicator as optional params for the 3DS transactions in synchronous workflow.
38.3	2023/02/28	Mladen Rusev	Added company_name and mandate_reference as optional params for SddSale transactions.
38.4	2023/03/02	Atanas Naydenov	Added additional values to Recurring Advice table.
38.5	2023/03/22	Imran Zahoor	Updated Bank-payouts list of banks for BRL currency.
38.6	2023/03/29	Georgi Naydenov	Added subsequent recurring type for Authorize transactions.
38.7	2023/04/04	Imran Zahoor	Added a verification reference id endpoint for KYC to allow registration of reference ids in Genesis.
38.8	2023/04/07	Imran Zahoor	Added a new optional parameter: `check_duplicate_attribute` to the KYC verification request to allow enabling of duplicate detection service.
38.9	2023/04/12	Muhammad Moawaz Ayub	Updated descriptions for VISA AVS codes.
39.0	2023/04/20	Umair Aziz	Extended the list with Recurring advice codes.
39.1	2023/04/24	Pepa Simeonova	Add `user_category` for `online_banking` and `upi`.
39.2	2023/04/25	George Naydenov	Added Recurring V2.
39.3	2023/04/26	Muhammad Moawaz Ayub	Extended the AVS status codes and response processors description.

39.4	2023/04/28	Umair Aziz	Changed the default authorization timeframe and removed MCC restrictions for Visa pre-authorizations and incrementals.
39.5	2023/05/03	Blagoy Vangelov	Added **BL** bank code to **PLN** currency for `online_banking`
39.6	2023/05/10	Ralitsa Galabova	Added Account Verification V2.
39.7	2023/05/15	Blagoy Vangelov	Renamed **BL** bank code to **BLK**
39.8	2023/05/16	Preslav Nedev	Updated documentation on **Verification Status** response for `Shufti Pro`.
39.9	2023/05/26	Imran Zahoor	Added a new parameter **bank_code** for Bank Pay-out transactions with BRL currency.
40.0	2023/05/26	Dimitar Natskin	Updated the Shopping Carts section and deprecated Shopware 5.x plugin.
40.1	2023/06/13	Imran Zahoor	Renamed the parameter `check_duplicate_attribute` of the KYC verification request to `check_duplicate_request`.
40.2	2023/06/14	Ilya Rogozin	Added possibility for customizing the signature algorithm in the Processing Notifications.
40.3	2023/06/19	Umair Aziz	Added missing voucher number to example requests for Neosurf transaction.
40.4	2023/06/21	Evgeny Zhdanov	Added payment_type as conditionally required param to **BankPayout** transactions.
40.5	2023/06/22	Pepa Simeonova	Added additional parameters to the dynamic descriptors.
40.6	2023/06/27	Boris Kolev	Changed the `merchant_zip_code` to be a required parameter for VISA OCT transactions with Australian or Canadian card bins.
40.7	2023/07/04	Teodor Nikolov	Marked first and last name of the billing address as optional params for PIX transactions.
40.8	2023/07/04	Svilen Siderov	Updated description for the additional dynamic descriptors parameters.
40.9	2023/07/04	Muhammad Moawaz Ayub	Added `return_success_url` and `return_failure_url` as conditionally required parameters for Neosurf transactions.
41.0	2023/07/11	Boris Kolev	Updated the **THB** and **VDN** currency bank codes for `online_banking`.
41.1	2023/07/05	Mladen Rusev	Changed bank codes for banks handling IDR currency.
41.2	2023/07/20	Imran Zahoor	Updated description of **bank_code** and **bank_name** for Bank Pay-out transactions with BRL currency.
41.3	2023/07/20	Mladen Rusev	Marked the consumer State in Tokenization as optional for US, CA and CN countries.
41.4	2023/07/21	Muhammad Moawaz Ayub	Added `auth_network_outage` to the list of available exemption types.
41.5	2023/08/02	Teodor Nikolov	Marked country of the billing address as optional param for PIX transactions.
41.6	2023/08/17	Muhammad Moawaz Ayub	Added Funding Transaction support.
41.7	2023/08/17	Boris Kolev	Removed unused **THB** currency bank code for `online_banking`.
41.8	2023/09/07	Svilen Siderov	Added new parameters for `bank_payout` transaction.
41.9	2023/09/14	Simeon Angelov	Added MXN currency support and additional account details response params for Online Banking transactions.
42.0	2023/09/21	Ilya Rogozin	Extended the asynchronous 3DSv2 behaviour for handling invalid submission of 3DS-Method-Continue API calls.
42.1	2023/09/28	Aleksandar Krastev	Added `return_success_url` and `return_failure_url` as conditionally required parameters for SddSale and SddInitRecurringSale transactions.
42.2	2023/09/29	Boris Kolev	Added more testing cards numbers for the `3DSv2` testing section
42.3	2023/10/06	Svilen Siderov	Added support on Processing and WPF APIs for Account Name Inquiries
42.4	2023/10/20	Dimitar Natskin	Added Genesis Ruby SDK.
42.5	2023/10/26	Aleksandar Krastev	Added `return_pending_url` as conditionally required parameter for SddSale and SddInitRecurringSale transactions.
42.6	2023/10/26	Umair Aziz	Extended the example responses for Single Reconciliation and async 3DSv2 flows.
42.7	2023/11/02	Svilen Siderov	Updated **bank_account_type** attribute values for Bank Payout.
42.8	2023/11/15	Preslav Nedev	Added `customer_id` as required parameter for **Paysafecard** transactions.
42.9	2023/11/20	Pepa Simeonova	Added new recurring advice codes.
43.0	2023/11/29	Blagoy Vangelov	Added new status 'representment reversed' in notifications for Processing and WPF APIs, and a new RepresentmentReversal transaction type.
43.1	2023/12/04	Yordan Pulov, Svilen Siderov, Martin Lazarov	Introduced new Smart Routing API layer allowing for simpler and more efficient gateway integration.
43.2	2023/12/08	Hristo Tanchev	Added support for non-referenced subsequent recurring transactions.
43.3	2023/12/11	Aleksandar Krastev	Added Rapid Dispute Resolution Reversal transaction type to API.
43.4	2023/12/13	Artur Veletskiy	Added new Billing Transactions API
43.5	2023/12/14	Blagoy Vangelov	Added an optional `merchant_website` parameter to the eZeeWallet transaction type for both Processing API and WPF API
43.6	2023/12/14	Blagoy Vangelov	Rename "Blik One Click" payment method to "BLIK" for Online banking.
43.7	2024/02/07	Kaloyan Mirchev	Added CPF/CNPJ checks for Genesis KYC Service.
43.8	2024/02/15	Muhammad Moawaz Ayub	Corrected response params for the Rapid Dispute Resolution.
43.9	2024/02/20	Artur Veletskiy	Updated date only format for Billing Transactions API response.
44.0	2024/02/22	Dimitar Natskin	Added Spree Commerce Shopping Cart plugin.
44.1	2024/02/22	Svilen Siderov	Added Neighborhood as address parameter for processing API and WPF.
44.2	2024/02/23	Aleksandar Krastev	Added **TRL** bank code to **EUR** and **GBP** currencies for `online_banking`.
44.3	2024/02/23	Mladen Rusev	Added `return_pending_url` parameter to PIX documentation.
44.4	2024/02/27	Blagoy Vangelov	`merchant_website` is now required for the `eZeeWallet` transaction type for both Processing API and WPF API.
44.5	2024/02/29	Simeon Angelov	Changed the `purpose_of_payment` to required API param for Visa OCT transactions with recipients in Argentina, Bangladesh, Egypt, India, Chile and Colombia.
44.6	2024/03/01	Atanas Naydenov	Added Scheme response codes and removed Issuer response codes.
44.7	2024/03/06	Kaloyan Mirchev	Added descriptions for CPF/CNPJ checks API response.
44.8	2024/03/07	Muhammad Moawaz Ayub	Added additional MCCs to the list for own-account Funding Transactions.
		Vladislav	

44.9	2024/03/20	Vodenicharski	Extended lifetime validity for Web Payment Form payments to 3 months
45.0	2024/03/11	Blagoy Vangelov	Added `birth_date`, `incorporation_date`, `gender`, `martial_status`, `sender_occupation`, `mothers_name`, `nationality`, `country_of_origin`, `birth_city`, `birth_state`, `company_type`, `company_activity` optional parameters to `PIX` transaction type.
45.1	2024/04/08	Martin Lazarov	Added new recurring advice code for Sanctions Scoring Service.
45.2	2024/04/09	Boris Kolev	Added a new optional request parameter - `protocol_sub_version` to synchronous 3DS transactions. Also, added the 3DS protocol sub-version in reconciliation responses and notifications for Processing and WPF APIs.
45.3	2024/06/03	Ilya Rogozin	Added a new `scheme_transaction_link_id` attribute for the Processing and WPF API responses including reconciliation responses and notifications.
45.4	2024/08/13	Simeon Angelov	Added a list with supported countries for GooglePay transactions.
45.5	2024/08/16	Ilya Rogozin	Added a new `payment_account_reference` attribute for the Processing and WPF API responses, reconciliation responses and notifications.
45.6	2024/08/28	Ilya Rogozin	Extended the list of payment type values for the Online Banking transaction. Added description for Cash transactions.
45.7	2024/09/04	Lachezar Tsvetkov	Added optional `background_checks`,`filters` attribute for KYC Create Verification.
45.8	2024/09/05	Simeon Angelov	Added 0-amount support for GooglePay and ApplePay transactions.
45.9	2024/09/09	Atanas Naydenov	Updated scheme response codes Visa - 1A and Mastercard - 65.
46.0	2024/09/12	Ilya Rogozin	Added extended initial recurring type support to GooglePay and ApplePay transactions.
46.1	2024/10/02	Lachezar Tsvetkov	Changed the `document_supported_types` and `redirect_url` parameters in KYC Create Verification *optional* to allow for synchronous checks.
46.2	2024/10/08	Muhammad Moawaz Ayub	Added VISA Funding Transaction support.
46.3	2024/10/09	Muhammad Moawaz Ayub	Added region availability for Account Name Inquiry Service Functionality.
46.4	2024/10/15	Muhammad Moawaz Ayub	Extended the list with recurring advice codes.
46.5	2024/10/16	Svilen Siderov	Added additional dynamic descriptor parameters related to acceptor geographic coordinates.
46.6	2024/10/16	Atanas Naydenov	Remove API for Giropay transaction type, as it is shut down after June 30 2024.
46.7	2024/10/16	Boris Kolev	Added a new `scheme_max_settlement_date` attribute for the Processing and WPF API responses including reconciliation responses and notifications. Also, the Scheme Max Settlement Date is taken into account and might be prioritized during Capture transactions.
46.8	2024/10/18	Muhammad Moawaz Ayub	Added support for liquid assets in OCT and AFT transactions.
46.9	2024/10/18	Simeon Angelov	Updated supported countries for MyBank transaction type.
47.0	2024/10/21	Lachezar Tsvetkov	Added a new optional parameter `background_checks`.`match_score` in KYC Create Verification.
47.1	2024/10/22	Svilen Siderov	Extended Money transfer Payout with the `credential_on_file_transaction_identifier` parameter.
47.2	2024/10/22	Ilya Rogozin	Added a new attribute `scheme_authentication_data_quality` to the Processing and WPF API responses, as well as reconciliation responses and notifications.
47.3	2024/10/23	Mladen Rusev	Described response CSV file format part of the Importation of external tokens and card details workflow.
47.4	2024/10/29	Mladen Rusev	Added support for AUD currency and PID bank code for Online Banking transaction.
47.5	2024/11/15	Yordan Pulov	Added support of installments.
47.6	2024/11/15	Ilya Rogozin	Added new attributes `scheme_pan_indicator` and `scheme_pan_tail` to the Processing and WPF API responses, as well as reconciliation responses and notifications.
47.7	2024/11/21	Milen Matev	Extended FX service API response examples.
47.8	2024/12/05	Kaloyan Mirchev	Extend Bank Pay-Out request optional parameters.
47.9	2024/12/09	Muhammad Moawaz Ayub	Added Account Funding Transaction support on the Web Payment Form.
48.0	2024/12/20	Zdravko Chorlev	Added initial recurring support to the SCA Checker service API.
48.1	2024/12/20	Artur Veletskiy	Extended Billing Transactions API with additional request and response parameters.
48.2	2025/01/09	Ilya Rogozin	Added support for the NZD currency and the POLI bank code for Online Banking transactions.
48.3	2025/01/14	Muhammad Moawaz Ayub	Added AFT support for Apple Pay and Google Pay transactions.
48.4	2025/01/14	Svilen Siderov	Extended AVS Status codes with single character codes description.
48.5	2025/01/17	Artur Veletskiy	Changed the request and response params in the Billing Transactions API.
48.6	2025/01/22	Dimitar Natskin	Removed osCommerce plugin from the supported Shopping Carts.
48.7	2025/01/22	Dimitar Natskin	Revised the list with supported Shopping cart plugins.
48.8	2025/02/11	Ilya Rogozin	Added optional beneficiary params to PIX transaction type for the Processing API.
48.9	2025/02/11	Kaloyan Mirchev	Extended Bank Payout API parameters.
49.0	2025/02/12	Ilya Rogozin	Extended payment types for Online Banking transactions with a new SPEI code.
49.1	2025/02/24	Artur Veletskiy	Enable Billing Transactions API for all the instances.
49.2	2025/03/04	Artur Veletskiy	Update Billing Transactions API filters description.
49.3	2025/03/18	Ilya Rogozin	Added optional payer parameters to the Bank Payout transaction type for the Processing API.
49.4	2025/03/20	Hristo Tanchev	Added possibility to retrieve the token cryptogram in the Tokenization API.
49.5	2025/03/21	Svilen Siderov	Added dynamic descriptor support for Sepa transaction types.
49.6	2025/03/25	Atanas Naydenov	Updated the list with originating IP addresses for asynchronous payment notifications.
49.7	2025/03/27	Muhammad Moawaz Ayub	Added 2 more account related scheme response codes for Mastercard/Maestro.
49.8	2025/03/27	Simeon Angelov	Added description for Visa Purpose Of Payment codes.
49.9	2025/04/01	Milen Matev	Added GBP and EUR currencies support to Online Banking transactions.
50.0	2025/04/02	Svilen Siderov	Updated currency code for Curaçao and Sint Maarten.
50.1	2025/04/02	Atanas Naydenov	Removed HRK currency support for Bitpay and Neosurf.
50.2	2025/04/04	Pepa Simeonova	Added scheme response codes 5C and 9G for Visa.

50.3	2025/04/07	Svilen Siderov	Added dynamic descriptor support to Sepa subsequent recurring transactions.
50.4	2025/04/17	Hristo Tanchev	Added tokenization params support for scheme tokenized transactions.
50.5	2025/04/22	Svilen Siderov	Added a new optional param `digital_asset_type` to the Processing and WPF APIs for describing crypto currency transactions.
50.6	2025/04/24	Hristo Tanchev	Added `transaction_reference` as required param to the **cryptogram** action of the Tokenization API.
50.7	2025/04/25	Aleksandar Krastev	Added Remote Identity Verification and declined reasons to KYC services.
50.8	2025/05/07	Simeon Angelov	Extended the 3DS Challenge and Frictionless examples.
50.9	2025/05/09	Svilen Siderov	Added bank verification for personal and business accounts to KYC services.
51.0	2025/05/14	George Parsehyan	Added supported MCCs to Credit transaction type.
51.1	2025/05/16	Masroor Hussain	Added a new `provider_unique_id` parameter to the Processing and WPF API responses, as well as to reconciliation responses and notifications.
51.2	2025/05/19	Yordan Pulov	Added new Payee API section and Global Payout transaction type.
51.3	2025/05/27	Hristo Tanchev	Extended the Tokenization API with scheme tokenization request and response params. Added `scheme_tokenized` param to Web Payment API to indicate scheme tokenization to be used.
51.4	2025/05/29	Yordan Pulov	Extended the Payee API with endpoint for querying accounts under specific Payee.
51.5	2025/06/04	Hristo Tanchev	Extended the Tokenization API to support a retokenize request and response, enabling the generation of a scheme token for an existing internal token.
51.6	2025/06/04	Ilya Rogozin	Added support for single transaction reconciliation in the Smart Routing service.
51.7	2025/06/09	Yordan Pulov	Extended errors with a new BankRejectError.
51.8	2025/06/11	Svilen Siderov	Extended account statuses in the Payee API.
51.9	2025/06/12	Hristo Tanchev	Added scheme tokenization data in the detokenize action response of Tokenization API.
52.0	2025/06/12	Yordan Pulov	Added `country` param and update actions to the Payee and Payee Account APIs.
52.1	2025/06/19	Aleksandar Krastev	Added `additional_proof` param to Remote Identity Verification in KYC services.
52.2	2025/06/24	Milen Matev	Removed `gaming` parameter from transaction types: Pay Pal, Init Recuring Sale, Recurring Sale, Incremental Authorize, Partial Reversal and Payout.
52.3	2025/07/03	Svilen Siderov	Added a new Business section with Documents and Verifications to the KYC services.
52.4	2025/07/03	Muhammad Moawaz Ayub	Added `document_type` to KYC verification status response.
52.5	2025/07/09	Muhammad Moawaz Ayub	Made `sender.reference_number` and `receiver.account_number` required params in the Processing and WPF APIs for Visa AFT.
52.6	2025/07/23	Hristo Tanchev	Added Managed Recurring API.
52.7	2025/07/24	Svilen Siderov	Removed `verification_message` and added `verification_details` section in the response of the Payee Account APIs.
52.8	2025/07/25	Ilya Rogozin	Added support for transaction reconciliation by date in the Smart Routing service.
52.9	2025/07/24	Masroor Hussain	Added new fraud report type code indicating `Manipulation of CH` to Fraud Report APIs.
53.0	2025/08/18	Svilen Siderov	Added Address Verifications by proof document and electronic identity to the KYC services.
53.1	2025/08/22	Muhammad Moawaz Ayub	Made `receiver.address` a required API param for a list of bin countries in South Pacific to the Processing and WPF APIs for AFT.
53.2	2025/08/25	Martin Lazarov	Added `verification_details` section to the response of the Retrieve and List actions in the Payee Account API.
53.3	2025/08/28	Aleksandar Krastev	Added endpoints for owners, documents and verifications to the Payee API.
53.4	2025/09/04	Svilen Siderov	Added additional `address` and `zip_code` params for Payee and Owners address verification in the Payee API.
53.5	2025/09/25	Milen Matev	Added a `scheme_transaction_link_id` attribute for the Processing and WPF API void and refund responses.
53.6	2025/09/25	Svilen Siderov	Added address verification related decline reason codes to KYC API and restructured the `address` parameters for Payee, Owners and Verification responses in the Payee API.
53.7	2025/09/25	Svilen Siderov	Extended Payee API requests - added `registration_number` parameter for Payees and Owners, `percent_ownership` for Owners, and extended Owners' type parameter with `director` and `ultimate_beneficial_owner` to signify the Owner type.
53.8	2025/09/26	Aleksandar Krastev	Removed `payee_unique_ids` and `owner_unique_ids` parameters from Owner update request in the Payee API.
53.9	2025/09/26	Yordan Pulov	Improved the Payee API Verification response by changing the main element `verification_details` to `details` and reworked the `addresses` to be `address` with the address fields under it and the address verification results under `verification_details`. Extended the Payee and Owner responses to include the checks. Removed `neighborhood` from Payee API addresses.
54.0	2025/09/29	Aleksandar Krastev	Removed the `details` from the List action of the Payee Verifications API. Getting `details` is now only possible through the Retrieve action.
54.1	2025/10/02	Aleksandar Krastev	Added Payee Reason Codes section with a list of possible internal reason codes returned by the Payee API.
54.2	2025/10/02	Svilen Siderov	Added `owners_structure` and `extended_owners_structure` to the response parameters for `Business Verification` in the KYC API and section `Reason Details for Verification Checks` under the `Verification` section in the Payee API.
54.3	2025/10/07	Yordan Pulov	Moved the `percent_ownership` from the Owners API to the association of the owner in the Payee and Payee Owners API.
54.4	2025/10/08	Yordan Pulov	Changed the `percent_ownership` to be an optional parameter in the Payee Owners API.
54.5	2025/10/08	Aleksandar Krastev	Added Payee verification timeout Reason Code.
54.6	2025/10/10	Yordan Pulov	Added `ultimate_beneficial_owners` and `director` checks to both Payee, Owner Company, and Verification Responses in the Payee API.
54.7	2025/10/14	Aleksandar Krastev	Made Payees and Owners unique IDs parameters optional in Create Owner request of the Payee API.
54.8	2025/10/14	Masroor Hussain	Added `receiver.zip_code` and `receiver.address2` to Visa AFT parameters in the Processing API.
54.9	2025/10/15	Artur Veletskiy	Added Billing Statements API.
55.0	2025/10/17	Yordan Pulov	Added `pep` checks for politically exposed persons to both Payee, Owner Person, and Verification Responses in the Payee API. Removed `reason` and `reason_codes` from all `sanction` checks in the Payee API.
55.1	2025/10/20	Yordan Pulov	Added optional request flag params `with_associates_search` and `with_alias_search` to the background checks of the Create KYC Verification API.
55.2	2025/10/21	Muhammad Moawaz Ayub	Added Mastercard Money Transfer Payouts.
55.3	2025/10/23	Aleksandar Krastev	Extended the Payee API with endpoint for listing Payees.
55.4	2025/10/27	Svilen Siderov	Extended the KYC API’s Create Verification request endpoint to include a `business` object within the `background_checks` param, enabling AML screening for businesses.
55.5	2025/11/04	Svilen Siderov	Extended the KYC API’s Address Verification by document proof request endpoint to include a `with_enhanced_address_verification` param, used for enabling enhanced address verification.
55.6	2025/11/13	Hristo Tanchev	

			Added conditionally required param `directory_server_id` depending on the card brand to the scheme-tokenized transactions under Tokenized e-commerce.
55.7	2025/11/14	Martin Lazarov	Added a new `reverify` endpoint to the Payee Account in the Payee API that enables retrying of failed Account verifications. Extended the list Payee Reason Codes.

Introduction

You can get cURL from https://curl.haxx.se

This document describes the usage of the payment gateway XML/JSON/GraphQL API.

The API allows you to trigger all supported transactions of the gateway and to retrieve information about transactions existing in the gateway. You can also retrieve chargeback information.

The payment API is synchronous (except for 3-D secure payments), it accepts HTTP POST or XML data and returns XML/JSON data. Connections are always secured via SSL both in test and live mode. Be sure to set Content-type: text/xml in your headers.

The API cannot be accessed via HTTP GET.

Current Java SDKs do not have the necessary root certificate installed. You need to download the CA with your browser and import it into cacerts manually.

Audience

This document is intended for technical staff integrating the XML/JSON API in the merchant’s organization.

It is required that readers have working knowledge of programming languages, XML and JSON formats and UTF8 encodings.

Authentication

Send username and password directly in url
`curl https://username:password@staging.gate.emerchantpay.net:443/process/TERMINAL-TOKEN`

Or use -u flag
`curl -u username:password https://staging.gate.emerchantpay.net:443/process/TERMINAL-TOKEN`

To interact with the payment API, you need to provide login credentials using standard HTTP Basic Authentication. (credentials can be found in your Admin interface.)

To decrease network traffic and response times, we recommend that you enforce sending authentication credentials directly in the first request.

Some implementations like e.g. the Java HTTPClient automatically try to guess the best authentication scheme. This can be overridden by setting the authorization to preemptive:

HTTPClient.getParams.setAuthenticationPreemptivetrue;

Environments

There are two environments which can be used by merchants - **production** and **staging**, also known as **test** environment.

The **staging** environment is used only for **TESTING** purposes. When you are processing a payment using your configuration for the **test environment** the payment **WILL NOT** bring a real financial impact. This environment is used only to simulate and test different payment scenarios.

In the **production** environment you cannot use any simulated test data. When you are processing payments using your configuration for the **production environment** the payment **WILL** bring a real financial impact.

URLs

Server API

API methods are called with the following structure:

`https://gate.emerchantpay.net/process/TERMINAL_TOKEN/`

Single transaction reconciles can be done via this URL:

`https://gate.emerchantpay.net/reconcile/TERMINAL_TOKEN/`

Date range reconciles can be done via this URL:

`https://gate.emerchantpay.net/reconcile/by_date/TERMINAL_TOKEN/`

This URL allows retrieval of a list of supported banks based on the customers country and/or currency:

`https://gate.emerchantpay.net/retrieve_inpay_banks/TERMINAL_TOKEN/`

For the test system use the following URLs:

`https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN/`

`https://staging.gate.emerchantpay.net/reconcile/TERMINAL_TOKEN/`

`https://staging.gate.emerchantpay.net/reconcile/by_date/TERMINAL_TOKEN/`

`https://staging.gate.emerchantpay.net/retrieve_inpay_banks/TERMINAL_TOKEN/`

WPF

The URL for the WPF API create method is:

`https://wpf.emerchantpay.net/wpf`

For the test system the URL is:

`https://staging.wpf.emerchantpay.net/wpf`

The URL for the WPF API reconcile method is:

`https://wpf.emerchantpay.net/wpf/reconcile`

For the test system the URL is:

`https://staging.wpf.emerchantpay.net/wpf/reconcile`

> Terminal token and login credentials can be found in your admin panel. To use our testing environment, refer to chapter Testing

Your admin panel can be found here:

`https://merchant.emerchantpay.net/`

Consumer API

Create consumer:

`https://gate.emerchantpay.net/v1/create_consumer/`

Retrieve consumer:

`https://gate.emerchantpay.net/v1/retrieve_consumer/`

Update consumer:

`https://gate.emerchantpay.net/v1/update_consumer/`

Disable consumer:

`https://gate.emerchantpay.net/v1/disable_consumer/`

Enable consumer:

`https://gate.emerchantpay.net/v1/enable_consumer/`

Get consumer cards:

`https://gate.emerchantpay.net/v1/get_consumer_cards/`

For the test system use the following URLs:

`https://staging.gate.emerchantpay.net/v1/create_consumer/`

`https://staging.gate.emerchantpay.net/v1/update_consumer/`

`https://staging.gate.emerchantpay.net/v1/disable_consumer/`

`https://staging.gate.emerchantpay.net/v1/enable_consumer/`

`https://staging.gate.emerchantpay.net/v1/get_consumer_cards/`

Tokenization API

Tokenize cardholder data:

`https://gate.emerchantpay.net/v1/tokenize/`

Detokenize cardholder data:

`https://gate.emerchantpay.net/v1/detokenize/`

Update the cardholder data (PAN cannot be updated):

`https://gate.emerchantpay.net/v1/update_token/`

Validate if given token is valid for the merchant:

`https://gate.emerchantpay.net/v1/validate_token/`

Delete a token:

`https://gate.emerchantpay.net/v1/delete_token/`

Exchange masked cardholder data for token:

`https://gate.emerchantpay.net/v1/get_card/`

For the test system use the following URLs:

`https://staging.gate.emerchantpay.net/v1/tokenize/`

`https://staging.gate.emerchantpay.net/v1/detokenize/`

`https://staging.gate.emerchantpay.net/v1/update_token/`

`https://staging.gate.emerchantpay.net/v1/validate_token/`

`https://staging.gate.emerchantpay.net/v1/delete_token/`

`https://staging.gate.emerchantpay.net/v1/get_card/`

> Terminal token and login credentials can be found in your admin panel. To use our testing environment, refer to chapter Testing

---

Genesis KYC Services JSON API

Testing environment

Create Consumer:

`POST https://staging.kyc.emerchantpay.net/api/v1/create_consumer`

Update Consumer:

`POST https://staging.kyc.emerchantpay.net/api/v1/update_consumer`

Create Transaction:

`POST https://staging.kyc.emerchantpay.net/api/v1/create_transaction`

Update Transaction:

`POST https://staging.kyc.emerchantpay.net/api/v1/update_transaction`

Upload Document:

`POST https://staging.kyc.emerchantpay.net/api/v1/upload_document`

Download Document:

`POST https://staging.kyc.emerchantpay.net/api/v1/download_document`

Verify Phone:

`POST https://staging.kyc.emerchantpay.net/api/v1/verify_phone`

Verify Identity:

`POST https://staging.kyc.emerchantpay.net/api/v1/verify_identity`

Verify Bank Account:

`POST https://staging.kyc.emerchantpay.net/api/v1/verify_bank_account`

Create Authentication:

`POST https://staging.kyc.emerchantpay.net/api/v1/create_authentication`

Update Authentication:

`POST https://staging.kyc.emerchantpay.net/api/v1/update_authentication`

Create Verification:

`POST https://staging.kyc.emerchantpay.net/api/v1/verifications`

Check Verification Status:

`POST https://staging.kyc.emerchantpay.net/api/v1/verifications/status`

Register Reference_ID:

`POST https://staging.kyc.emerchantpay.net/api/v1/verifications/register`

Production environment

Genesis KYC Services JSON API URLs for production environment:

Create Consumer:

`POST https://kyc.emerchantpay.net/api/v1/create_consumer`

Update Consumer:

`POST https://kyc.emerchantpay.net/api/v1/update_consumer`

Create Transaction:

`POST https://kyc.emerchantpay.net/api/v1/create_transaction`

Update Transaction:

`POST https://kyc.emerchantpay.net/api/v1/update_transaction`

Upload Document:

`POST https://kyc.emerchantpay.net/api/v1/upload_document`

Download Document:

`POST https://kyc.emerchantpay.net/api/v1/download_document`

Verify Phone:

`POST https://kyc.emerchantpay.net/api/v1/verify_phone`

Verify Identity:

`POST https://kyc.emerchantpay.net/api/v1/verify_identity`

Verify Bank Account:

`POST https://kyc.emerchantpay.net/api/v1/verify_bank_account`

Create Authentication:

`POST https://kyc.emerchantpay.net/api/v1/create_authentication`

Update Authentication:

`POST https://kyc.emerchantpay.net/api/v1/update_authentication`

Create Verification:

`POST https://kyc.emerchantpay.net/api/v1/verifications`

Check Verification Status:

`POST https://kyc.emerchantpay.net/api/v1/verifications/status`

Transaction API

Update expiration date:

`PUT https://gate.emerchantpay.net/v1/transaction/expiry_date/:transaction_unique_id`

For the test system use the following URLs:

`PUT https://staging.gate.emerchantpay.net/v1/transaction/expiry_date/:transaction_unique_id`

Smart Routing API

For the test system use the following URLs:

`POST https://staging.api.emerchantpay.net/transactions`

With authentication params in the URL:

`POST https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/transactions`

Single transaction reconciliations can be done via the URL:

`POST https://staging.api.emerchantpay.net/reconcile`

Transactions reconciliation by date can be done via the URL:

`POST https://staging.api.emerchantpay.net/reconcile/by_date`

For the production system use the following URLs:

- `POST https://prod.api.emerchantpay.net/transactions`
- `POST https://prod.api.emerchantpay.net/reconcile`
- `POST https://prod.api.emerchantpay.net/reconcile/by_date`

With authentication params in the URL:

- `POST https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@prod.api.emerchantpay.net/transactions`
- `POST https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@prod.api.emerchantpay.net/reconcile`

Billing Statements API

Testing environment

`POST https://staging.api.emerchantpay.net/billing_statements/v1/graphql`

Production environment

`POST https://prod.api.emerchantpay.net/billing_statements/v1/graphql`

Billing Transactions API

Testing environment

`POST https://staging.api.emerchantpay.net/billing_transactions/v1/graphql`

Production environment

`POST https://prod.api.emerchantpay.net/billing_transactions/v1/graphql`

Payee API

Testing environment

Create Payee:

`POST https://staging.api.emerchantpay.net/payee`

Retrieve Payee:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id`

Update Payee:

`PUT https://staging.api.emerchantpay.net/payee/:payee_unique_id`

List Payee Owners:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/owners`

Associate Payee with Owners:

`POST https://staging.api.emerchantpay.net/payee/:payee_unique_id/owners`

Dissociate Payee from Owners:

`DELETE https://staging.api.emerchantpay.net/payee/:payee_unique_id/owners`

Create Payee Document:

`POST https://staging.api.emerchantpay.net/payee/:payee_unique_id/documents`

Retrieve Payee Document:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/documents/:document_unique_id`

List Payee Documents:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/documents`

Trigger Payee Verification:

`POST https://staging.api.emerchantpay.net/payee/:payee_unique_id/verifications`

List Payee Verifications:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/verifications`

Retrieve Payee Verification:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/verifications/:verification_unique_id`

Create Owner:

`POST https://staging.api.emerchantpay.net/payee/owners`

Retrieve Owner:

`GET https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id`

Update Owner:

`PUT https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id`

Delete Owner:

`DELETE https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id`

List Owners:

`GET https://staging.api.emerchantpay.net/payee/owners`

Associate Owner with Owners:

`POST https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id/owners`

Dissociate Owner from Owners:

`DELETE https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id/owners`

Create Owner Document:

`POST https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents`

Retrieve Owner Document:

`GET https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents/:document_unique_id`

List Owner Documents:

`GET https://staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents`

Create Payee Account:

`POST https://staging.api.emerchantpay.net/payee/:payee_unique_id/account`

Retrieve Payee Account:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/account/:account_unique_id`

List Payee Accounts:

`GET https://staging.api.emerchantpay.net/payee/:payee_unique_id/account`

Production environment

Create Payee:

`POST https://prod.api.emerchantpay.net/payee`

Retrieve Payee:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id`

Update Payee:

`PUT https://prod.api.emerchantpay.net/payee/:payee_unique_id`

List Payee Owners:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/owners`

Associate Payee with Owners:

`POST https://prod.api.emerchantpay.net/payee/:payee_unique_id/owners`

Dissociate Payee from Owners:

`DELETE https://prod.api.emerchantpay.net/payee/:payee_unique_id/owners`

Create Payee Document:

`POST https://prod.api.emerchantpay.net/payee/:payee_unique_id/documents`

Retrieve Payee Document:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/documents/:document_unique_id`

List Payee Documents:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/documents`

Trigger Payee Verification:

`POST https://prod.api.emerchantpay.net/payee/:payee_unique_id/verifications`

List Payee Verifications:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/verifications`

Retrieve Payee Verification:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/verifications/:verification_unique_id`

Create Owner:

`POST https://prod.api.emerchantpay.net/payee/owners`

Retrieve Owner:

`GET https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id`

Update Owner:

`PUT https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id`

Delete Owner:

`DELETE https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id`

List Owners:

`GET https://prod.api.emerchantpay.net/payee/owners`

Associate Owner with Owners:

`POST https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id/owners`

Dissociate Owner from Owners:

`DELETE https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id/owners`

Create Owner Document:

`POST https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id/documents`

Retrieve Owner Document:

`GET https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id/documents/:document_unique_id`

List Owner Documents:

`GET https://prod.api.emerchantpay.net/payee/owners/:owner_unique_id/documents`

Create Payee Account:

`POST https://prod.api.emerchantpay.net/payee/:payee_unique_id/account`

Retrieve Payee Account:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/account/:account_unique_id`

List Payee Accounts:

`GET https://prod.api.emerchantpay.net/payee/:payee_unique_id/account`

Transactions

Invoking a Transaction

A transaction is invoked via HTTPS POST, parameters are passed as XML with UTF-8 encoding.

Card

RECURRING V2

A recurring transaction describes a payment where the cardholder's account is periodically charged for a repeated delivery and use of a product or service (subscription, membership fee, etc.) over time. A recurring payment consists of an initial transaction and one or several repeated subsequent transactions. The "initial" transaction contains all relevant card and cardholder data, while the subsequent repeated transaction references an identifier which is returned with the response to the initial request.

INITIAL RECURRING

Sale(3D) or Authorize(3D) with recurring_type initial marks an initialization of recurring series. Subsequent recurring transactions use initial Sale(3D) or Authorize(3D) as a reference for the recurring series.

Note that if an initial recurring is fully refunded or referenced by a fraud transaction(ChargebackTransaction / ChargebackReversalTransaction / RepresentmentTransaction / SecondChargebackTransaction), the recurring series is stopped and no more Subsequent recurring transactions can be performed for that recurring series.

If an initial recurring is partially refunded, the recurring series can continue with more Subsequent recurring transactions.

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type could require business attributes.

This transaction type supports Managed Recurring.

This transaction type supports Account Name Inquiry attributes.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <recurring_type>initial</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <recurring_category>subscription</recurring_category>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <recurring_type>initial</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
```

```
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale, sale3d, authorize or authorize3d**
recurring_type	required	string(255)	Specifies recurring type of the transaction, 'initial'
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount in order not to charge the consumer with the initial recurring, but with the followed RecurringSale transactions only. For more information regarding the use cases and scenario, Contact tech-support@emerchantpay.com for more details.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
recurring_category	optional	string	Specifies whether the recurring transaction is a subscription(fixed amount, fixed intervals)or if it is a standing order(varying amount, fixed intervals). The allowed values are `subscription` and `standing_order`. The default value is `subscription`
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
credential_on_file_transaction_identifier	optional	string(15..32)	See Credential On File (COF) for more details
credential_on_file_settlement_date	optional	string(4)	See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code

zip_code	optional	string	Zip code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>initial</recurring_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it

authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>initial</recurring_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

SUBSEQUENT RECURRING

A Subsequent recurring transaction is a "repeated" transaction that follows and references an Initial recurring transaction.

The card and cardholder data is omitted. Note that Subsequent recurring can be partially or fully refunded if the configuration allows it, and this will not stop the recurring series.

This transaction type supports Level 3 travel data.

Business attributes are optional, but if submitted they will override the already supplied attributes in the initial sale / sale3d / authorize / authorize3d transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <recurring_type>subsequent</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
 </payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <recurring_type>subsequent</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale or authorize**
recurring_type	required	string(255)	Specifies recurring type of the transaction, 'subsequent'
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>sale</transaction_type>
   <recurring_type>subsequent</recurring_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <authorization_code>345678</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <response_code>00</response_code>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <timestamp>2025-11-20T10:18:53Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <sent_to_acquirer>true</sent_to_acquirer>
   <scheme_response_code>00</scheme_response_code>
   <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
   <sca_exemption_result>13</sca_exemption_result>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)

status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>subsequent</recurring_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

NON-REFERENCED SUBSEQUENT RECURRING

To allow for frictionless migration of merchant recurring traffic from other gateways without requiring an initial recurring transaction yet again Sale or Authorize with recurring_type subsequent does not need to use initial Sale or Authorize as a reference for the recurring series in the cases when the `credential_on_file_transaction_identifier` and `credential_on_file_settlement_date` parameters are provided in the transaction request for specific acquirers, please contact Tech Support for more details.

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type could require business attributes.

This transaction type supports Account Name Inquiry attributes.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <recurring_type>subsequent</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <credential_on_file_transaction_identifier>MCSQF8SOC</credential_on_file_transaction_identifier>
   <credential_on_file_settlement_date>0107</credential_on_file_settlement_date>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <recurring_category>subscription</recurring_category>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **authorize or sale**
recurring_type	required	string(255)	Specifies recurring type of the transaction, 'subsequent'
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount in order not to charge the consumer with the initial recurring, but with the followed RecurringSale transactions only. For more information regarding the use cases and scenario, Contact tech-support@emerchantpay.com for more details.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
recurring_category	optional	string	Specifies whether the recurring transaction is a subscription(fixed amount, fixed intervals)or if it is a standing order(varying amount, fixed intervals). The allowed values are `subscription` and `standing_order`. The default value is `subscription`
credential_on_file_transaction_identifier	required	string(9..15)	See Credential On File (COF) for more details. Required for Non-referenced Recurring transactions. The length of the value should be 15 for Visa cards, and 9..12 for Mastercard/Maestro cards
credential_on_file_settlement_date	required*		See Credential On File (COF) for more details. Required for Mastercard/Maestro cards
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	

date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>subsequent</recurring_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
```

```
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>subsequent</recurring_type>
  <status>declined</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>510</code>
  <technical_message>Invalid Issuer</technical_message>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant

unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <recurring_type>subsequent</recurring_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>510</code>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
recurring_type	string(255)	The recurring type(initial, subsequent or managed)
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

RECURRING FOR INDIAN CARDS

Recurring transactions with cards issued in India are subject to special rules. Prior to requesting a recurring series, the merchant should register the recurring agreement as per the Reserve Bank of India (RBI) regulations. After that, use the `managed_recurring` params section in order to provide the params from the agreement. Should be sent in both Initial and Subsequent recurring transactions.

> Currently availabe for Visa only. Master and Intl Maestro will be added in the future.

HOW TO USE MANAGED RECURRING FOR INDIAN CARDS IN PROCESSING API

REQUESTS

Managed Recurring

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>sale</transaction_type>
  <recurring_type>managed</recurring_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <card_holder>Travis Pastrana</card_holder>
  <cvv>834</cvv>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <managed_recurring>
    <mode>manual</mode>
    <payment_type>subsequent</payment_type>
    <amount_type>fixed</amount_type>
    <frequency>weekly</frequency>
```

```
      <registration_reference_number>123434</registration_reference_number>
      <max_amount>200</max_amount>
      <max_count>99</max_count>
      <validated>true</validated>
    </managed_recurring>
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
recurring_type	required	string(255)	Specifies recurring type of the transaction, 'managed'
managed_recurring	required		
mode	required	String	Fill in with '**manual**'. This indicates that the merchant will manually manage the subsequent recurring transactions.
payment_type	required	String	Type of the current recurring transaction. Values: initial, subsequent, modification, cancellation
amount_type	required	String	Type of the amount. Values: fixed, max
frequency	required	String	Frequency of the subsequent transactions. Values: daily, twice_weekly, weekly, ten_days, fortnightly, monthly, every_two_months, trimester, quarterly, twice_yearly, annually, unscheduled
registration_reference_number	required	String(35)	Reference number as per the agreement.
max_amount	required	Integer	Maximum amount as per the agreement.
max_count	required	Integer	Maximum transactions count as per the agreement. 99 - indicates infinite subsequent payments.
validated	required	String	Indicates if the current transaction is valid as per the registered agreement. Values: true, false

`required* = conditionally required`

HOW TO USE MANAGED RECURRING FOR INDIAN CARDS IN WPF API

REQUESTS

Merchants can send managed recurring params in the request when creating Initial recurring transactions via our WPF API.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_type>wpf_create</transaction_type>
   <recurring_type>initial</recurring_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <lifetime>60</lifetime>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
   <transaction_types>
     <transaction_type>
       <name>sale</name>
       <recurring_type>managed</recurring_type>
       <managed_recurring>
         <mode>manual</mode>
         <payment_type>subsequent</payment_type>
         <amount_type>fixed</amount_type>
         <frequency>weekly</frequency>
         <registration_reference_number>123434</registration_reference_number>
         <max_amount>200</max_amount>
         <max_count>99</max_count>
         <validated>true</validated>
       </managed_recurring>
     </transaction_type>
   </transaction_types>
   <remember_card>true</remember_card>
   <wpf_payment>managed_recurring</wpf_payment>
 </wpf_payment>'
```

Request Parameters

Parameter	Required	Format	Description
recurring_type	required	string(255)	Specifies recurring type of the transaction, 'managed'
managed_recurring	required		
mode	required	String	Fill in with '**manual**'. This indicates that the merchant will manually manage the subsequent recurring transactions.
payment_type	required	String	Type of the current recurring transaction. Values: initial, subsequent, modification, cancellation
amount_type	required	String	Type of the amount. Values: fixed, max
frequency	required	String	Frequency of the subsequent transactions. Values: daily, twice_weekly, weekly, ten_days, fortnightly, monthly, every_two_months, trimester, quarterly, twice_yearly, annually, unscheduled
registration_reference_number	required	String(35)	Reference number as per the agreement.
max_amount	required	Integer	Maximum amount as per the agreement.
max_count	required	Integer	Maximum transactions count as per the agreement. 99 - indicates infinite subsequent payments.
validated	required	String	Indicates if the current transaction is valid as per the registered agreement. Values: true, false

`required* = conditionally required`

RECURRING TRANSACTIONS

A recurring transaction describes a payment where the cardholder's account is periodically charged for a repeated delivery and use of a product or service (subscription, membership fee, etc.) over time. A recurring payment consists of an initial transaction and one or several repeated transactions. The "initial" transaction contains all relevant card and cardholder data, while the subsequent repeated transaction references an identifier which is returned with the response to the initial request.

INIT RECURRING SALE

> Init Recurring Sale transanction will be soon deprecated. Please start using Sale or Authorize transaction with initial recurring type instead.

An InitRecurringSale transaction initializes a recurring payment and is equal to a normal SaleTransaction except that it can be referenced as "initial" transaction in a RecurringSale transaction.

Note that if an InitRecurringSale is fully refunded, the recurring series is stopped and no more RecurringSales can be performed for that recurring series.

If an InitRecurringSale is partially refunded, the recurring series can continue with more RecurringSales

> This transaction type supports Tokenization.

> This transaction type supports Level 3 travel data.

> This transaction type could require business attributes.

> This transaction type supports Managed Recurring.

> This transaction type supports Account Name Inquiry attributes.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <recurring_category>subscription</recurring_category>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **init_recurring_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount in order not to charge the consumer with the initial recurring, but with the followed RecurringSale transactions only. For more information regarding the use cases and scenario, Contact tech-support@emerchantpay.com for more details.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details

tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details
recurring_category	optional	string	Specifies whether the recurring transaction is a subscription(fixed amount, fixed intervals)or if it is a standing order(varying amount, fixed intervals). The allowed values are `subscription` and `standing_order`. The default value is `subscription`
credential_on_file	required*		Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
initial_customer_initiated	required*	string(18)	Initial transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
subsequent_customer_initiated	required*	string(18)	Subsequent transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
merchant_unscheduled	optional	string(20)	Transaction is initiated by the merchant
credential_on_file_transaction_identifier	optional	string(15..32)	See Credential On File (COF) for more details
credential_on_file_settlement_date	optional	string(4)	See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards

zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.

avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:53Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

RECURRING SALE

Recurring Sale transanction will be soon deprecated. Please start using Sale transaction with subsequent recurring type instead.

A RecurringSale transaction is a "repeated" transaction which follows and references a Init Recurring Sale transaction.

The card and cardholder data is omitted. Note that RecurringSales can be partially or fully refunded if configuration allows it, and this will not stop the recurring series.

This transaction type supports Level 3 travel data.

Business attributes are optional, but if submitted they will override the already supplied attributes in the initial init_recurring_sale / init_recurring_sale3d transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>recurring_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **recurring_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used

`required* = conditionally required`

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>recurring_sale</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Optional, if received in the response from the issuer
recurring_advice_text	string	Optional, describes the specific recurring advice code

Error Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>recurring_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the

schemes for settlement.

RECURRING FOR INDIAN CARDS

Recurring transactions with cards issued in India are subject to special rules. Prior to requesting the recurring transaction, the merchant should register the recurring agreement as per the Reserve bank of India (RBI) regulations. After that, use the `managed_recurring` params section in order to provide the params from the agreement. Should be sent in both initial and subsequent recurring transactions.

> Currently availabe for Visa only. Master and Intl Maestro will be added in the future.

HOW TO USE MANAGED RECURRING FOR INDIAN CARDS IN PROCESSING API

REQUESTS

Managed Recurring

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <card_holder>Travis Pastrana</card_holder>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <managed_recurring>
     <mode>manual</mode>
     <payment_type>subsequent</payment_type>
     <amount_type>fixed</amount_type>
     <frequency>weekly</frequency>
     <registration_reference_number>123434</registration_reference_number>
     <max_amount>200</max_amount>
     <max_count>99</max_count>
     <validated>true</validated>
   </managed_recurring>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
managed_recurring	required		
mode	required	String	Fill in with '**manual**'. This indicates that the merchant will manually manage the subsequent recurring transactions.
payment_type	required	String	Type of the current recurring transaction. Values: initial, subsequent, modification, cancellation
amount_type	required	String	Type of the amount. Values: fixed, max
frequency	required	String	Frequency of the subsequent transactions. Values: daily, twice_weekly, weekly, ten_days, fortnightly, monthly, every_two_months, trimester, quarterly, twice_yearly, annually, unscheduled
registration_reference_number	required	String(35)	Reference number as per the agreement.
max_amount	required	Integer	Maximum amount as per the agreement.
max_count	required	Integer	Maximum transactions count as per the agreement. 99 - indicates infinite subsequent payments.
validated	required	String	Indicates if the current transaction is valid as per the registered agreement. Values: true, false

`required* = conditionally required`

HOW TO USE MANAGED RECURRING FOR INDIAN CARDS IN WPF API

REQUESTS

Merchants can send managed recurring params in the request when creating initial recurring transactions via our WPF API.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <lifetime>60</lifetime>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
   <transaction_types>
     <transaction_type>
       <name>init_recurring_sale</name>
       <managed_recurring>
         <mode>manual</mode>
         <payment_type>subsequent</payment_type>
         <amount_type>fixed</amount_type>
         <frequency>weekly</frequency>
         <registration_reference_number>123434</registration_reference_number>
         <max_amount>200</max_amount>
```

```
        <max_count>99</max_count>
        <validated>true</validated>
      </managed_recurring>
    </transaction_type>
  </transaction_types>
  <remember_card>true</remember_card>
  <wpf_payment>managed_recurring</wpf_payment>
 </wpf_payment>'
```

Request Parameters

Parameter	Required	Format	Description
managed_recurring	required		
mode	required	String	Fill in with '**manual**'. This indicates that the merchant will manually manage the subsequent recurring transactions.
payment_type	required	String	Type of the current recurring transaction. Values: initial, subsequent, modification, cancellation
amount_type	required	String	Type of the amount. Values: fixed, max
frequency	required	String	Frequency of the subsequent transactions. Values: daily, twice_weekly, weekly, ten_days, fortnightly, monthly, every_two_months, trimester, quarterly, twice_yearly, annually, unscheduled
registration_reference_number	required	String(35)	Reference number as per the agreement.
max_amount	required	Integer	Maximum amount as per the agreement.
max_count	required	Integer	Maximum transactions count as per the agreement. 99 - indicates infinite subsequent payments.
validated	required	String	Indicates if the current transaction is valid as per the registered agreement. Values: true, false

`required* = conditionally required`

AUTHORIZE

With authorize transactions, you can confirm that a credit card is valid and reserve the desired amount on the card.

After settling the transaction (e.g. shipping the goods), you can then capture the amount. The customer will not be billed until the capture has taken place, but the amount is reserved and the customer's credit card limit is reduced. Authorizes will automatically be cancelled after a certain timeframe, most likely one week.

For a typical e-commerce application it is recommended to authorize the amount on incoming orders and capture it when shipping the goods. If you are selling services or non-tangible goods, you can use the sale transaction, which combines authorize and capture.

If you choose not to serve the customer, consider to void the authorize to unfreeze the amount on the client's credit card.

Authorize transactions are also available as 3dsecure transactions

Transactions of this type support **auth_network_outage** exemption.

It informs the issuer that Strong Customer Authentication (SCA) was not possible because of a major outage of the authentication network and infrastructure

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type supports Preauthorizations.

This transaction type could require business attributes.

This transaction type supports Account Name Inquiry attributes.

This transaction type supports Installments.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
```

```
  </payment_transaction>'
```

Funding Transaction Example

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <payment_transaction>transaction_type</payment_transaction>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
   <funding>
     <identifier_type>business_disbursement</identifier_type>
     <receiver>
       <first_name>Hamza</first_name>
       <last_name>Arshad</last_name>
       <country>AF</country>
       <account_number>090078601</account_number>
       <account_number_type>iban</account_number_type>
       <address>Gulberg 21 street</address>
       <address2>2nd Floor, Near Bank Square</address2>
       <state>CN</state>
       <city>Lahore</city>
       <zip_code>54660</zip_code>
     </receiver>
   </funding>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **authorize**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
preauthorization	optional	"true"	Signifies whether a preauthorization transaction is performed. Check the Preauthorizations section or contact tech support for more details.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details

recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial', 'managed' or 'subsequent'.
installment_plan_id	optional	string	The ID of the chosen installment plan. Check Installments for more details.
installment_plan_reference	optional	string	The installment plan reference identifier returned by the schemes.
credential_on_file	required*		Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
initial_customer_initiated	required*	string(18)	Initial transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
subsequent_customer_initiated	required*	string(18)	Subsequent transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
merchant_unscheduled	optional	string(20)	Transaction is initiated by the merchant
credential_on_file_transaction_identifier	optional	string(15..32)	See Credential On File (COF) for more details
credential_on_file_settlement_date	optional	string(4)	See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)

state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_pan_indicator>V</scheme_pan_indicator>
  <scheme_pan_tail>4785</scheme_pan_tail>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers

token	string(36)	Plain-text token value. See Tokenization
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
scheme_pan_indicator	string(1)	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string(4)	The tail of the PAN number tail associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string(10)	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**

timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

CAPTURE

Capture settles a transaction which has been authorized before.

Do this when you are shipping goods, for example. A capture can only be used after an authorize on the same transaction and on the same terminal.

Therefore, the reference id of the authorized transaction is mandatory.

You can also capture a partial amount of the initially authorized amount, e.g. if you want to give customers a discount. However, you cannot capture a higher amount than initially authorized.

This transaction type supports Level 3 travel data.

This transaction can be used to capture a Preauthorization.

This transaction type supports Installments.

Business attributes are optional, but if submitted they will override the already supplied attributes in the initial authorize / authorize3d transaction.

Transaction workflow:

1. The merchant sends authorize transaction to the gateway.
2. The gateway replies to it. One of returned values is the unique id of the transaction.
3. The merchant sends capture transaction. Its reference id is unique id of authorize response.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>capture</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>USD</currency>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **capture**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>capture</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <authorization_code>345678</authorization_code>
   <response_code>00</response_code>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <timestamp>2025-11-20T10:18:54Z</timestamp>
   <descriptor>Descriptor one</descriptor>
```

```
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>capture</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>430</code>
  <technical_message>Reference transaction has already been captured, and acquirer does not support partial/multiple capture</technical_message>
  <message>Transaction declined.</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SALE

Sale transactions combine authorize and capture into one step.

Using a sale transaction, the amount is immediately billed to the customer's credit card. It can be reversed via a void transaction on the same day of the transaction. Use sale transactions, if you are e.g. selling non-tangible goods or services.

Sale transactions are also available as 3dsecure transactions

Transactions of this type support **auth_network_outage** exemption.

It informs the issuer that Strong Customer Authentication (SCA) was not possible because of a major outage of the authentication network and infrastructure

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type could require business attributes.

This transaction type supports Account Name Inquiry attributes.

This transaction type supports Installments.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Funding Transaction Example

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <payment_transaction>transaction_type</payment_transaction>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
   <funding>
     <identifier_type>business_disbursement</identifier_type>
     <receiver>
       <first_name>Hamza</first_name>
       <last_name>Arshad</last_name>
       <country>AF</country>
       <account_number>090078601</account_number>
       <account_number_type>iban</account_number_type>
       <address>Gulberg 21 street</address>
       <address2>2nd Floor, Near Bank Square</address2>
       <state>CN</state>
       <city>Lahore</city>
       <zip_code>54660</zip_code>
     </receiver>
   </funding>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details

moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details
recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial', 'managed' or 'subsequent'.
reference_id	optional	string(32)	Unique id returned by corresponding transaction
installment_plan_id	optional	string	The ID of the chosen installment plan. Check Installments for more details.
installment_plan_reference	optional	string	The installment plan reference identifier returned by the schemes.
credential_on_file	required*		Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
initial_customer_initiated	required*	string(18)	Initial transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
subsequent_customer_initiated	required*	string(18)	Subsequent transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
merchant_unscheduled	optional	string(20)	Transaction is initiated by the merchant
credential_on_file_transaction_identifier	optional	string(15..32)	See Credential On File (COF) for more details
credential_on_file_settlement_date	optional	string(4)	See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name

address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
```

```
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_pan_indicator>V</scheme_pan_indicator>
  <scheme_pan_tail>4785</scheme_pan_tail>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
scheme_pan_indicator	string(1)	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string(4)	The tail of the PAN number tail associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string(10)	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>billing_address[zip_code] is invalid!</technical_message>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

ARGENCARD

Argencard is a debit or credit card used in Argentina. It allows online shoppers to pay offline for their online purchases at over 150,000 physical outlets.

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>argencard</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Buenos Aires</city>
     <neighborhood>Recoleta</neighborhood>
     <country>AR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **argencard**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment

amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>argencard</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>argencard</transaction_type>
```

```
    <status>error</status>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <code>110</code>
    <message>Something went wrong, please contact support!</message>
    <timestamp>2025-11-20T10:18:54Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <sent_to_acquirer>true</sent_to_acquirer>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

AURA

Aura is a local Brazilian credit card.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>aura</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Salvador</city>
     <neighborhood>Historic Center of Salvador</neighborhood>
     <country>BR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **aura**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name

address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>aura</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>aura</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type

status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BANCONTACT

Bancontact is a local Belgian debit card scheme. All Belgian debit cards are co-branded Bancontact and Maestro.

Transaction flow for a consumer is identical to a Maestro payment.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bcmc</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>12114</zip_code>
     <city>Brussels</city>
     <neighborhood>City Center</neighborhood>
     <country>BE</country>
   </billing_address>
 </payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>ppro</transaction_type>
   <payment_type>bcmc</payment_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>12114</zip_code>
     <city>Brussels</city>
     <neighborhood>City Center</neighborhood>
     <country>BE</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	**ppro** or **bcmc**. Contact tech support at tech-support@emerchantpay.com for more details.
payment_type	required*	bcmc	Bancontact Mr. Cash. Contact tech support for more details
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address

address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies and countries:

Currency code	Country code
EUR	BE

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bcmc</transaction_type>
  <status>pending_async</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <mode>live</mode>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>pending_async</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <mode>live</mode>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bcmc</transaction_type>
  <status>error</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
```

```
  <transaction_id>119643250547501c79d8295</transaction_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>error</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <code>340</code>
  <technical_message>'currency' has invalid format</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

CABAL

Cabal is a local debit/credit card brand in Argentina which can be used for online purchases.

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>cabal</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>braney_rubble</consumer_reference>
  <national_id>8812128812</national_id>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **cabal**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries

Country Name	Country Code
Argentina	AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <status>pending_async</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61d0</redirect_url>
  <mode>live</mode>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <status>error</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <mode>live</mode>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

CENCOSUD

Cencosud is a local credit card in Argentina

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>cencosud</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Buenos Aires</city>
     <neighborhood>Recoleta</neighborhood>
     <country>AR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **cencosud**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cencosud</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cencosud</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**

timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

CREDIT (CFT)

Credits (also known as Credit Fund Transfer a.k.a. CFT) can be done with an initial reference transaction.

This transaction type allows you to transfer funds to a previously charged card. The amount can be higher than the charged reference. Credits can only be done on former sale, sale3d, init recurring sale, init recurring sale3d, recurring sale or capture transaction. Therefore, the **reference_id** for the corresponding transaction is mandatory.

Both Visa and Mastercard/Maestro credits are authorized real-time.

Note that for exceptional cases with some countries Visa OCTS will not be authorized through the schemes but batched for offline settlement on the same day. This means that the authorization code and issuer response code will not be available only for them.

Note that VISA OCT transactions with Australian or Canadian card bins will require the merchant zip code to be set, either through the dynamic descriptor parameter or through the merchant configuration.

This transaction type supports Account Name Inquiry attributes.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>credit</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **credit**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
crypto	optional	"true"	Signifies whether a crypto-currency transaction is performed. Must be populated when indicating crypto for VISA and MCC 6051. This is only applied to VISA OCT transactions. Contact Tech Support for more details.
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
source_of_funds	optional	string	Specify the source of funds with one of `credit`, `debit`, `prepaid`, `cash`, `other_debit_account`, `other_credit_account`.
purpose_of_payment	required*	string (12)	Purpose of Payment code, required for Visa OCTs with recipients in Argentina, Bangladesh, Egypt, India, Chile and Colombia.
customer_identification	required*		See Customer Identification Parameters for more details.
owner	required*	string(255)	The owner of the document ID
type	required*	string(255)	The type of the document ID
subtype	required*	string(255)	The subtype of the document ID
document_id	required*	string(255)	Document ID value.
issuing_country	required*	string(2)	The issuing country of the document ID
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>credit</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <authorization_code>345678</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <response_code>00</response_code>
   <timestamp>2025-11-20T10:18:54Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
   <scheme_response_code>00</scheme_response_code>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
```

```
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>credit</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>410</code>
  <technical_message>No approved reference transaction found</technical_message>
  <message>No approved reference transaction found</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

VISA PURPOSE OF PAYMENT CODES.

Warning: If the provided Purpose of Payment code is not the right one, it might lead to declines from Visa in countries such as India, Bangladesh, Argentina, Chile, Colombia or Egypt.

Code	Description
ISINTE	Interest
ISINTX	Income tax
ISINVS	Investment
ISLBRI	Labor insurance
ISLICF	License fee
ISLIFI	Life insurance
ISLOAN	Loan
ISMDCS	Medical services
ISMP2B	Mobile P2B payment
ISMP2P	Mobile P2P payment

ISMTUP	Mobile top up
ISNOWS	Not otherwise specified
ISOTHR	Other
ISOTLC	Transaction is related to a payment of other telecom related bill
ISPAYR	Payroll
ISPEFC	Contribution to pension fund
ISPENS	Pension payment
ISPHON	Payment of telephone bill
ISPPTI	Property insurance
ISRELG	Transaction is for general rental/lease
ISRENT	The payment of rent
ISRLWY	Payment for railway transport related business
ISROYA	Royalties
ISSALA	Salary payment
ISSAVG	Payment to savings/retirement account
ISSECU	Securities
ISSSBE	Social security benefit
ISSTDY	Study
ISSUBS	Subscription
ISSUPP	Supplier payment
ISTAXR	Refund of a tax payment or obligation
ISTAXS	Tax payment
ISTBIL	Transaction is related to a payment of telecommunications related bill
ISTRAD	Trade services operation
ISTREA	Treasury payment
ISTRPT	Payment for travel
ISUBIL	Utility bill payment
ISVATX	Value added tax payment
ISWHLD	With holding
ISWTER	Payment of water bill

SUPPORTED MERCHANT CATEGORY CODES (MCC)

The following list applies to credit transactions.

Code	Description
4829	Wires, Money Orders
5816	Digital Goods—Games
6012	Financial Institutions
6050	Quasi Cash - Customer Financial Institution
6051	Non-FI, Money Orders
6211	Security Brokers/Dealers
6532	Payment Transaction - Customer Financial Institution
6533	Payment Transaction - Merchant
7995	Betting/Casino Gambling
8931	Accounting/Bookkeeping Services
9211	Court Costs, Including Alimony and Child Support - Courts of Law
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services - Government Only
9405	U.S. Federal Government Agencies or Departments

ELO

Elo is a local Brazilian payment card.

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>elo</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
```

```
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <amount>100</amount>
    <currency>USD</currency>
    <consumer_reference>barney_rumble</consumer_reference>
    <national_id>8812128812</national_id>
    <birth_date>30-12-1992</birth_date>
    <customer_email>barney@example.com</customer_email>
    <billing_address>
      <first_name>Barney</first_name>
      <last_name>Rubble</last_name>
      <address1>14, Nerazdelni str</address1>
      <zip_code>1407</zip_code>
      <city>Salvador</city>
      <neighborhood>Historic Center of Salvador</neighborhood>
      <country>BR</country>
    </billing_address>
    <risk_params>
      <user_id>123456</user_id>
    </risk_params>
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **elo**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>elo</transaction_type>
  <status>pending_async</status>
  <transaction_id>11964325054750 1c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>elo</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

NARANJA

Naranja is a local credit card issued in Argentina which can be used for purchases over the internet.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>naranja</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>barney_rumble</consumer_reference>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <customer_email>barney@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Buenos Aires</city>
    <country>AR</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **naranja**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>naranja</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway

amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>naranja</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

NATIVA

Nativa is an Argentinian credit card provided by the National Bank of Argentina.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>nativa</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Buenos Aires</city>
     <country>AR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **nativa**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier

national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>nativa</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:54Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>nativa</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
```

```
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

TARJETA SHOPPING

Tarjeta Shopping is a cash payment in Argentina.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>tarjeta_shopping</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Rosario</city>
     <country>AR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **tarjeta_shopping**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National Identifier number of the customer
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood

state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>tarjeta_shopping</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>tarjeta_shopping</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Non-financial Transactions

ACCOUNT VERIFICATION V2

Account Verification transaction can be used to verify the account's existence for a given cardholder without any financial impact. To create an Account Verification transaction, you have to submit a Sale, Sale(3D), Authorize or Authorize(3d) transaction with **zero amount**.

> If the transaction is submitted with amount > 0 it will result in a transaction with financial impact.

> Account Verification transaction can also carry on an AVS request thus you can also get the AVS response code and text from the schemes. Refer to the section AVS Status Codes for more information.

Example Of Sale(3d) Transaction As Account Verification

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>0</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Example Of Authorize(3d) Transaction As Account Verification

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>0</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale, sale(3d), authorize or authorize(3d)**
transaction_id	required	string(255)	Unique transaction id defined by merchant

usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer = 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. By submitting zero value amount you can verify the account's existence for a given cardholder without any financial impact.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial', 'managed' or 'subsequent'.
reference_id	optional	string(32)	Unique id returned by corresponding transaction
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
credential_on_file_transaction_identifier	optional	string(15..32)	See Credential On File (COF) for more details
credential_on_file_settlement_date	optional	string(4)	See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.

dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <cvv_result_code>P</cvv_result_code>
  <authorization_code>271621</authorization_code>
  <retrieval_reference_number>311709000149</retrieval_reference_number>
  <response_code>83</response_code>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>0</amount>
  <currency>USD</currency>
  <scheme_transaction_identifier>427105912289261</scheme_transaction_identifier>
  <scheme_response_code>00</scheme_response_code>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.

recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>billing_address[zip_code] is invalid!</technical_message>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>0</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

ACCOUNT VERIFICATION

Account Verification transactions are implemented using the so-called zero-value auths.

Using an account verification transaction, the account existence for a given cardholder can be verified without any financial impact.

Note the account verification can also carry on an AVS request, thus you can also get the AVS response code and text by the schemes along with it. Refer to section AVS Status Codes for more information.

This transaction type supports Tokenization.

Account verification transaction will be soon deprecated. You can use Authorize, Authorize 3D, Sale or Sale 3D as account verification by processing transaction with **zero amount**.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>account_verification</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Example When Issuer Supports Oct For This Pan:

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
```

```
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>account_verification</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <issuer_oct_enabled>true</issuer_oct_enabled>
  <remote_ip>245.253.2.12</remote_ip>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4200000000000000</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **account_verification**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
issuer_oct_enabled	optional	true	Supported only by Visa. When submitted, Visa checks if the given PAN supports OCTs at the issuer. When not submitted, it is interpreted as a normal account verification.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
document_id	required*	string(255)	Document ID value.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>account_verification</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
```

```
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
</payment_response>
```


Example When Issuer Supports Oct For This Pan:

Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>account_verification</transaction_type>
  <status>approved</status>
  <issuer_oct_enabled>true</issuer_oct_enabled>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
</payment_response>
```


Example When Issuer Does Not Support Oct For This Pan:

Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>account_verification</transaction_type>
  <status>declined</status>
  <issuer_oct_enabled>false</issuer_oct_enabled>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <scheme_response_code>00</scheme_response_code>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
issuer_oct_enabled	string	Present only if merchant has submitted issuer oct enabled flag in the request to check if issuer supports OCTs for the given PAN. True if the issuer supports OCTs for this PAN, false otherwise.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
sent_to_acquirer	string(255)	"true" or "false"

scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>account_verification</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

3DS Card

To learn more about 3D Secure and supported authentication protocols, please, visit 3D-Secure Section.

AUTHORIZE 3D

Authorize3D transactions basically have the same request as standard authorize transactions.

Authorize3D transactions can be handled synchronous or asynchronous depending on the parameters passed. If mpi params is passed the workflow will be synchronous. If notification url, return success url and return failure url are passed the workflow will be asynchronous.

To settle Authorize3D transactions, normal capture transactions are used. As the 3-D secure process already took place, there is no need to do the verification again when capturing.

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type supports Partial Approvals.

This transaction type supports Preauthorizations.

This transaction type could require business attributes.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

This transaction type supports Installments.

Visa Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>05</eci>
     <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>68b487e0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>68b48920-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <sca_params>
     <exemption>trusted_merchant</exemption>
     <visa_merchant_id>00000000</visa_merchant_id>
   </sca_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555559997</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>02</eci>
     <cavv>kAOImea0C/2ta1NZl4Hhwslmomqj</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>68b83940-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>68b839f0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
 </payment_transaction>'
```

Visa Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
```

```
    <event_start_date>21-12-2025</event_start_date>
    <event_end_date>31-12-2025</event_end_date>
    <event_organizer_id>20192375</event_organizer_id>
    <event_id>1912</event_id>
  </business_attributes>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <mpi_params>
    <eci>06</eci>
    <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
    <protocol_version>2</protocol_version>
    <protocol_sub_version>2</protocol_sub_version>
    <directory_server_id>68bbd0f0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
    <acs_transaction_id>68bbd190-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
    <threeds_challenge_indicator>preference</threeds_challenge_indicator>
  </mpi_params>
  <sca_params>
    <exemption>trusted_merchant</exemption>
    <visa_merchant_id>00000000</visa_merchant_id>
  </sca_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555559997</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>01</eci>
     <cavv>kFOImea0C/2ta1NZl4Hhwslmomqj</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>68c06db0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>68c06e40-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5169750000001111</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>06</eci>
     <cavv>kNMAAAAA3S13awBkrWtTWZeBBCmy</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>68c436f0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>68c437a0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
```

```
    </mpi_params>
    <sca_params>
      <exemption>low_risk</exemption>
    </sca_params>
  </payment_transaction>'
```

Visa Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>authorize3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>4378510000000004</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>07</eci>
      <cavv>ApkCAlgGQCECEBJWNgZAAAAAAAA=</cavv>
      <protocol_version>2</protocol_version>
      <protocol_sub_version>2</protocol_sub_version>
      <directory_server_id>68c81620-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
      <acs_transaction_id>68c816e0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
      <threeds_challenge_indicator>preference</threeds_challenge_indicator>
    </mpi_params>
    <sca_params>
      <exemption>low_risk</exemption>
    </sca_params>
  </payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>authorize3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>4012000000060085</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <notification_url>https://www.example.com/notification</notification_url>
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <threeds_v2_params>
      <threeds_method>
        <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
      </threeds_method>
      <control>
        <device_type>browser</device_type>
        <challenge_window_size>full_screen</challenge_window_size>
        <challenge_indicator>preference</challenge_indicator>
      </control>
      <purchase>
        <category>service</category>
      </purchase>
      <merchant_risk>
        <shipping_indicator>verified_address</shipping_indicator>
        <delivery_timeframe>electronic</delivery_timeframe>
        <reorder_items_indicator>reordered</reorder_items_indicator>
        <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
        <pre_order_date>21-12-2025</pre_order_date>
        <gift_card>true</gift_card>
        <gift_card_count>2</gift_card_count>
      </merchant_risk>
      <card_holder_account>
        <creation_date>21-11-2024</creation_date>
        <update_indicator>more_than_60days</update_indicator>
        <last_change_date>21-08-2025</last_change_date>
        <password_change_indicator>no_change</password_change_indicator>
        <password_change_date>06-11-2025</password_change_date>
        <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
        <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
        <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
        <transactions_activity_previous_year>10</transactions_activity_previous_year>
        <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
```

```
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4066330000000004</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
```

```
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4918190000000002</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4938730000000001</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
```

```
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <notification_url>https://www.example.com/notification</notification_url>
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <threeds_v2_params>
      <threeds_method>
        <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
      </threeds_method>
      <control>
        <device_type>browser</device_type>
        <challenge_window_size>full_screen</challenge_window_size>
        <challenge_indicator>preference</challenge_indicator>
      </control>
      <purchase>
        <category>service</category>
      </purchase>
      <merchant_risk>
        <shipping_indicator>verified_address</shipping_indicator>
        <delivery_timeframe>electronic</delivery_timeframe>
        <reorder_items_indicator>reordered</reorder_items_indicator>
        <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
        <pre_order_date>21-12-2025</pre_order_date>
        <gift_card>true</gift_card>
        <gift_card_count>2</gift_card_count>
      </merchant_risk>
      <card_holder_account>
        <creation_date>21-11-2024</creation_date>
        <update_indicator>more_than_60days</update_indicator>
        <last_change_date>21-08-2025</last_change_date>
        <password_change_indicator>no_change</password_change_indicator>
        <password_change_date>06-11-2025</password_change_date>
        <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
        <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
        <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
        <transactions_activity_previous_year>10</transactions_activity_previous_year>
        <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
        <purchases_count_last_6_months>5</purchases_count_last_6_months>
        <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
        <registration_indicator>30_to_60_days</registration_indicator>
        <registration_date>21-11-2023</registration_date>
      </card_holder_account>
      <browser>
        <accept_header>*/*</accept_header>
        <java_enabled>false</java_enabled>
        <language>en-GB</language>
        <color_depth>24</color_depth>
        <screen_height>900</screen_height>
        <screen_width>1440</screen_width>
        <time_zone_offset>-120</time_zone_offset>
        <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
      </browser>
      <sdk>
        <interface>native</interface>
        <ui_types>
          <ui_type>multi_select</ui_type>
        </ui_types>
        <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
        <encrypted_data>encrypted-data-here</encrypted_data>
        <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
        <max_timeout>10</max_timeout>
        <reference_number>sdk-reference-number-here</reference_number>
      </sdk>
    </threeds_v2_params>
    <sca_params>
      <exemption>low_risk</exemption>
    </sca_params>
  </payment_transaction>'
```


Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **authorize3d**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
preauthorization	optional	"true"	Signifies whether a preauthorization transaction is performed. Check the Preauthorizations section or contact tech support for more details.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required[1]	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required[1]	url	URL where customer is sent to after successful payment
return_failure_url	required[1]	url	URL where customer is sent to after unsuccessful payment
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(45)	Full name of customer as printed on credit card (first name and last name at least). Note, for async 3DSv2 transactions, the card holder name must NOT contain more than **45** chars. Otherwise, the rest will be truncated in the authentication request.
card_number	required	13 to 16 digits	Complete cc number of customer

cvv	required	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details
recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial' or 'managed'.
installment_plan_id	optional	string	The ID of the chosen installment plan. Check Installments for more details.
installment_plan_reference	optional	string	The installment plan reference identifier returned by the schemes.
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(16)	Must contain a valid international phone number of the customer as per the **ITU-T E.164**. It's recommended to not submit a customer phone number containing more than **15** digits or less than **7** digits. Note, for async 3DS transactions that are using the 3DSv2 authentication protocol, it will be shortened up to **15** digits and a prefix **+** for international phone number will be added if missing.
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	required*	string(255)	Secondary address
zip_code	required*	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	required*	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	required*	string(255)	Neighborhood
state	required*	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	optional	string(255)	Secondary address
zip_code	optional	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	optional	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	optional	string(255)	Neighborhood
state	optional	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	optional	string(2)	Country code in ISO 3166
mpi_params	required[2]		
cavv	required[3]	string(255)	Verification Id of the authentication. Please note this can be the CAVV for Visa Card or UCAF to identify MasterCard.
eci	required[3]	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
protocol_version	required[4]	string	The used 3DS protocol version.
protocol_sub_version	required[4]	string	The used 3DS protocol sub-version.
directory_server_id	required[4]	string	The Directory Server ID used for 3DSecure transactions through the 3DSv2 authentication protocol.
acs_transaction_id	optional	string	The ACS Transaction ID and is optional for 3DS transactions, but highly recommended for increasing the approval ratio.
threeds_challenge_indicator	optional	string	The 3DS challenge indicator that represents the exact indicator used during the authentication request to the MPI provider for synchronous 3DS transactions. It is optional but highly recommended for increasing the approval ratio. It can only contain one of the following values no_preference,

			no_challenge_requested, preference and mandate. The default value is no_preference. Check 3DS Challenge Indicators for more details.
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
threeds_v2_params	required*		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
threeds_method	optional		3DS-Method related parameters for any callbacks and notifications.
callback_url	optional	url	Specific 3DS-Method callback URL after the 3DS-Method completes. The actual status will be provided via HTTP POST to that URL. For more information, go to 3DSv2 method params
control	required*		General params for preferences in authentication flow and providing device interface information.
device_type	required*	string	Identifies the device channel of the consumer, **required** in the 3DSv2 authentication protocol. For more information, go to 3DSv2 control params
challenge_window_size	required*	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Identifies the type of transaction being authenticated. This field is required in some markets.Accepted values are: **goods**, **service**, **check_acceptance**, **account_funding**, **quasi_cash**, **prepaid_activation**, **loan**.
merchant_risk	recommended		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.
gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	recommended		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder's account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder's account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.
password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder's account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.

provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.
suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
browser	required*		For browser-based transactions. They are all *required* in case the **device_type** is set to **browser**
accept_header	required*	string(2048)	The exact content of the HTTP **ACCEPT** header as sent to the 3DS Requester from the Cardholder browser. Any other header different than the **ACCEPT** header will be rejected. Example: `application/json,text/plain,text/html,*/*`.
java_enabled	required*	boolean	Boolean that represents the ability of the cardholder browser to execute Java. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.javaEnabled`.
language	required*	string(8)	Value representing the browser language as defined in IETF BCP47. Note that only one browser language tag is about to be submitted as per the above **IETF BCP47**. Numeric chars are also allowed in the subtag and will represent the region.Example: `en-GB`, `zh-guoyu`, `fil-PH`, `gsw`, `es-419`, `de-1996`, etc. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.language`.
color_depth	required*	integer	Value representing the bit depth of the colour palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the `screen.colorDepth` property. The value as per EMVCo specs can be one of **1**, **4**, **8**, **15**, **16**, **24**, **32**, **48**. In case, an unsupported `color_depth` is determined, the nearest supported value that is less than the actual one needs to be submitted. For example, if the obtained value is **30**, which is not supported as per EMVCo specs, **24** has to be submitted.
screen_height	required*	integer	Total height of the Cardholder's screen in pixels. Value is returned from the screen.height property.
screen_width	required*	integer	Total width of the Cardholder's screen in pixels. Value is returned from the screen.width property.
time_zone_offset	required*	string(5)	Time difference between UTC time and the Cardholder browser local time, in **minutes**. Note that the offset is positive if the local time zone is behind UTC and negative if it is ahead. If **UTC -5** hours then submit `300` or `+300`, If **UTC +2** hours then `-120`. The value can be retrieved using Javascript `getTimezoneOffset()` method over **Date** object.
user_agent	required*	string(2048)	Exact content of the HTTP user-agent header.
sdk	required*		For application-based transactions. They are all *required* in case the **device_type** is set to **application**
interface	required*	string(6)	SDK Interface types that the device of the consumer supports for displaying specific challenge interfaces within the SDK. Accepted values are: **native**, **html**, **both**.
ui_types	required*		Lists all UI types that the device of the consumer supports for displaying specific challenge interfaces within the SDK.
ui_type	required*	string(13)	UI type that the device of the consumer supports for displaying specific challenge interface. Accepted values are: **text**, **single_select**, **multi_select**, **out_of_bag**, **other_html**.
application_id	required*	string(36)	Universally unique ID created upon all installations and updates of the 3DS Requestor APp on a Customer Device. This will be newly generated and stored by the 3DS SDK for each installation or update. The field is limited to 36 characters and it shall have a canonical format as defined in IETF RFC 4122.
encrypted_data	required*	string(64000)	JWE Object as defined Section 6.2.2.1 containing data encrypted by the SDK for the DS to decrypt. The data will be present when sending to DS, but not present from DS to ACS.
ephemeral_public_key_pair	required*	string(256)	Public key component of the ephemeral key pair generated by the 3DS SDK and used to establish session keys between the 3DS SDK and ACS. In AReq, this data element is contained within the ACS Signed Content JWS Object. The field is limited to maximum 256 characters.
max_timeout	required*	integer	Indicates the maximum amount of time (in minutes) for all exchanges. The field shall have value greater or equals than 05.
reference_number	required*	string(32)	Identifies the vendor and version of the 3DS SDK that is integrated in a 3DS Requestor App, assigned by EMVCo when the 3DS SDK is approved. The field is limited to 32 characters.
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

1 - Required if `mpi_params` is not present, the transaction will be handled asynchronously. Not required if configured on Terminal or Merchant level. Contact Tech Support for more details.

2 - Required if transaction should be handled synchronous.

3 - `eci` is always required if `mpi_params` is present.

`cavv` is not required for the 3D attempted only workflow, but it is strongly recommended in a combination with the Directory Server ID in order to be in the scope of the 3DSv2 authentication protocol.

4 - `protocol_version` is required due to the only one 3DSv2 authentication protocol that is currently supported.

`directory_server_id` is mandatory when protocol_version is 2. May be omitted for Visa scheme tokenized transactions only.

5 - `visa_merchant_id` is required when exemption value is `trusted_merchant`.

Frictionless / Challenge Response

Response

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

```
  <transaction_type>authorize3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```


Challenge Without 3 Ds Method Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where the consumer has to be redirected to complete the payment process unless a 3DSecure Method is required. This **redirect_url** will not be included in the response if a 3DS-Method submission is required. For more information, to go 3DSv2 authentication flows
redirect_url_type	string(64)	The type of the redirect URL in the 3DS scope. It will be present only for asynchronous 3D transactions when an interaction between consumer and issuer is required. This type identifies what kind of redirect url is returned, namely 3DSv2 Challenge. For more information, to go 3DSv2 authentication flows
threeds_method_url	url	3DSecure Method URL. It will be present only then 3DS-Method is required for 3D transaction. A 3DS-Method submission inside an iframe is required to be submitted using HTTP POST. For more information, to go 3DSv2 authentication flows
threeds_method_continue_url	url	This is an API endpoint that accepts HTTP PUT & HTTP PATCH requests. It will be present when the **threeds_method_url** is included in the response. An HTTP PUT request must be submitted to that endpoint together with the proper signature to determine what the next step in the authentication is. For more information, to go 3DSv2 authentication flows
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
scheme_pan_indicator	string(1)	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string(4)	The tail of the PAN number tail associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string(10)	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.

scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.
threeds		
eci	string(2)	See Electronic Commerce Indicator as returned from the MPI for details

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
threeds		
authentication		
status_reason_code	string(2)	See 3DS Authentication Status Reason Codes for details.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
```

```
  <status>declined</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>600</code>
  <technical_message>Cardholder not participating 3DS.</technical_message>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:18:55Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <threeds>
    <eci>06</eci>
    <authentication>
      <status_reason_code>08</status_reason_code>
    </authentication>
  </threeds>
</payment_response>
```

SALE 3D

Sale3D transactions basically have the same request as standard sale transactions.

Sale3D transactions can be handled **synchronous** or **asynchronous** depending on the parameers passed. If mpi_params is passed the workflow will be **synchronous**. If **notification_url**, **return_success_url** and **return_failure_url** are passed the workflow will be **asynchronous**.

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type could require business attributes.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

This transaction type supports Installments.

Visa Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>05</eci>
     <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>68f4d750-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>68f4d820-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <sca_params>
     <exemption>trusted_merchant</exemption>
     <visa_merchant_id>00000000</visa_merchant_id>
   </sca_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
```

```
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>5555555555559997</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>02</eci>
      <cavv>kAOImea0C/2ta1NZl4Hhwslmomqj</cavv>
      <protocol_version>2</protocol_version>
      <protocol_sub_version>2</protocol_sub_version>
      <directory_server_id>68f8ccf0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
      <acs_transaction_id>68f8cda0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
      <threeds_challenge_indicator>preference</threeds_challenge_indicator>
    </mpi_params>
  </payment_transaction>'
```

Visa Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>sale3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>4012000000060085</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>06</eci>
      <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
      <protocol_version>2</protocol_version>
      <protocol_sub_version>2</protocol_sub_version>
      <directory_server_id>68fc6870-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
      <acs_transaction_id>68fc6900-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
      <threeds_challenge_indicator>preference</threeds_challenge_indicator>
    </mpi_params>
    <sca_params>
      <exemption>trusted_merchant</exemption>
      <visa_merchant_id>00000000</visa_merchant_id>
    </sca_params>
  </payment_transaction>'
```

Master Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>sale3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>5555555555559997</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
```

```
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <mpi_params>
    <eci>01</eci>
    <cavv>kEOImea0C/2ta1NZl4Hhwslmomqj</cavv>
    <protocol_version>2</protocol_version>
    <protocol_sub_version>2</protocol_sub_version>
    <directory_server_id>68fff3b0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
    <acs_transaction_id>68fff440-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
    <threeds_challenge_indicator>preference</threeds_challenge_indicator>
  </mpi_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5169750000001111</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>06</eci>
     <cavv>kNMAAAAA3S13awBkrWtTWZeBBCmy</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>690468d0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>69046990-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <sca_params>
     <exemption>low_risk</exemption>
   </sca_params>
 </payment_transaction>'
```

Visa Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4378510000000004</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>07</eci>
     <cavv>ApkCAlgGQCECEBJWNgZAAAAAAAA=</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>690877d0-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>69087880-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <sca_params>
     <exemption>low_risk</exemption>
   </sca_params>
 </payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
       <last_change_date>21-08-2025</last_change_date>
       <password_change_indicator>no_change</password_change_indicator>
       <password_change_date>06-11-2025</password_change_date>
       <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
       <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
       <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
       <transactions_activity_previous_year>10</transactions_activity_previous_year>
       <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
       <purchases_count_last_6_months>5</purchases_count_last_6_months>
       <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
       <registration_indicator>30_to_60_days</registration_indicator>
       <registration_date>21-11-2023</registration_date>
     </card_holder_account>
     <browser>
       <accept_header>*/*</accept_header>
       <java_enabled>false</java_enabled>
       <language>en-GB</language>
       <color_depth>24</color_depth>
       <screen_height>900</screen_height>
       <screen_width>1440</screen_width>
       <time_zone_offset>-120</time_zone_offset>
       <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
     </browser>
     <sdk>
       <interface>native</interface>
       <ui_types>
         <ui_type>multi_select</ui_type>
       </ui_types>
       <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
       <encrypted_data>encrypted-data-here</encrypted_data>
       <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
       <max_timeout>10</max_timeout>
       <reference_number>sdk-reference-number-here</reference_number>
     </sdk>
   </threeds_v2_params>
   <sca_params>
     <exemption>low_risk</exemption>
   </sca_params>
 </payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4066330000000004</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
```

```
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4918190000000002</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
```

```
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>sale3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4938730000000001</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
```

```
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale3d**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required[1]	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required[1]	url	URL where customer is sent to after successful payment
return_failure_url	required[1]	url	URL where customer is sent to after unsuccessful payment
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(45)	Full name of customer as printed on credit card (first name and last name at least). Note, for async 3DSv2 transactions, the card holder name must NOT contain more than **45** chars. Otherwise, the rest will be truncated in the authentication request.
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details
recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial' or 'managed'.
installment_plan_id	optional	string	The ID of the chosen installment plan. Check Installments for more details.
installment_plan_reference	optional	string	The installment plan reference identifier returned by the schemes.
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(16)	Must contain a valid international phone number of the customer as per the **ITU-T E.164**. It's recommended to not submit a customer phone number containing more than **15** digits or less than **7** digits. Note, for async 3DS transactions that are using the 3DSv2 authentication protocol, it will be shortened up to **15** digits and a prefix **+** for international phone number will be added if missing.
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name

last_name	required*	string(255)	Customer last name
address1	required*	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	required*	string(255)	Secondary address
zip_code	required*	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	required*	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	required*	string(255)	Neighborhood
state	required*	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	optional	string(255)	Secondary address
zip_code	optional	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	optional	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	optional	string(255)	Neighborhood
state	optional	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	optional	string(2)	Country code in ISO 3166
mpi_params	required[2]		
cavv	required[3]	string(255)	Verification Id of the authentication. Please note this can be the CAVV for Visa Card or UCAF to identify MasterCard.
eci	required[3]	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
protocol_version	required[4]	string	The used 3DS protocol version.
protocol_sub_version	required[4]	string	The used 3DS protocol sub-version.
directory_server_id	required[4]	string	The Directory Server ID used for 3DSecure transactions through the 3DSv2 authentication protocol.
acs_transaction_id	optional	string	The ACS Transaction ID and is optional for 3DS transactions, but highly recommended for increasing the approval ratio.
threeds_challenge_indicator	optional	string	The 3DS challenge indicator that represents the exact indicator used during the authentication request to the MPI provider for synchronous 3DS transactions. It is optional but highly recommended for increasing the approval ratio. It can only contain one of the following values no_preference, no_challenge_requested, preference and mandate. The default value is no_preference. Check 3DS Challenge Indicators for more details.
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
threeds_v2_params	required*		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
threeds_method	optional		3DS-Method related parameters for any callbacks and notifications.
callback_url	optional	url	Specific 3DS-Method callback URL after the 3DS-Method completes. The actual status will be provided via HTTP POST to that URL. For more information, go to 3DSv2 method params

control	required*		General params for preferences in authentication flow and providing device interface information.
device_type	required*	string	Identifies the device channel of the consumer, **required** in the 3DSv2 authentication protocol. For more information, go to 3DSv2 control params
challenge_window_size	required*	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Identifies the type of transaction being authenticated. This field is required in some markets.Accepted values are: **goods**, **service**, **check_acceptance**, **account_funding**, **quasi_cash**, **prepaid_activation**, **loan**.
merchant_risk	recommended		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.
gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	recommended		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder's account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder's account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.
password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder's account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.
provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.
suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
browser	required*		For browser-based transactions. They are all *required* in case the **device_type** is set to **browser**
accept_header	required*	string(2048)	The exact content of the HTTP **ACCEPT** header as sent to the 3DS Requester from the Cardholder browser. Any other header different than the **ACCEPT** header will be rejected. Example: `application/json,text/plain,text/html,*/*`.
java_enabled	required*	boolean	Boolean that represents the ability of the cardholder browser to execute Java. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.javaEnabled`.
language	required*	string(8)	Value representing the browser language as defined in IETF BCP47. Note that only one browser language tag is about to be submitted as per the above **IETF BCP47**. Numeric chars are also allowed in the subtag and will represent the region.Example: `en-GB`, `zh-guoyu`, `fil-PH`, `gsw`, `es-419`, `de-1996`, etc. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.language`.
color_depth	required*	integer	Value representing the bit depth of the colour palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the `screen.colorDepth` property. The value as per EMVCo specs can be one of **1**, **4**, **8**, **15**, **16**, **24**, **32**, **48**. In case, an unsupported `color_depth` is determined, the nearest supported value that is less than the actual one needs to be submitted. For example, if the obtained value is **30**, which is not supported as per EMVCo specs, **24** has to be submitted.
screen_height	required*	integer	Total height of the Cardholder's screen in pixels. Value is returned from the screen.height property.
screen_width	required*	integer	Total width of the Cardholder's screen in pixels. Value is returned from the screen.width property.
time_zone_offset	required*	string(5)	Time difference between UTC time and the Cardholder browser local time, in **minutes**. Note that the offset is positive if the local time zone is behind UTC and negative if it is ahead. If **UTC -5** hours then submit `300` or `+300`, If **UTC +2** hours then `-120`. The value can be retrieved using Javascript `getTimezoneOffset()` method over **Date** object.
user_agent	required*	string(2048)	Exact content of the HTTP user-agent header.
sdk	required*		For application-based transactions. They are all *required* in case the **device_type** is set to **application**
interface	required*	string(6)	SDK Interface types that the device of the consumer supports for displaying specific challenge interfaces within the SDK. Accepted values are: **native**, **html**, **both**.
ui_types	required*		Lists all UI types that the device of the consumer supports for displaying specific challenge interfaces within the SDK.
ui_type	required*	string(13)	UI type that the device of the consumer supports for displaying specific challenge interface. Accepted values are: **text**, **single_select**, **multi_select**, **out_of_bag**, **other_html**.
application_id	required*	string(36)	Universally unique ID created upon all installations and updates of the 3DS Requestor APp on a Customer Device. This will be newly generated and stored by the 3DS SDK for each installation or update. The field is limited to 36 characters and it shall have a canonical format as defined in IETF RFC 4122.
encrypted_data	required*	string(64000)	JWE Object as defined Section 6.2.2.1 containing data encrypted by the SDK for the DS to decrypt. The data will be present when sending to DS, but not present from DS to ACS.
ephemeral_public_key_pair	required*	string(256)	Public key component of the ephemeral key pair generated by the 3DS SDK and used to establish session keys between the 3DS SDK and ACS. In AReq, this data element is contained within the ACS Signed Content JWS Object. The field is limited to maximum 256 characters.
max_timeout	required*	integer	Indicates the maximum amount of time (in minutes) for all exchanges. The field shall have value greater or equals than 05.
			Identifies the vendor and version of the 3DS SDK that is integrated in a 3DS Requestor App, assigned by EMVCo when the 3DS SDK is approved.

reference_number	required*	string(32)	The field is limited to 32 characters.
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

1 - Required if `mpi_params` is not present, the transaction will be handled asynchronously. Not required if configured on Terminal or Merchant level. Contact Tech Support for more details.

2 - Required if transaction should be handled synchronous.

3 - `eci` is always required if `mpi_params` is present.

`cavv` is not required for the 3D attempted only workflow, but it is strongly recommended in a combination with the Directory Server ID in order to be in the scope of the 3DSv2 authentication protocol.

4 - `protocol_version` is required due to the only one 3DSv2 authentication protocol that is currently supported.

`directory_server_id` is mandatory when protocol_version is 2. May be omitted for Visa scheme tokenized transactions only.

5 - `visa_merchant_id` is required when exemption value is `trusted_merchant`.

Frictionless / Challenge Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

Challenge Without 3 Ds Method Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.

avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where the consumer has to be redirected to complete the payment process unless a 3DSecure Method is required. This **redirect_url** will not be included in the response if a 3DS-Method submission is required. For more information, to go 3DSv2 authentication flows
redirect_url_type	string(64)	The type of the redirect URL in the 3DS scope. It will be present only for asynchronous 3D transactions when an interaction between consumer and issuer is required. This type identifies what kind of redirect url is returned, namely 3DSv2 Challenge. For more information, to go 3DSv2 authentication flows
threeds_method_url	url	3DSecure Method URL. It will be present only then 3DS-Method is required for 3D transaction. A 3DS-Method submission inside an iframe is required to be submitted using HTTP POST. For more information, to go 3DSv2 authentication flows
threeds_method_continue_url	url	This is an API endpoint that accepts HTTP PUT & HTTP PATCH requests. It will be present when the **threeds_method_url** is included in the response. An HTTP PUT request must be submitted to that endpoint together with the proper signature to determine what the next step in the authentication is. For more information, to go 3DSv2 authentication flows
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
scheme_pan_indicator	string(1)	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string(4)	The tail of the PAN number tail associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string(10)	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.
threeds		
eci	string(2)	See Electronic Commerce Indicator as returned from the MPI for details

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
threeds		
authentication		
status_reason_code	string(2)	See 3DS Authentication Status Reason Codes for details.

Error Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>declined</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>600</code>
  <technical_message>Cardholder not participating 3DS.</technical_message>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <threeds>
    <eci>06</eci>
    <authentication>
      <status_reason_code>08</status_reason_code>
    </authentication>
  </threeds>
</payment_response>
```

INIT RECURRING SALE 3D

Init Recurring Sale 3D transanction will be soon deprecated. Please start using Sale 3D or Authorize 3D transaction with initial recurring type instead.

InitRecurringSale3D transactions basically have the same request as standard InitRecurringSale transactions.

InitRecurringSale3D transactions can be handled synchronous or asynchronous depending on the parameters passed. If mpi params is passed the workflow will be synchronous. If notification url, return success url and return failure url are passed the workflow will be asynchronous.

This transaction type supports Tokenization.

This transaction type supports Level 3 travel data.

This transaction type could require business attributes.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

This transaction type supports Managed Recurring.

Visa Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>05</eci>
     <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>69338a30-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>69338ae0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <sca_params>
     <exemption>trusted_merchant</exemption>
     <visa_merchant_id>00000000</visa_merchant_id>
   </sca_params>
   <recurring_category>subscription</recurring_category>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Fully Authenticated Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555559997</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>02</eci>
     <cavv>kBOImea0C/2ta1NZl4Hhwslmomqj</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>69376900-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
     <acs_transaction_id>693769b0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
     <threeds_challenge_indicator>preference</threeds_challenge_indicator>
   </mpi_params>
   <recurring_category>subscription</recurring_category>
 </payment_transaction>'
```

Visa Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
```

```
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>06</eci>
      <cavv>MDAwMDAwMDAwMDAxMTA2Njk5NFg=</cavv>
      <protocol_version>2</protocol_version>
      <protocol_sub_version>2</protocol_sub_version>
      <directory_server_id>693b4240-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
      <acs_transaction_id>693b42e0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
      <threeds_challenge_indicator>preference</threeds_challenge_indicator>
    </mpi_params>
    <sca_params>
      <exemption>trusted_merchant</exemption>
      <visa_merchant_id>00000000</visa_merchant_id>
    </sca_params>
    <recurring_category>subscription</recurring_category>
  </payment_transaction>'
```

Master Synchronous 3 D Sv2 Attempted Authentication Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>init_recurring_sale3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>5555555555559997</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>01</eci>
      <cavv>kFOImea0C/2ta1NZl4Hhwslmomqj</cavv>
      <protocol_version>2</protocol_version>
      <protocol_sub_version>2</protocol_sub_version>
      <directory_server_id>693f1930-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
      <acs_transaction_id>693f19d0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
      <threeds_challenge_indicator>preference</threeds_challenge_indicator>
    </mpi_params>
    <recurring_category>subscription</recurring_category>
  </payment_transaction>'
```

Master Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
    -X POST \
    -H "Content-Type: text/xml" \
    -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>init_recurring_sale3d</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <card_holder>Travis Pastrana</card_holder>
    <card_number>5169750000001111</card_number>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <cvv>834</cvv>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <mpi_params>
      <eci>06</eci>
```

```
    <cavv>kNMAAAAA3S13awBkrWtTWZeBBCmy=</cavv>
    <protocol_version>2</protocol_version>
    <protocol_sub_version>2</protocol_sub_version>
    <directory_server_id>6942ac20-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
    <acs_transaction_id>6942ace0-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
    <threeds_challenge_indicator>preference</threeds_challenge_indicator>
  </mpi_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Visa Synchronous 3 D Sv2 Acquirer Exemption Accepted (Tra Already Performed) Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4378510000000004</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <business_attributes>
    <event_start_date>21-12-2025</event_start_date>
    <event_end_date>31-12-2025</event_end_date>
    <event_organizer_id>20192375</event_organizer_id>
    <event_id>1912</event_id>
  </business_attributes>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <mpi_params>
    <eci>07</eci>
    <cavv>ApkCAlgGQCECEBJWNgZAAAAAAAA=</cavv>
    <protocol_version>2</protocol_version>
    <protocol_sub_version>2</protocol_sub_version>
    <directory_server_id>6946c960-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
    <acs_transaction_id>6946ca20-a8f1-013e-e49c-0a58a9feac02</acs_transaction_id>
    <threeds_challenge_indicator>preference</threeds_challenge_indicator>
  </mpi_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4012000000060085</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
```

```
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Frictionless With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4066330000000004</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
```

```
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge No 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4918190000000002</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
  <recurring_category>subscription</recurring_category>
</payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge With 3ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4938730000000001</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <recurring>
       <expiration_date>21-05-2026</expiration_date>
       <frequency>30</frequency>
     </recurring>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
       <last_change_date>21-08-2025</last_change_date>
       <password_change_indicator>no_change</password_change_indicator>
       <password_change_date>06-11-2025</password_change_date>
       <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
       <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
       <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
       <transactions_activity_previous_year>10</transactions_activity_previous_year>
       <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
       <purchases_count_last_6_months>5</purchases_count_last_6_months>
       <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
       <registration_indicator>30_to_60_days</registration_indicator>
       <registration_date>21-11-2023</registration_date>
     </card_holder_account>
     <browser>
       <accept_header>*/*</accept_header>
       <java_enabled>false</java_enabled>
       <language>en-GB</language>
       <color_depth>24</color_depth>
       <screen_height>900</screen_height>
       <screen_width>1440</screen_width>
       <time_zone_offset>-120</time_zone_offset>
       <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
     </browser>
     <sdk>
       <interface>native</interface>
       <ui_types>
         <ui_type>multi_select</ui_type>
       </ui_types>
       <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
       <encrypted_data>encrypted-data-here</encrypted_data>
       <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
       <max_timeout>10</max_timeout>
       <reference_number>sdk-reference-number-here</reference_number>
     </sdk>
   </threeds_v2_params>
   <sca_params>
     <exemption>low_risk</exemption>
   </sca_params>
   <recurring_category>subscription</recurring_category>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **init_recurring_sale3d**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required[1]	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required[1]	url	URL where customer is sent to after successful payment
return_failure_url	required[1]	url	URL where customer is sent to after unsuccessful payment

amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount in order not to charge the consumer with the initial recurring, but with the followed RecurringSale transactions only. For more information regarding the use cases and scenario, Contact tech-support@emerchantpay.com for more details.
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(45)	Full name of customer as printed on credit card (first name and last name at least). Note, for async 3DSv2 transactions, the card holder name must NOT contain more than **45** chars. Otherwise, the rest will be truncated in the authentication request.
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
recurring_category	optional	string	Specifies whether the recurring transaction is a subscription(fixed amount, fixed intervals)or if it is a standing order(varying amount, fixed intervals). The allowed values are `subscription` and `standing_order`. The default value is `subscription`
scheme_tokenized	required*	"true"	Required when the `card_number` is DPAN instead of Funding Primary Account Number, see Tokenized e-commerce for details
tokenization_params	required*		See Tokenized e-commerce for details
eci	required*	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
tavv	required*	string(255)	See Token Authentication Verification Value as returned from the Tokenization provider for details
credential_on_file	required*		Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
initial_customer_initiated	required*	string(18)	Initial transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
subsequent_customer_initiated	required*	string(18)	Subsequent transaction initiated by customer. Required for external tokenization, and optional for gateway-based tokenization
merchant_unscheduled	optional	string(20)	Transaction is initiated by the merchant
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(16)	Must contain a valid international phone number of the customer as per the **ITU-T E.164**. It's recommended to not submit a customer phone number containing more than **15** digits or less than **7** digits. Note, for async 3DS transactions that are using the 3DSv2 authentication protocol, it will be shortened up to **15** digits and a prefix **+** for international phone number will be added if missing.
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	required*	string(255)	Secondary address
zip_code	required*	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	required*	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	required*	string(255)	Neighborhood
state	required*	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(150)	Primary address. The field length is limited to **150** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
address2	optional	string(255)	Secondary address
zip_code	optional	string(16)	The field that holds the zip code is limited to **16** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
city	optional	string(50)	The field that holds the city is limited to **50** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol.
neighborhood	optional	string(255)	Neighborhood
state	optional	string(3)	The field that holds the country state is limited to **3** chars only for async 3DS transactions that are using the 3DSv2 authentication protocol. Note: The value should be the country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
country	optional	string(2)	Country code in ISO 3166
mpi_params	required[2]		

cavv	required[3]	string(255)	Verification Id of the authentication. Please note this can be the CAVV for Visa Card or UCAF to identify MasterCard.
eci	required[3]	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
protocol_version	required[4]	string	The used 3DS protocol version.
protocol_sub_version	required[4]	string	The used 3DS protocol sub-version.
directory_server_id	required[4]	string	The Directory Server ID used for 3DSecure transactions through the 3DSv2 authentication protocol.
acs_transaction_id	optional	string	The ACS Transaction ID and is optional for 3DS transactions, but highly recommended for increasing the approval ratio.
threeds_challenge_indicator	optional	string	The 3DS challenge indicator that represents the exact indicator used during the authentication request to the MPI provider for synchronous 3DS transactions. It is optional but highly recommended for increasing the approval ratio. It can only contain one of the following values no_preference, no_challenge_requested, preference and mandate. The default value is no_preference. Check 3DS Challenge Indicators for more details.
sca_params	optional		SCA params
exemption	optional	string	The exemption that the transaction should take advantage of. Note that the requested exemption may not be accepted due to internal risk validations. Check SCA exemption values.
visa_merchant_id	required[5]	string(8)	VMID assigned by Visa if participating in Trusted merchant program.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
address2	required*	string(99)	Receiver address line 2. Only required in case of VISA cards from supported countries (Ukraine, Canada, Nicaragua, Colombia)
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
zip_code	required*	string(16)	Receiver zip code. Only required in case of VISA cards from supported countries (Ukraine, Canada)
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
threeds_v2_params	required*		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
threeds_method	optional		3DS-Method related parameters for any callbacks and notifications.
callback_url	optional	url	Specific 3DS-Method callback URL after the 3DS-Method completes. The actual status will be provided via HTTP POST to that URL. For more information, go to 3DSv2 method params
control	required*		General params for preferences in authentication flow and providing device interface information.
device_type	required*	string	Identifies the device channel of the consumer, **required** in the 3DSv2 authentication protocol. For more information, go to 3DSv2 control params
challenge_window_size	required*	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Identifies the type of transaction being authenticated. This field is required in some markets.Accepted values are: **goods**, **service**, **check_acceptance**, **account_funding**, **quasi_cash**, **prepaid_activation**, **loan**.
merchant_risk	recommended		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.
gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	recommended		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder’s account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder’s account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.

password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder's account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.
provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.
suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
browser	required*		For browser-based transactions. They are all *required* in case the **device_type** is set to **browser**
accept_header	required*	string(2048)	The exact content of the HTTP **ACCEPT** header as sent to the 3DS Requester from the Cardholder browser. Any other header different than the **ACCEPT** header will be rejected. Example: `application/json,text/plain,text/html,*/*`.
java_enabled	required*	boolean	Boolean that represents the ability of the cardholder browser to execute Java. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.javaEnabled`.
language	required*	string(8)	Value representing the browser language as defined in IETF BCP47. Note that only one browser language tag is about to be submitted as per the above **IETF BCP47**. Numeric chars are also allowed in the subtag and will represent the region.Example: `en-GB`, `zh-guoyu`, `fil-PH`, `gsw`, `es-419`, `de-1996`, etc. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.language`.
color_depth	required*	integer	Value representing the bit depth of the colour palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the `screen.colorDepth` property. The value as per EMVCo specs can be one of **1**, **4**, **8**, **15**, **16**, **24**, **32**, **48**. In case, an unsupported `color_depth` is determined, the nearest supported value that is less than the actual one needs to be submitted. For example, if the obtained value is **30**, which is not supported as per EMVCo specs, **24** has to be submitted.
screen_height	required*	integer	Total height of the Cardholder's screen in pixels. Value is returned from the screen.height property.
screen_width	required*	integer	Total width of the Cardholder's screen in pixels. Value is returned from the screen.width property.
time_zone_offset	required*	string(5)	Time difference between UTC time and the Cardholder browser local time, in **minutes**. Note that the offset is positive if the local time zone is behind UTC and negative if it is ahead. If **UTC -5** hours then submit `300` or `+300`, If **UTC +2** hours then `-120`. The value can be retrieved using Javascript `getTimezoneOffset()` method over **Date** object.
user_agent	required*	string(2048)	Exact content of the HTTP user-agent header.
sdk	required*		For application-based transactions. They are all *required* in case the **device_type** is set to **application**
interface	required*	string(6)	SDK Interface types that the device of the consumer supports for displaying specific challenge interfaces within the SDK. Accepted values are: **native**, **html**, **both**.
ui_types	required*		Lists all UI types that the device of the consumer supports for displaying specific challenge interfaces within the SDK.
ui_type	required*	string(13)	UI type that the device of the consumer supports for displaying specific challenge interface. Accepted values are: **text**, **single_select**, **multi_select**, **out_of_bag**, **other_html**.
application_id	required*	string(36)	Universally unique ID created upon all installations and updates of the 3DS Requestor APp on a Customer Device. This will be newly generated and stored by the 3DS SDK for each installation or update. The field is limited to 36 characters and it shall have a canonical format as defined in IETF RFC 4122.
encrypted_data	required*	string(64000)	JWE Object as defined Section 6.2.2.1 containing data encrypted by the SDK for the DS to decrypt. The data will be present when sending to DS, but not present from DS to ACS.
ephemeral_public_key_pair	required*	string(256)	Public key component of the ephemeral key pair generated by the 3DS SDK and used to establish session keys between the 3DS SDK and ACS. In AReq, this data element is contained within the ACS Signed Content JWS Object. The field is limited to maximum 256 characters.
max_timeout	required*	integer	Indicates the maximum amount of time (in minutes) for all exchanges. The field shall have value greater or equals than 05.
reference_number	required*	string(32)	Identifies the vendor and version of the 3DS SDK that is integrated in a 3DS Requestor App, assigned by EMVCo when the 3DS SDK is approved. The field is limited to 32 characters.
recurring	optional		Additional recurring details.
expiration_date	optional	dd-mm-yyyy	A future date indicating the end date for any further subsequent transactions. For more information, go to 3DSv2 recurring params
frequency	optional	integer	Indicates the minimum number of days between subsequent transactions. An empty value indicates the payment frequency is not set.For more information, go to 3DSv2 recurring params
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

1 - Required if `mpi_params` is not present, the transaction will be handled asynchronously. Not required if configured on Terminal or Merchant level. Contact Tech Support for more details.

2 - Required if transaction should be handled synchronous.

3 - `eci` is always required if `mpi_params` is present.

`cavv` is not required for the 3D attempted only workflow, but it is strongly recommended in a combination with the Directory Server ID in order to be in the scope of the 3DSv2 authentication protocol.

4 - `protocol_version` is required due to the only one 3DSv2 authentication protocol that is currently supported.

`directory_server_id` is mandatory when protocol_version is 2. May be omitted for Visa scheme tokenized transactions only.

5 - `visa_merchant_id` is required when exemption value is `trusted_merchant`.

Frictionless / Challenge Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

Challenge Without 3 Ds Method Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where the consumer has to be redirected to complete the payment process unless a 3DSecure Method is required. This **redirect_url** will not be included in the response if a 3DS-Method submission is required. For more information, to go 3DSv2 authentication flows
redirect_url_type	string(64)	The type of the redirect URL in the 3DS scope. It will be present only for asynchronous 3D transactions when an interaction between consumer and issuer is required. This type identifies what kind of redirect url is returned, namely 3DSv2 Challenge. For more information, to go 3DSv2 authentication flows
threeds_method_url	url	3DSecure Method URL. It will be present only then 3DS-Method is required for 3D transaction. A 3DS-Method submission inside an iframe is required to be submitted using HTTP POST. For more information, to go 3DSv2 authentication flows
threeds_method_continue_url	url	This is an API endpoint that accepts HTTP PUT & HTTP PATCH requests. It will be present when the **threeds_method_url** is included in the response. An HTTP PUT request must be submitted to that endpoint together with the proper signature to determine what the next step in the authentication is. For more information, to go 3DSv2 authentication flows
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway

amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
scheme_pan_indicator	string(1)	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string(4)	The tail of the PAN number tail associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string(10)	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
scheme_settlement_date	string(4)	MasterCard settlement date in MMDD format (e.g. 1121). Corresponds to NETWORK DATA (field 15).
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.
threeds		
eci	string(2)	See Electronic Commerce Indicator as returned from the MPI for details

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
		Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the

dynamic_descriptor_params	section	schemes for settlement.
threeds		
authentication		
status_reason_code	string(2)	See 3DS Authentication Status Reason Codes for details.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>declined</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>600</code>
  <technical_message>Cardholder not participating 3DS.</technical_message>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <threeds>
    <eci>06</eci>
    <authentication>
      <status_reason_code>08</status_reason_code>
    </authentication>
  </threeds>
</payment_response>
```

NOTIFICATION FOR ASYNCHRONOUS PAYMENTS

When using asynchronous payments like 3D-Secure transactions, the transaction might depend on user input. Therefore, the outcome of the transaction is not available immediately after sending the request.

The gateway will send a notification to the merchant's server as soon as the payment has been completed (either approved or declined).

If the user cancels the payment (or the user has not completed the payment within the given time frame, e.g. 2 hours), the transaction will time out and a notification will be sent.

The notification will be sent as an HTTP POST to the `notification_url` specified in the transaction request XML. See Notifications for the HTTP POST-Data and format. The Notification will be pure HTTP or HTTPS-based, depending on the URL given by the merchant in the `notification_url`. In case it is a HTTPS-based notification, no SSL verification of the merchant SSL certificate will be performed. Until a notification echo is rendered by the merchant, there will be up to 10 notifications sent, each with a timeout of 15 minutes.

Note, the originated IP address of a notification will be one of the following per environment:

- Staging - **52.208.124.201**, **52.30.134.55**
- Production - **52.49.192.214**, **34.242.204.253**

Please, make sure IP addresses above are whitelisted respectively. The notifications are delivered to either port 80 (HTTP notification) or port 443 (HTTPS notification), so make sure the correct `notification_url` is submitted in the transaction request within the first place.

Also see 3-D secure workflow.

Wallets

NETELLER

> Neteller transactions are only synchronous. When the payment reaches a final state Genesis gateway sends notification to merchant on the configured url into its account.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>neteller</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_account>453501020503</customer_account>
   <account_password>908379</account_password>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **neteller**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer

customer_phone	required*	string(32)	Must contain valid phone number of customer
customer_account	required	string(100)	Customer email/id of neteller account
account_password	required	string(6)	Account secret password
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>neteller</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>neteller</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAYPAL

PayPal trannsaction is a fast and easy way for buyers to pay with their PayPal account. It gives buyers all the transaction details at once, including order details, shipping options, insurance choices, and tax totals.

The following payment types are supported:

Payment type	Description
authorize	Creates an order that should be captured later.
sale	Captures the created order immediately after the buyer confirms the payment.
express	Creates an Express Checkout PayPal payment. Express Checkout eliminates one of the major causes of checkout abandonment by giving buyers all the transaction details at once, including order details, shipping options, insurance choices, and tax totals.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>pay_pal</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>authorize</payment_type>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **pay_pal**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required	string	Use either **authorize** for Authorize or **sale** for Sale transactions
usage	optional	string(255)	Description of the transaction for later use.
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
document_id	required*	string(255)	Document ID value.
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy

delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pay_pal</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pay_pal</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

WEBMONEY

WebMoney is a global settlement system and environment for online business activities. Over 28 million people from all over the world have joined the system. Although WebMoney is targeted mainly at clients in Russia and the Former Soviet Union, it is now used worldwide.

WebMoney transactions can be either asynchronous or synchronous, based on 'is_payout' flag. After a successful validation of transaction parameters, transaction status is set to pending_async, the user is redirected to WebMoney authentication page where he enters additional information to finish the payment. When the payment reaches a final state Genesis gateway sends notification to merchant on the configured url into its account. When the payment is checked as payout then the transaction is synchronous and transaction status is set immediately after the response.

Auth Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>webmoney</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <customer_phone>+1987987987987</customer_phone>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Payout Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>webmoney</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <is_payout>true</is_payout>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <customer_phone>+1987987987987</customer_phone>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
```

```
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **webmoney**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
is_payout	required*	string	Value:true/false Flag for payout transaction
customer_account_id	required*	string(12)	Webmoney account ID (WMID). This field is required if is payout is set to "true"
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Auth Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>webmoney</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Payout Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>webmoney</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>webmoney</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

WECHAT

WeChat Pay solution offers merchants access to the over 300 million WeChat users that have linked payment accounts to their WeChat account. The solution works on desktop and mobile via a QR code generation platform.

Wechat payment transaction - after a successful validation of transaction parameters, transaction status is set to pending async and the consumer is redirected to page that contains the QR Code for scan. The consumer then opens the WeChat application on phone and scans the QR Code for payment confirmation. The gateway waits for an async notification from PaySec with the payment result of the consumer bank payment and updates the transaction status accordingly.

When the payment reaches a final state, the gateway sends a notification to the merchant on the configured notification URL for the merchant.

Supported countries: All countries are supported

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>wechat</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/a55ab44d242f</return_url>
   <amount>100</amount>
   <currency>USD</currency>
   <product_code>product-code</product_code>
   <product_num>1234</product_num>
   <product_desc>Product description</product_desc>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
```

```
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **wechat**
transaction_id	required	string(30)	Unique transaction id defined by merchant
usage	required	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required	url	URL at merchant where gateway sends outcome of transaction.
return_url	required	url	URL where consumer is sent to after payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details Max amount in minor currency unit: 999999
currency	required	string(3)	Currency code in ISO 4217
product_code	optional	string(60)	Product code
product_num	optional	integer(10)	Product number
product_desc	optional	string(255)	Product description
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>wechat</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>wechat</transaction_type>
  <status>error</status>
```

```
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

ALIPAY

Alipay is an oBeP-style alternative payment method that allows you to pay directly with your ebank account.

After initiating a transaction Alipay will redirect you to their page.

There you will see a picture of a QR code, which you will have to scan with your Alipay mobile application.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>alipay</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>CNY</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **alipay**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	optional	e-mail address	Must contain valid e-mail of customer
customer_phone	optional	string(32)	Must contain valid phone number of customer
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	optional		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City

neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies

Currency name	Currency code
China yen	CNY
Euro	EUR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>alipay</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>CNY</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>alipay</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:56Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>CNY</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

EZEEWALLET

eZeeWallet is a comprehensive digital wallet, connecting multiple payment methods simultaneously. It has the highest level of security, offering you a unique way to make secure and quick online payments. Consumers can upload funds to your account using P24, Trustly, Invoice (Sofort), iDeal, eps, NeoSurf and bank transfer and pay fast for goods and services with their available eZeeWallet balances.

> eZeeWallet and Genesis merchant accounts should be synced since authentication to eZeeWallet is done with Genesis merchant credentials

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>ezeewallet</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <source_wallet_id>john@example.com</source_wallet_id>
   <source_wallet_pwd>UDBydsDBrYWxAQA==\n</source_wallet_pwd>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **ezeewallet**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
source_wallet_id	required	string(255)	Email address of consumer who owns the wallet
source_wallet_pwd	required	string(255)	Password of consumer who owns the wallet, in **Base64 encoded form**
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
notification_url	optional	url	URL at merchant where gateway sends outcome of transaction.
merchant_website	required	url	Website URL of the merchant initiating the wallet transfer

`required* = conditionally required`

> return_success_url, return_failure_url and notification_url are used in case of top-up, i.e the customer does not have enough money to pay for the product

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>ezeewallet</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <timestamp>2025-11-20T10:18:57Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Pending Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>ezeewallet</transaction_type>
   <status>pending_async</status>
```

```
    <mode>live</mode>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
    <timestamp>2025-11-20T10:18:57Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <sent_to_acquirer>true</sent_to_acquirer>
  </payment_response>
```


Pending Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response


```
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_response>
    <transaction_type>ezeewallet</transaction_type>
    <status>error</status>
    <mode>live</mode>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <code>930</code>
    <message>Something went wrong, please contact support!</message>
    <timestamp>2025-11-20T10:18:57Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <sent_to_acquirer>false</sent_to_acquirer>
  </payment_response>
```


Error Response Parameters

Parameter	Type	Description
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

EWALLET

eWallet transaction that handles different e-wallet providers

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>e_wallet</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>Free Charge</payment_type>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>50000</amount>
   <currency>INR</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **e_wallet**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required	string	eWallet provider name that can be one of **Airtel Money**, **Amazon pay**, **Free Charge**, **Jio Money**, **Ola Money**, **Paytm**, **Payzapp**, **PhonePe**.Note, the list with the supported providers might be restricted based on the gateway configuration and currency.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies

Currency name	Currency code
Indian rupee	INR

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>e_wallet</transaction_type>
   <status>pending_async</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
   <timestamp>2025-11-20T10:18:57Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>50000</amount>
   <currency>INR</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>e_wallet</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <technical_message>amount is missing</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>INR</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Vouchers

CASHU

CashU transactions are only asynchronous. After a successful validation of transaction parameters, transaction status is set to pending async, the user is redirected to CashU authentication page where he enters additional information to finish the payment. When the payment reaches a final state Genesis gateway sends notification to merchant on the configured url into its account.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>cashu</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **cashu**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer

return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries

Country name	Country code
Algeria	DZ
Bahrain	BH
Egypt	EG
Gambia	GM
Ghana	GH
India	IN
Iran	IR
Iraq	IQ
Israel	IL
Jordan	JO
Kenya	KE
Korea	KP
Kuwait	KW
Lebanon	LB
Libya	LY
Malaysia	MY
Mauritania	MR
Morocco	MA
Nigeria	NG
Oman	OM
Pakistan	PK
Palestine	PS
Qatar	QA
Saudi Arabia	SA
Sierra Leone	SL
Sudan	SD
Syria	SY
Tanzania	TZ
Tunisia	TN
Turkey	TR

United Arab Emirates	AE
United States	US
Yemen	YE

Supported currencies

Currency name	Currency code
Algerian Dinar	DZD
AmericanDollar	USD
EgyptianPound	EGP
Euro	EUR
JordanianDinar	JOD
LebanesePound	LBP
MoroccanDirham	MAD
Qatar Riyal	QAR
Saudi Riyal	SAR
Turkish Lira	TRY
UAE Dirham	AED

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cashu</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cashu</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table

technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

NEOSURF

Neosurf is a prepaid card (voucher) that is used for online shopping. The card is available in over 100,000 stores worldwide, where customers can buy the prepaid vouchers, denominated up to EUR 250.00 or its equivalent in other currencies. This transaction is synchronous.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>neosurf</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>EUR</currency>
   <voucher_number>Vo23</voucher_number>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>23, Doestreet</address1>
     <zip_code>11923</zip_code>
     <city>New York City</city>
     <neighborhood>Manhattan</neighborhood>
     <country>DE</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **neosurf**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
voucher_number	required*	string(10)	Voucher number. Alphanumeric maximum 10 characters
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
return_success_url	required*	url	URL where customer is sent to after successful payment. It might be required depending on the gateway, it is strongly recommended for the URL to be set in order to avoid any invalidated transactions.
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment. It might be required depending on the gateway, it is strongly recommended for the URL to be set in order to avoid any invalidated transactions.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada

country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries

Country Name	Country code
Austria	AT
Algeria	DZ
Australia	AU
Burundi	BI
Burkina Faso	BF
Benin	BJ
Belgium	BE
Cape Verde	CV
Cyprus	CY
Canada	CA
Central African Republic	CF
Chad	TD
Colombia	CO
Congo	CG
Cameroon	CM
Democratic Republic of Congo	CD
Denmark	DK
Equatorial Guinea	GQ
France	FR
Gambia	GM
Germany	DE
Gabon	GA
Guinea	GN
Ghana	GH
Guinea-Bissau	GW
Hong Kong	HK
Ireland	IE
Italy	IT
Ivory Coast	CI
Kenya	KE
Luxembourg	LU
Malawi	MW
Mozambique	MZ
Morocco	MA
Mauritania	MR
Mali	ML
Niger	NE
Nigeria	NG
Netherlands	NL
New Zealand	NZ
Norway	NO
Poland	PL
Portugal	PT
Rwanda	RW
Russia	RU
Romania	RO
Sweden	SE
Spain	ES
Sierra Leone	SL
Senegal	SN
Sao Tome and Principe	ST
Switzerland	CH
Serbia	RS
Turkey	TR
Togo	TG

Tunisia	TN
United Kingdom	GB
United Republic of Tanzania	TZ
Uganda	UG
Zimbabwe	ZW
Zambia	ZM

Supported currencies

Currency name	Currency code
Australian dollar	AUD
Bulgarian lev	BGN
Brazilian real	BRL
Canadian dollar	CAD
Swiss franc	CHF
Chinese yuan	CNY
Czech koruna	CZK
Danish krone	DKK
Euro	EUR
Pound sterling	GBP
Hong Kong dollar	HKD
Hungarian forint	HUF
Indonesian rupiah	IDR
Israeli new shekel	ILS
Indian rupee	INR
Japanese yen	JPY
South Korean won	KRW
Mexican peso	MXN
Malaysian ringgit	MYR
Norwegian krone	NOK
New Zealand dollar	NZD
Philippine peso	PHP
Polish złoty	PLN
Romanian leu	RON
Russian ruble	RUB
Swedish kronor	SEK
Singapore dollar	SGD
Thai baht	THB
Turkish lira	TRY
United States dollar	USD
CFA franc BCEAO	XOF
South African rand	ZAR

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>neosurf</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>neosurf</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAYSAFECARD

Paysafecard transactions are only asynchronous. After a successful validation of transaction param- eters transaction status is set to pending async the user is redirected to Paysafecard authentication page where he enters additional information to finish the payment. When the payment reaches a final state Genesis gateway sends notification to merchant on the configured url into its account.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>paysafecard</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_id>3192481752123</customer_id>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **paysafecard**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	required	string(3)	Currency code in ISO 4217
customer_id	required	string(32)	A value that uniquely identifies the end user (customer) and is disconnected from any personal information, it should be the same for all transactions of the customer.
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country name	Country code
Australia	AU
Austria	AT
Belgium	BE
Bulgaria	BG
Canada	CA
Croatia	HR
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Finland	FI
France	FR
Georgia	GE
Germany	DE
Gibraltar	GI
Greece	GR
Hungary	HU
Iceland	IS
Ireland	IE
Italy	IT
Kuwait	KW
Latvia	LV
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Malta	MT
Mexico	MX
Moldova	MD
Montenegro	ME
Netherlands	NL
New Zealand	NZ
Norway	NO
Paraguay	PY

Peru	PE
Poland	PL
Portugal	PT
Romania	RO
Saudi Arabia	SA
Slovakia	SK
Slovenia	SI
Spain	ES
Sweden	SE
Switzerland	CH
Turkey	TR
United Arab Emirates	AE
United Kingdom	GB
United States of America	US
Uruguay	UY

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>paysafecard</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>paysafecard</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Online Banking ePayments (oBeP)

Online Banking ePayments refer to payment methods that are used as an alternative to credit card payments allowing consumers to pay online with their bank account.

BANCO DO BRASIL

Banco do Brasil transanction will be soon deprecated. Please start using Online Banking transaction with BB bank code instead.

Banco do Brasil offers online bank transfer payment service.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>banco_do_brasil</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Natal</city>
     <country>BR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **banco_do_brasil**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		

first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>banco_do_brasil</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>banco_do_brasil</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway

amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BANCOMER

Bancomer transanction will be soon deprecated. Please start using Online Banking transaction with BN bank code instead.

Bancomer offers two options for payments in Mexico, cash payment and bank transfer.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bancomer</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Mexico City</city>
     <country>MX</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bancomer**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada

country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
MX

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bancomer</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bancomer</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BRADESCO

Bradesco transanction will be soon deprecated. Please start using Online Banking transaction with BR bank code instead.

Bradesco is a payment service in Brazil

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bradesco</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Rio de Janeiro</city>
     <country>BR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bradesco**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bradesco</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bradesco</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

EPS

EPS is the main bank transfer payment method in Austria. Every transaction is guaranteed via the scheme.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>eps</transaction_type>
```

```
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_pending_url>http://www.example.com/pending</return_pending_url>
  <amount>100</amount>
  <currency>EUR</currency>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Vienna</city>
    <country>AT</country>
  </billing_address>
</payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>ppro</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <payment_type>eps</payment_type>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>EUR</currency>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Vienna</city>
    <country>AT</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	**ppro** or **eps**. Contact tech support at tech-support@emerchantpay.com for more details.
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required[1]	eps	EPS. Contact tech support for more details.
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

`1 - payment_type must be submitted only when the transaction type is set to ppro`

Supported countries and countries

Currency code	Country code
EUR	AT

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

IDEBIT

iDebit connects consumers to their online banking directly from checkout, enabling secure, real-time payments without a credit card. Using iDebit allows consumers to transfer funds to merchants without revealing their personal banking information.

The main difference between iDebit and InstaDebit is that InstaDebit uses eCheck, iDebit uses online bank transfer.

iDebit transactions have payins and payouts. The payin is asynchronous, while the payout is synchronous.

iDebit Payin transaction - after a successful validation of transaction parameters, transaction status is set to pending async and the consumer is redirected to the iDebit consumers page. The consumer then carries out the specified transaction details and finalizes the transaction. The gateway waits for an async notification from iDebit with the payment result of the consumer bank payment executed on the iDebit consumers page, and updates the transaction status accordingly.

When the payment reaches a final state, the gateway sends a notification to the merchant on the configured notification URL for the merchant. iDebit Payout transaction - the transaction is synchronous and transaction status is set immediately after the response.

Supported countries

Country name	Country code
Canada	CA

iDebit is available only for Canadian merchants and consumers.

PAYIN

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>idebit_payin</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <customer_account_id>1534537</customer_account_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/a55ab44d242f</return_url>
   <amount>100</amount>
   <currency>CAD</currency>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>46 Donora Dr</address1>
     <zip_code>M4B1B3</zip_code>
     <city>Toronto</city>
     <state>ON</state>
     <country>CA</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **idebit_payin**
transaction_id	required	string(30)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
customer_account_id	required	string(20)	Unique consumer account ID
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>idebit_payin</transaction_type>
   <status>pending_async</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
   <timestamp>2025-11-20T10:18:57Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>CAD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>idebit_payin</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>320</code>
  <message>amount is missing!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAYOUT

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>idebit_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>CAD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **idebit_payout**
transaction_id	required	string(30)	Unique transaction id defined by merchant
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>idebit_payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>idebit_payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <technical_message>amount is missing!</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

IDEAL

iDeal is the most popular payment method in the Netherlands and is a real-time bank transfer system covering all major Dutch consumer banks.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>ideal</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_transaction>payment_type</payment_transaction>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Amsterdam</city>
     <country>NL</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **ideal**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.

bic	optional	string(11)	SWIFT/BIC code of the customer's bank. If BIC is not provided, the consumer is redirected to a bank selection page. Get BIC list
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	optional	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies and countries

Currency code	Country code
EUR	NL

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ideal</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ideal</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Available issuers and their associated BIC

Bank Name	BIC
Rabobank	RABONL2U
ABN AMRO	ABNANL2A
Van Lanschot Bankiers	FVLBNL22
Triodos Bank	TRIONL2U
ING Bank	INGBNL2A
SNS Bank	SNSBNL2A
ASN	ASNBNL21
RegioBank	RBRBNL21
Knab	KNABNL2H
Bunq	BUNQNL2A
Handelsbanken	HANDNL2A
Revolut	REVOLT21

INSTADEBIT

InstaDebit connects consumers to their online banking directly from checkout, enabling secure, realtime payments without a credit card. Using InstaDebit allows consumers to transfer funds to merchants without revealing their personal banking information.

The main difference between iDebit and InstaDebit is that InstaDebit uses eCheck, iDebit uses online bank transfer.

InstaDebit transactions have payins and payouts. The payin is asynchronous, while the payout is synchronous.

InstaDebit Payin transaction - after a successful validation of transaction parameters, transaction status is set to pending async and the consumer is redirected to the InstaDebit consumers page. The consumer then carries out the specified transaction details and finalizes the transaction. The gateway waits for an async notification from InstaDebit with the payment result of the consumer bank payment executed on the InstaDebit consumers page, and updates the transaction status accordingly.

When the payment reaches a final state, the gateway sends a notification to the merchant on the configured notification URL for the merchant.

InstaDebit Payout transaction - the transaction is synchronous and transaction status is set immediately after the response.

Supported countries

Country name	Country code
Canada	CA

InstaDebit is available only for Canadian merchants and consumers.

PAYIN

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>insta_debit_payin</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <customer_account_id>118221674199</customer_account_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
```

```
    <notification_url>https://www.example.com/notification</notification_url>
    <return_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/a55ab44d242f</return_url>
    <amount>100</amount>
    <currency>CAD</currency>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>46 Donora Dr</address1>
      <zip_code>M4B1B3</zip_code>
      <city>Toronto</city>
      <state>ON</state>
      <country>CA</country>
    </billing_address>
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **insta_debit_payin**
transaction_id	required	string(30)	Unique transaction id defined by merchant
customer_account_id	required	string(20)	Unique consumer account ID
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_url	required	url	URL where consumer is sent to after payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>insta_debit_payin</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>1196435250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

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

```
  <transaction_type>insta_debit_payin</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAYOUT

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>CAD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **insta_debit_payout**
transaction_id	required	string(30)	Unique transaction id defined by merchant
reference_id	required	string(32)	unique id of approved InstaDebit Payin transaction. See InstaDebit Payin Response, unique id
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details Max amount in minor currency unit: 999999
currency	required	string(3)	Currency code in ISO 4217

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>insta_debit_payout</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <timestamp>2025-11-20T10:18:57Z</timestamp>
   <amount>100</amount>
   <currency>CAD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>insta_debit_payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>320</code>
  <technical_message>amount is missing!</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:57Z</timestamp>
  <amount>100</amount>
  <currency>CAD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(30)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

ITAU

Itau transanction will be soon deprecated. Please start using Online Banking transaction with IT bank code instead.

Itau is a real-time online bank transfer method and a virtual card.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>itau</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_pending_url>http://www.example.com/pending</return_pending_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>barney_rubble</consumer_reference>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Rio de Janeiro</city>
    <country>BR</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **itau**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier

national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>itau</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>itau</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
```

```
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

MULTIBANCO

Multibanco allows Portuguese shoppers to do payments through the Internet by using virtual credit cards

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>multibanco</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Porto</city>
     <country>PT</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **multibanco**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	optional	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country code
PT

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>multibanco</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>multibanco</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**

timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

MYBANK

MyBank is an overlay banking system for Italy and Spain.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>my_bank</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Rome</city>
     <country>IT</country>
   </billing_address>
 </payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>ppro</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>mybank</payment_type>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Rome</city>
     <country>IT</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	**ppro** or **my_bank**. Contact tech support at tech-support@emerchantpay.com for more details.
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required[1]	ppro	MyBank. Contact tech support at tech-support@emerchantpay.com for more details.
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		

first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

`1 - payment_type must be submitted only when the transaction type is set to ppro`

Supported currencies and countries

Currency code	Country code
EUR	IT
EUR	BE
EUR	PT
EUR	ES

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table

technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

ONLINE BANKING

Online Banking is an oBeP-style alternative payment method that allows you to pay directly with your ebank account. After initiating a transaction, the online banking will redirect you to their page. There you will find a list with available banks to finish the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>online_banking</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>50000</amount>
   <currency>CNY</currency>
   <customer_email>travis@example.com</customer_email>
   <bank_code>CITIC</bank_code>
   <consumer_reference>Consumer Reference</consumer_reference>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **online_banking**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
bank_code	required	bank code	Must contain Bank code
document_id	required*	string(255)	Document ID value.
payment_type	required*	string	The payment type describes the type of online banking used to process the transaction. Must contain one of the allowed Payment types, but they may vary based on the specific setup. If omitted, transaction will be processed with **online_banking** payment_type if online_banking is a supported payment type. Otherwise, the transaction will be processed with the first available supported payment type.
virtual_payment_address	required*	string	Virtual Payment Address (VPA) of the customer, format: someone@bank
consumer_reference	required*	string	Consumer reference identifier of the customer.
user_category	required*	string	User category. If missing, 'default' will be used.
auth_code	required*	string	6-digit code used to authenticate the consumer within BLIK. It is required only for that bank.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies

Currency name	Currency code
Australian Dollar	AUD
British Pound Sterling	GBP
Chilean Peso	CLP
China yen	CNY
Colombian Peso	COP
Euro	EUR
Indian rupee	INR
Indonesian rupiah	IDR
Malaysian ringgit	MYR
Mexican Peso	MXN
New Zealand dollar	NZD
Paraguayan Guarani	PYG
Philippine peso	PHP
Polish zloty	PLN
Singapore dollar	SGD
Thai baht	THB
Uruguayan Peso	UYU
Vietnamese dong	VND

Payment Types

Payment Type Name	Payment Type Code
Online banking	online_banking
Quick payment	quick_payment
Qr payment	qr_payment
Netbanking	netbanking
Alipay QR	alipay_qr
Bancomer	bancomer
Scotiabank	scotiabank
SPEI	spei

Please, contact tech-support@emerchantpay.com to find out more about which payment type to use with your setup.

Bank Codes

Bank codes may vary based on the specific setup.

For AUD currency:

Bank Name	Bank Code
PayID	PID

For BRL currency:

Bank Name	Bank Code
Caixa	CA

For CAD currency:

Bank Name	Bank Code
Interac Combined Pay-in	CPI

For CHF currency:

Bank Name	Bank Code
Post Finance	PF

For CLP currency:

Bank Name	Bank Code
Servipag	SP

For CNY currency

Bank Name	Bank Code
Agricultural Bank of China	ABC
Bank of Beijing	BOB
Bank of China	BOC
Bank of Communications	BOCO
China Construction Bank	CCB
Bank for economic construction	CCD

China Everbright Bank	CEB
Industrial Bank	CIB
China Merchants Bank	CMB
China Minsheng Bank	CMBC
China Citic Bank	CITIC
Industrial and Commercial Bank of China	ICBC
China Guangfa Bank	GDB
Huaxia Bank	HXB
Pingan Bank	PINGANBANK
China Postal Savings Bank	PSBC
China Union Pay	QUICKPAY
Shanghai Bank	SHB
Shengzhen Ping An Bank	SPABANK
Shanghai Pudong Development Bank	SPDB
Yinlian Bank	YLB

For EUR currency:

Bank Name	Bank Code
Post Finance	PF
Bancontact	BCT
TrueLayer	TRL

For GBP currency:

Bank Name	Bank Code
TrueLayer	TRL

For IDR currency:

Bank Name	Bank Code
Bank Central Asia	DK_BCA_IB
Bank Rakyat Indonesia	DK_BRI_IB
CIMB Clicks Indonesia	DK_CIMBCLICKS_IB
Danamon Bank	DK_DANAMON_IB
Permata Bank	DK_PERMATANET_IB

For INR currency:

Bank Name	Bank Code
Aditya Birla Idea Payments Bank	ABPB
Airtel Payments Bank	AIRP
Allahabad Bank	ALLA
Andhra Bank	ANDB
Bank of Baroda - Retail Banking	BARB_R
Bank of Bahrein and Kuwait	BBKM
Dena Bank	BKDN
Bank of India	BKID
Central Bank of India	CBIN
City Union Bank	CIUB
Canara Bank	CNRB
Corporation Bank	CORP
Cosmos Co-operative Bank	COSB
Catholic Syrian Bank	CSBK
Development Bank of Singapore	DBSS
DCB Bank	DCBL
Deutsche Bank	DEUT
Dhanlaxmi Bank	DLXB
Equitas Small Finance Bank	ESFB
Federal Bank	FDRL
HDFC Bank	HDFC
IDBI	IBKL
ICICI Bank	ICIC
IDFC FIRST Bank	IDFB
Indian Bank	IDIB
Indusind Bank	INDB

Indian Overseas Bank	IOBA
Jammu and Kashmir Bank	JAKA
Janata Sahakari Bank (Pune)	JSBP
Karnataka Bank	KARB
Kotak Mahindra Bank	KKBK
Karur Vysya Bank	KVBL
Lakshmi Vilas Bank - Corporate Banking	LAVB_C
Lakshmi Vilas Bank - Retail Banking	LAVB_R
Bank of Maharashtra	MAHB
NKGSB Co-operative Bank	NKGS
Oriental Bank of Commerce	ORBC
Punjab & Maharashtra Co-operative Bank	PMCB
Punjab & Sind Bank	PSIB
Punjab National Bank - Retail Banking	PUNB_R
RBL Bank	RATN
State Bank of Bikaner and Jaipur	SBBJ
State Bank of Hyderabad	SBHY
State Bank of India	SBIN
State Bank of Mysore	SBMY
State Bank of Travancore	SBTR
Standard Chartered Bank	SCBL
South Indian Bank	SIBL
Saraswat Co-operative Bank	SRCB
State Bank of Patiala	STBP
Shamrao Vithal Co-operative Bank	SVCB
Syndicate Bank	SYNB
Tamilnadu Mercantile Bank	TMBL
Tamilnadu State Apex Co-operative Bank	TNSC
Union Bank of India	UBIN
UCO Bank	UCBA
United Bank of India	UTBI
Axis Bank	UTIB
Vijaya Bank	VIJB
Yes Bank	YESB

For MXN currency:

Bank Name	Bank Code
Spei	SE
Banorte	BQ

For MYR currency:

Bank Name	Bank Code
Affin Bank	FPX_ABB
Alliance Bank	FPX_ABMB
Am Online	FPX_AMB
Bank Islam	FPX_BIMB
Bank Muamalat	FPX_BMMB
Bank Rakyat	FPX_BKRM
Bank Simpanan Nasional	FPX_BSN
CIMB Clicks Bank	FPX_CIMBCLICKS
HLB Connect	FPX_HLB
Kuwait Finance House	FPX_KFH
Maybank2u	FPX_MB2U
OCBC Bank	FPX_OCBC
PBeBank	FPX_PBB
RHB Now	FPX_RHB
Stand Chart Bank	FPX_SCB
UOB Bank	FPX_UOB

For NZD currency:

Bank Name	Bank Code
POLi	POLI

For PEN currency:

Bank Name	Bank Code
BCP	BC
Interbank	IB
Pago Efectivo	EF
BBVA	BP

For PLN currency:

Bank Name	Bank Code
BLIK	BLK

For PYG currency:

Bank Name	Bank Code
PagoExpress	PE

For THB currency:

Bank Name	Bank Code
Bangkok Bank	BBL_IB_U
Kasikornbank PAYPLUS	KBANK_PAYPLUS
Bank of Ayudhya (Krungsri)	BAY_IB_U
Krung Thai Bank	KTB_IB_U
Siam Commercial Bank	SCB_IB_U

For USD currency:

Bank Name	Bank Code
Santander	SN
Itau	IT
Bradesco	BR
Banco do Brasil	BB
Webpay	WP
Bancomer	BN
PSE	PS
Banco de Occidente	BO

For UYU currency:

Bank Name	Bank Code
Abitab	AI

For PHP currency:

Bank Name	Bank Code
Dragonpay	DRAGONPAY

For SGD currency:

Bank Name	Bank Code
DBS	ENETS-D_DBS
UOB	ENETS-D_UOB
OCBC	ENETS-D_OCBC
SCB	ENETS-D_SCB

For VND currency:

Bank Name	Bank Code
VTC-Pay VPBank	VTCP_VPBANK
VTC-Pay ABBANK	VTCP_ABBANK
VTC-Pay ACB	VTCP_ACB
VTC-Pay Agribank	VTCP_AGRIBANK
VTC-Pay BACABANK	VTCP_BACABANK
VTC-Pay BIDV	VTCP_BIDV
VTC-Pay BVB	VTCP_BVB
VTC-Pay DongABank	VTCP_DONGABANK
VTC-Pay Eximbank	VTCP_EXIMBANK
VTC-Pay GPBank	VTCP_GPBANK
VTC-Pay HDBank	VTCP_HDBANK
VTC-Pay LienVietPostBank	VTCP_LVPB
VTC-Pay MB	VTCP_MB
VTC-Pay MaritimeBank	VTCP_MARITIMEBANK

VTC-Pay NamABank	VTCP_NAMABANK
VTC-Pay Navibank	VTCP_NAVIBANK
VTC-Pay Oceanbank	VTCP_OCEANBANK
VTC-Pay PGBank	VTCP_PGBANK
VTC-Pay PHUONGDONG	VTCP_PHUONGDONG
VTC-Pay SHB	VTCP_SHB
VTC-Pay Sacombank	VTCP_SACOMBANK
VTC-Pay SaigonBank	VTCP-SAIGONBANK
VTC-Pay SeaABank	VTCP_SEAABANK
VTC-Pay Techcombank	VTCP_TECHCOMBANK
VTC-Pay TienPhong Bank	VTCP_TIENPHONGBANK
VTC-Pay VIB	VTCP_VIB
VTC-Pay VietABank	VTCP_VIETABANK
VTC-Pay Vietcombank	VTCP_VIETCOMBANK
VTC-Pay Vietinbank	VTCP_VIETINBANK

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>online_banking</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>CNY</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <bank_code>CITIC</bank_code>
  <payment_type>online_banking</payment_type>
</payment_response>
```

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>online_banking</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>MXN</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <bank_code>SE</bank_code>
  <payment_type>online_banking</payment_type>
  <account_details>
    <reference_number>1000210</reference_number>
    <account_number>646180320000000006</account_number>
  </account_details>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	The redirect url is to be included, but also depend on the bank code and might not be returned for SE bank code when it is processed through the provider for the direct integration.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
bank_code	bank code	The bank code used to process the transaction, see Bank codes.
payment_type	string	The payment type describes the type of online banking used to process the transaction, see Payment types.
account_details		Account details that may be returned for MXN currency in pending async flow depending on the gateway used. Once the payment is done as per the provided details, the transaction state will change.
reference_number	string(7)	The reference number of the transaction to be used for the payment.

account_number	string(18)	The account number that the payment is expected to be transferred/done to.

Error Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>online_banking</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <technical_message>amount is missing</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>CNY</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <bank_code>CITIC</bank_code>
  <payment_type>online_banking</payment_type>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
bank_code	bank code	The bank code used to process the transaction, see Bank codes.
payment_type	string	The payment type describes the type of online banking used to process the transaction, see Payment types.

P24

P24 transactions are only asynchronous. After a successful validation of transaction parameters, transaction status is set to pending async and the user is redirected to the P24 payment page where he enters additional information to finish the payment. When the payment reaches a final state, Genesis gateway sends a notification to the merchant.

Request

```cpp
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>p24</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <payment_transaction>bank_code</payment_transaction>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **p24**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer

customer_phone	required*	string(32)	Must contain valid phone number of customer
bank_code	optional	integer	Must be one of the supported Bank codes
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

BANK CODES

Bank codes may vary depending on the gateway configuration, please contact tech-support@emerchantpay.com for further clarifications.

For EUR and PLN currencies:

Bank Name	Bank Code
BLIK - PSP	154
EuroBank	94
Przekaz tradycyjny	178
Przekaz/Przelew tradycyjny	1000
Płac̨e z IKO	135
Płac̨e z Orange	146
Raiffeisen Bank PBL	102
U˙zyj przedpłaty	177
mBank-mTransfer	25

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>p24</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>p24</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAYU

PayU is a payment method for Czech Republic and Poland

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>payu</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>PLN</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Krakov</city>
     <country>PL</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **payu**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	optional	e-mail address	Must contain valid e-mail of customer

billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies and countries:

Currency code	Country code
CZK	CZ
PLN	PL

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payu</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>PLN</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payu</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>PLN</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

POLI

POLi payment is Australia's most popular online banking. The payment method is available within Australia and New Zealand. POLi transactions are asynchronous. After successful validation of transaction parameters, transaction status is set to pending async, the user is redirected to POLi authentication page where he enters additional information to finish the payment. When the payment reaches a final state Genesis gateway sends a notification to the merchant on the URL sent in the request or the URL configured in their account.

Note, in some rare cases, the POLi system might not be able to confirm whether the user's payment is successful. In this case, the funds may have been transferred but the user will not be displayed a receipt from POLi or the merchant. This status can arise due to a bank issue or a local issue to the user.

Therefore, POLi payments recommendation is for merchants to ensure that when end-user clicks on "Return to merchant's website", they land on a page that displays a clear message asking them to check their bank account before processing another transaction to make sure funds have not left the account.

This will reduce the chances of duplicate transactions.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>poli</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>AUD</currency>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Sofia</city>
     <country>AU</country>
     <state>AC</state>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **poli**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported bank countries:

Country name	Country code
Australia	AU
New Zealand	NZ

Supported currencies:

Currency name	Currency code
Australian dollar	AUD
New Zealand dollar	NZD

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>poli</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>AUD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>poli</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>AUD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant

unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PSE (PAGOS SEGUROS EN LINEA)

PSE transanction will be soon deprecated. Please start using Online Banking transaction with PS bank code instead.

PSE (Pagos Seguros en Linea) is the preferred alternative payment solution in Colombia.The solution consists of an interface that offers the client the option to pay for their online purchases in cash, directing it to their online banking.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>pse</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Bogota</city>
     <country>CO</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **pse**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name

last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
CO

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pse</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pse</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

POST FINANCE

PostFinance transanction will be soon deprecated. Please start using Online Banking transaction with PF bank code instead.

PostFinance is an online banking provider in Switzerland

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>post_finance</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Graz</city>
     <country>AT</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **post_finance**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies and countries:

Currency code	Country code
EUR	CH
CHF	CH

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>post_finance</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <post_finance_transaction_id>438</post_finance_transaction_id>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
post_finance_transaction_id	string(255)	The Post Finance transaction ID

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>post_finance</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

RAPIPAGO

RapiPago from Argentina is an offline payment method used for online purchases. Shoppers buy their goods and services online and pay offline at one of the 6,000+ RapiPago payment locations.

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
```

```
  <transaction_type>rapi_pago</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_pending_url>http://www.example.com/pending</return_pending_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>barney_rumble</consumer_reference>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Buenos Aires</city>
    <country>AR</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **rapi_pago**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>rapi_pago</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>rapi_pago</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SAFETYPAY

Safetypay is a real-time bank transfer system that operates in more than 10 different countries. Their main market is in Latin America.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>safetypay</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>safetypay</payment_type>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <payment_transaction>consumer_reference</payment_transaction>
   <payment_transaction>national_id</payment_transaction>
   <payment_transaction>birth_date</payment_transaction>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Tampico</city>
     <country>MX</country>
   </billing_address>
   <risk_params>
```

```
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>ppro</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <payment_type>safetypay</payment_type>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <payment_transaction>consumer_reference</payment_transaction>
  <payment_transaction>national_id</payment_transaction>
  <payment_transaction>birth_date</payment_transaction>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Tampico</city>
    <country>MX</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	**ppro** or **safetypay**. Contact tech support at tech-support@emerchantpay.com for more details.
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required[1]	safetypay	SafetyPay. Contact tech support for more details
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

`1 - payment_type must be submitted only when the transaction type is set to ppro`

Supported countries:

Country
AT
BE
BR
CL
CO

DE
EC
ES
MX
NL
PE
PR

Supported currencies:

Currency Code
EUR
USD

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>safetypay</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ppro/safetypay</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description

transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SANTANDER

Santander transanction will be soon deprecated. Please start using Online Banking transaction with SN bank code instead.

Santander is an online bank transfer for ecommerce purchases. Consumers use their trusted home banking environment, merchants benefit from payment guarantee and swift settlement.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>santander</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Rio de Janeiro</city>
     <country>BR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **santander**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood

state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR
BR
MX
CL

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>santander</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>santander</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)

code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SDD INIT RECURRING SALE

An SddInitRecurringSale transaction initializes a recurring payment and is equal to a normal SddSaleTransaction except that it can be referenced as "initial" transaction in a SddRecurringSale transaction.

Note that if an SddInitRecurringSale is fully refunded, the recurring series is stopped and no more SddRecurringSales can be performed for that recurring series.

If an SddInitRecurringSale is partially refunded, the recurring series can continue with more SddRecurringSales.

Authorize transactions are also available as 3dsecure transactions

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sdd_init_recurring_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <iban>DE09100100101234567891</iban>
   <bic>PBNKDEFFXXX</bic>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <country>DE</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sdd_init_recurring_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required*	url	URL where customer is sent to after successful payment
return_pending_url	required*	url	URL where customer is sent to when asynchronous payment is pending confirmation
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
iban	required	string(34)	Customer's IBAN number
bic	optional	string(11)	SWIFT/BIC code of the customer's bank
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City

neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(140)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Supported countries:

Country Name	Country Code
Austria	AT
Belgium	BE
Cyprus	CY
Estonia	EE
Finland	FI
France	FR
Germany	DE
Greece	GR
Ireland	IE
Italy	IT
Latvia	LV
Lithuania	LT
Luxembourg	LU
Malta	MT
Monaco	MC
Netherlands	NL
Portugal	PT
Slovakia	SK
San Marino	SM
Slovenia	SI
Spain	ES

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_init_recurring_sale</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states

transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_init_recurring_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SDD RECURRING SALE

A SddRecurringSale transaction is a ”repeated” transaction which follows and references a SddInitRecurringSale transaction.

The bank account data is omitted.

Note that SddRecurringSales can be partially or fully refunded if configuration allows it, and this will not stop the sdd recurring series.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sdd_recurring_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>EUR</currency>
   <reference_id>2ee4287e67971380ef7f97d5743bb523</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sdd_recurring_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
dynamic_descriptor_params	optional		

merchant_name	optional	string(140)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_recurring_sale</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_recurring_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>320</code>
  <technical_message>amount is missing!</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:58Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)

code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SDD REFUND

SddRefunds allow to return already billed amounts to customers.

The amount can be fully refunded only, no partial refunds are allowed. Note that SDD refunds can only be done on former approved SDD transactions

Therefore, the reference_id for the corresponding transaction is mandatory.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sdd_refund</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <amount>100</amount>
   <currency>EUR</currency>
   <reference_id>2ee4287e67971380ef7f97d5743bb523</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sdd_refund**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required	string(255)	Description of the transaction for later use.
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
reference_id	required	string(32)	Unique id returned by corresponding transaction

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>sdd_refund</transaction_type>
   <status>pending_async</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <timestamp>2025-11-20T10:18:58Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>EUR</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>sdd_refund</transaction_type>
   <status>error</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <code>320</code>
```

```
    <technical_message>amount is missing!</technical_message>
    <message>Please check input data for errors!</message>
    <timestamp>2025-11-20T10:18:58Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>EUR</currency>
    <sent_to_acquirer>false</sent_to_acquirer>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

SDD SALE

The status of Sepa Direct Debit transactions is not available right after a transaction is made. Merchants receive the status of SDD transaction at 8:30 am (CET), 10:30 am (CET), 3:30 pm (CET) and 7:30 pm (CET). The merchant should have enabled notifications

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sdd_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>EUR</currency>
   <iban>DE09100100101234567891</iban>
   <bic>PBNKDEFFXXX</bic>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <country>DE</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sdd_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required*	url	URL where customer is sent to after successful payment
return_pending_url	required*	url	URL where customer is sent to when asynchronous payment is pending confirmation
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
iban	required	string(34)	Customer’s IBAN number
bic	optional	string(11)	SWIFT/BIC code of the customer’s bank
company_name	optional	string(255)	Name of the company.
mandate_reference	optional	string(255)	Reference which contains the SEPAExpress paper mandate.
billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada

country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(140)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

**Supported countries: **

The supported countries are the same as SDD Init Recurring Sale.

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_sale</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sdd_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

SOFORT

Sofort transactions are only asynchronous. After a successful validation of transaction parameters, transaction status is set to **pending_async**, the user is redirected to Sofort authentication page where he enters additional information to finish the payment. When payment is still waiting for final state, it's state is set to **pending_hold**. As soon as the payment reaches a final state Genesis gateway sends notification to merchant on the configured url into its account.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>sofort</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_pending_url>http://www.example.com/pending</return_pending_url>
  <amount>100</amount>
  <currency>EUR</currency>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Berlin</city>
    <country>DE</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sofort**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	optional	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer

iban	optional	string(24)	International bank account number of the customer
bic	optional	string(12)	Bank Identifier Code
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country name	Country code
Austria	AT
Belgium	BE
Germany	DE
Italy	IT
Netherlands	NL
Poland	PL
Spain	ES
Switzerland	CH

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sofort</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sofort</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

TRUSTLY SALE

Trustly is an oBeP-style alternative payment method that allows you to pay directly with your ebank account.

After initiating a transaction, Trustly will redirect the consumer to Trustly bank page. There the consumer will have to select his/her bank and log in with the regular access codes, choose the account and complete payment.

Account_ID parameter will be returned to the merchant notification url. **Account_ID** identifies each user's bank account once it is processed through Trustly system, it can be stored by the merchant and further used as a reference on the Bank-Pay-out call.

> When using your own hosted payment form, please follow Trustly requirements on services presentation and branding. Please contact your AM or our Technical team.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>trustly_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_transaction>payment_type</payment_transaction>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_success_url_target>self</return_success_url_target>
   <amount>100</amount>
   <currency>EUR</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Max</first_name>
     <last_name>Mustermann</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Berlin</city>
     <country>DE</country>
   </billing_address>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <payment_transaction>user_id</payment_transaction>
   <payment_transaction>account_id</payment_transaction>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **trustly_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_success_url_target	optional	string(255)	URL target for successful payment in Trustly iFrame. Possible values: **self**, **parent**, **top**.
		integer >	

amount	required	0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
user_id	required*	string(255)	Unique user identifier defined by merchant in their own system. ID, username, hash or anything uniquely identifying the consumer requesting the deposit. Must be static per each consumer for any type of transaction where this consumer is involved (trustly_sale, bank pay_out, register_account, select account).
birth_date	optional	dd-mm-yyyy	Date of birth of the beneficiary, or organisational number for the organisation.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
account_id	required	string(255)	Unique user Account identifier at Trustly system, which is used to process a Bank Pay-out call to the consumer, without reference to initial deposit transaction. You will receive this after Trustly_Sale and Select Account call on your notification URL. You will receive this as a response on Trustly Register Account option.

`required* = conditionally required`

Supported countries:

Country name	Country code
Austria	AT
Belgium	BE
Czech Republic	CZ
Denmark	DK
Estonia	EE
Finland	FI
Germany	DE
Latvia	LV
Lithuania	LT
Netherlands	NL
Norway	NO
Poland	PL
Slovakia	SK
Spain	ES
Sweden	SE
United Kingdom	GB

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>trustly_sale</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>trustly_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

UPI

UPI (Unified Payment Interface) transaction is an alternative payment method which allows users to transfer money between bank accounts.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>upi</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>50000</amount>
   <currency>INR</currency>
   <customer_email>travis@example.com</customer_email>
   <virtual_payment_address>someone@bank</virtual_payment_address>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **upi**
transaction_id	required	string(255)	Unique transaction id defined by merchant

transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
document_id	required*	string(255)	Document ID value.
virtual_payment_address	required*	string(255)	Virtual Payment Address (VPA) of the customer, format: someone@bank
user_category	required*	string	User category. If missing, 'default' will be used.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Virtual payment address is used and required for Unified Payment Interface (UPI) transactions.

Supported currencies

Currency name	Currency code
Indian rupee	INR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>upi</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>INR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>upi</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
```

```
  <code>110</code>
  <technical_message>amount is missing</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>INR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

WEBPAY

Webpay transanction will be soon deprecated. Please start using Online Banking transaction with WP bank code instead.

Webpay is a Chilean real-time bank transfer method.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

This transaction type is refundable via Refund transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>webpay</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>john_doe</consumer_reference>
   <national_id>8812128812</national_id>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Santiago</city>
     <country>CL</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **webpay**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details

first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries

Country Name	Country code
Chile	CL

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)

code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

DAVIVIENDA

Davivienda is offering the Bill pay service which is a fast, easy and secure way to pay and manage your bills online to anyone, anytime in Colombia.

This transaction type is refundable via Refund transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>davivienda</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_pending_url>http://www.example.com/pending</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Bogota</city>
     <country>CO</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **davivienda**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
return_pending_url	optional	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address

address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
CO

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>davivienda</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>davivienda</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Cash Payments

CASH

Cash payment methods allow customers to pay bills and online purchases in cash at convenient physical locations such as stores, banks, ATMs, even pharmacies in some countries. Usually, at checkout a voucher is generated with a barcode or another payment reference and the shopper can go to one of the supported shops/locations for the specific payment method and pay this voucher in cash.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>cash</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>50000</amount>
   <currency>MXN</currency>
   <customer_email>travis@example.com</customer_email>
   <payment_type>scotiabank</payment_type>
   <document_id>8812128812</document_id>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Monterrey</city>
     <country>MX</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **cash**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
payment_type	required	string	The payment type describes desired payment method. Must contain one of the allowed Payment types, but they may vary based on the specific setup.
document_id	required	string(255)	Document ID value.
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported currencies

Currency name	Currency code
Mexican Peso	MXN

CASH PAYMENT TYPES

Payment Type Name	Payment Type Code
7 Eleven	seven_eleven
Bancomer	bancomer
Farmacias del Dr. Ahorro	pharmacies_del_dr_ahorro
Farmacias Santa Maria	pharmacies_santa_maria
OXXO	oxxo
Scotiabank	scotiabank

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cash</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>MXN</currency>
  <payment_type>scotiabank</payment_type>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
redirect_url	url	The redirect URL to the provider page for payment finalization.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
payment_type	string	The payment type describes the method used to process cash transaction. See Payment types.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>cash</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <code>110</code>
  <technical_message>amount is missing</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>MXN</currency>
  <payment_type>scotiabank</payment_type>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
payment_type	string	The payment type describes the method used to process cash transaction. See Payment types.

BALOTO

Baloto is a cash payment option in Colombia. It allows the customers to receive a voucher at check-out. The voucher can then be paid in any of the Via Boleto offices in cash.

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>baloto</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
```

```
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>barney_rubble</consumer_reference>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Bogota</city>
    <country>CO</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **baloto**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
CO

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>baloto</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>baloto</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BANCO DE OCCIDENTE

Banco de Occidente transanction will be soon deprecated. Please start using Online Banking transaction with BO bank code instead.

Banco de Occidente is a cash payment method for Colombia

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>banco_de_occidente</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Bogota</city>
    <country>CO</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **banco_de_occidente**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
CO

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>banco_de_occidente</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>banco_de_occidente</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BOLETO

Boleto is a payment service in Brazil

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>boleto</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_reference>barney_rubble</consumer_reference>
  <national_id>8812128812</national_id>
  <birth_date>30-12-1992</birth_date>
  <customer_email>travis@example.com</customer_email>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Rio de Janeiro</city>
    <country>BR</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **boleto**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier

national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>boleto</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <barcode>03395929800000015009008773800000000000270101</barcode>
  <ticket_expiry_date>04052022</ticket_expiry_date>
  <digitable_line>03399008707380000000900004301016489750000019000</digitable_line>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
barcode	string(44)	Barcode digit value acquired after transaction process
ticket_expiry_date	string(8)	Transaction expiry date in format %d%m%Y
digitable_line	string(47)	Digitable line value acquired after transaction process

Error Response

Response


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

```
    <transaction_type>boleto</transaction_type>
    <status>error</status>
    <mode>live</mode>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <code>110</code>
    <message>Something went wrong, please contact support!</message>
    <timestamp>2025-11-20T10:18:59Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <sent_to_acquirer>true</sent_to_acquirer>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

EFECTY

Efecty is a cash-based payment method.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>efecty</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Bogota</city>
     <country>CO</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **efecty**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name

address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
CO

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>efecty</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>efecty</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states

transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

OXXO

OXXO is the preferred payment method in Mexico. It is a cash payment via a barcode document thats accepted in more than 14,000 stores.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>oxxo</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Mexico City</city>
     <country>MX</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **oxxo**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address

address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
MX

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>oxxo</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>oxxo</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PAGO FACIL

Pago Facil is a cash-based payment used for online purchases.

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>pago_facil</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rumble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>barney@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Buenos Aires</city>
     <country>AR</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **pago_facil**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
AR

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pago_facil</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pago_facil</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

PIX

Pix is a payment service created by the Central Bank of Brazil (BACEN), which represents a new way of receiving/sending money. Pix allows payments to be made instantly. The customer can pay bills, invoices, public utilities, transfer and receive credits in a facilitated manner, using only Pix keys (CPF/CNPJ).

Warning: We do not recommend using IFrames. This causes the scheme’s pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>pix</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
```

```
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <return_pending_url>http://www.example.com/pending</return_pending_url>
    <amount>100</amount>
    <currency>USD</currency>
    <document_id>12345678909</document_id>
    <birth_date>30-12-1992</birth_date>
    <customer_email>travis@example.com</customer_email>
    <beneficiary>
      <name>ABC Corporation</name>
      <document_id>12345678000190</document_id>
      <pix_key>e89b1e34-18e0-40a7-9dd7-5a47d54a6b4f</pix_key>
    </beneficiary>
    <billing_address>
      <first_name>Barney</first_name>
      <last_name>Rubble</last_name>
      <address1>14, Nerazdelni str</address1>
      <zip_code>1407</zip_code>
      <city>Rio de Janeiro</city>
      <country>BR</country>
    </billing_address>
    <risk_params>
      <user_id>123456</user_id>
    </risk_params>
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **pix**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required*	url	URL where customer is sent to after successful payment
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment
return_pending_url	required*	url	URL where customer is sent to when asynchronous payment is pending confirmation
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
document_id	required	string(255)	Document ID of the consumer. See Document ID Parameter for more details.
customer_email	required*	e-mail address	Must contain valid e-mail of customer
mothers_name	optional	string(255)	Mother's name of the customer. Submitting this parameter can increase the acceptance ratio for the payment method.
gender	optional	enum	0 = Male, 1 = Female, 2 = Other. Submitting this parameter can increase the acceptance ratio for the payment method.
marital_status	optional	enum	0 = NotMarried, 1 = Married, 2 = Divorced, 3 = Separate, 4 = Widower, 5 = Single, 6 = Other. Submitting this parameter can increase the acceptance ratio for the payment method.
sender_occupation	optional	string(255)	Occupation of the recepient. Submitting this parameter can increase the acceptance ratio for the payment method.
nationality	optional	string(255)	Nationality of the payer. Submitting this parameter can increase the acceptance ratio for the payment method.
country_of_origin	optional	string(255)	Country of origing of the payer. Two-letter iso codes. Submitting this parameter can increase the acceptance ratio for the payment method.
birth_city	optional	string(255)	City of birth of the payer. Submitting this parameter can increase the acceptance ratio for the payment method.
birth_state	optional	string(255)	Birth state of the payer. Submitting this parameter can increase the acceptance ratio for the payment method.
company_type	optional	enum	0 = SA, 1 = LTDA, 2 = MEI, 3 = ME, 4 = EIRELI, 5 = Condominium, 6 = Closed SA, 7 = Simple EIRELI, 8 = Outros. Applicable for B2B payments only. Submitting this parameter can increase the acceptance ratio for the payment method.
company_activity	optional	string(255)	Type of company activity. Applicable for B2B payments only. Submitting this parameter can increase the acceptance ratio for the payment method.
birth_date	optional	string(10)	Birth date of the consumer
incorporation_date	optional	dd-mm-yyyy	Applicable for B2B payments only. Submitting this parameter can increase the acceptance ratio for the payment method.
beneficiary	optional		The beneficiary parameters. Can only be submitted in special cases. Please contact Tech Support for more details.
name	optional	string(255)	The name of the beneficiary, either a Natural Person or Legal Person.
document_id	optional	string(14)	The Document ID of the beneficiary, such as CPF or CNPJ for Brazilian entities.
pix_key	optional	string(36)	The PIX key associated with the beneficiary.
billing_address	required		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code

city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
BR

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pix</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <provider_unique_id>54321</provider_unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <emv_string>00020101021226870014br.gov.bcb.pix2565pix-h.santander.com.br/qr/v2/573119fe-8811-4612-9233-7252abc22ef4520400005303986580 2BR5925EMERCHANTPAY DO BRAZIL...6009SAO PAULO62070503***6304e675</emv_string>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
provider_unique_id	string(255)	The unique transaction identifier on the provider side, returned only for specific gateways.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
emv_string	string(255)	A string representation of the QR code.

Error Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>pix</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

REDPAGOS

Redpagos is a cash payment in Uruguay

Warning: We do not recommend using IFrames. This causes the scheme's pages not to render correctly and not complete the payment.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>redpagos</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_reference>barney_rubble</consumer_reference>
   <national_id>8812128812</national_id>
   <birth_date>30-12-1992</birth_date>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Montevideo</city>
     <country>UY</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **redpagos**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
consumer_reference	required	string(20)	Consumer reference is a unique consumer identifier
national_id	required	string(20)	National ID of the consumer. See Document ID Parameter for more details.
birth_date	optional	string(20)	Birth date of the customer
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries:

Country
UY

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>redpagos</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>redpagos</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:18:59Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Gift Cards

INTERSOLVE

Intersolve transactions are made using gift card provided by Intersolve

Using an intersolve transaction, the amount is immediately billed to the customer's gift card.

It can be reversed via a void transaction. Intersolve gift cards also support payout.

Use intersolve transactions if you are using gift cards provided by Intersolve.

This transaction type supports Tokenization.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>intersolve</transaction_type>
   <transaction_id>1196432505475 01c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_number>7000001163991388834</card_number>
   <cvv>944062</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **intersolve**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.

merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

FASHIONCHEQUE

Fashioncheque transactions are made using gift card provided by Fashioncheque

Using a fashioncheque transaction, the amount is immediately billed to the customer's gift card.

It can be reversed via a void transaction on the same day of the transaction. They can also be refunded.

Use fashioncheque transactions, if you are using gift cards provided by Fashioncheque.

This transaction type supports Tokenization.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>fashioncheque</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_number>6046425117120757123</card_number>
   <cvv>121839</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **fashioncheque**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Only USD and EUR
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.

merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>fashioncheque</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>fashioncheque</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

TCS

The container store **transactions are made using gift cards provided by TCS**.

The amount from a Container Store Transactions is immediately billed to the customer's gift card.

It can be reversed via a void transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>container_store</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_number>6046425117120757123</card_number>
   <cvv>121839</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **container_store**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Only USD and EUR
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.

merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>container_store</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>container_store</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

SPLIT PAYMENTS

Split payments are performed on gift card transaction types when there isn’t enough balance in the gift card. In order to use split payments you need to enable them on terminal. For more information please contact tech support.

Split payments follow this workflow:

- Split payment can be initiated only on gift card transaction.
- You can have maximum three payment series including the initial transaction.
- If the gift card does not have enough balance to perform the transaction, the whole available balance is taken from the gift card and new split payment is initiated.
- You can continue the split payment with another gift card
- You can finish the split payment with either gift card or credit card by submitting the ‘unique id’ of the initial transaction as ‘reference id’ in the request.
- Any failure during split payment causes rollback of all split payment series transactions.

Credit card transaction can only be last in split payment series and any series transactions must be submitted with the actual leftover amount.

Example for initial split payment transaction:

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>fashioncheque</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>5000</amount>
   <currency>EUR</currency>
   <card_number>6046425117120757123</card_number>
   <cvv>121839</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **fashioncheque**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Only USD and EUR
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.

merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>fashioncheque</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>406bc1b340472db4dbbba4b749850234</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>2000</amount>
  <currency>EUR</currency>
  <split_payment>initiated</split_payment>
  <leftover_amount>3000</leftover_amount>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
split_payment	string	Split payment status for this transaction. Should be ’initiated’.
leftover_amount	integer	Leftover amount of transaction in minor currency unit, see Currency Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>fashioncheque</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z

descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Example for continued split payment transaction:

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>intersolve</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>406bc1b340472db4dbbba4b749850234</reference_id>
   <amount>3000</amount>
   <currency>EUR</currency>
   <card_number>7000001163991388834</card_number>
   <cvv>944062</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **intersolve**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	The 'unique id' of the initial split payment transaction.
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.

merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>2500</amount>
  <currency>EUR</currency>
  <split_payment>continued</split_payment>
  <leftover_amount>500</leftover_amount>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
split_payment	string	Split payment status for this transaction. Should be ‘continued’.
leftover_amount	integer	Leftover amount of transaction in minor currency unit, see Currency Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>3000</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z

descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Example for finalized split payment transaction:

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>intersolve</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>406bc1b340472db4dbbba4b749850234</reference_id>
   <amount>500</amount>
   <currency>EUR</currency>
   <card_number>7000001163991388834</card_number>
   <cvv>944062</cvv>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **intersolve**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	The 'unique id' of the initial split payment transaction.
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_number	required	string(19..21)	Gift card number
cvv	required*	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted
billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.

merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <split_payment>finalized</split_payment>
  <leftover_amount>0</leftover_amount>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
split_payment	string	Split payment status for this transaction. Should be ’finalized’.
leftover_amount	integer	Leftover amount of transaction in minor currency unit, see Currency Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>intersolve</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>Transaction_id is invalid!</technical_message>
  <message>Transaction_id is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z

descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Split Payment can also be finalized using Sale or Sale3D

Example for finalized Sale split payment transaction:

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>406bc1b340472db4dbbba4b749850234</reference_id>
   <amount>500</amount>
   <currency>EUR</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required*	string(32)	The ‘unique id’ of the initial split payment transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address

address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <split_payment>finalized</split_payment>
  <leftover_amount>0</leftover_amount>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
split_payment	string	Split payment status for this transaction. Should be 'finalized'.

leftover_amount	integer	Leftover amount of transaction in minor currency unit, see Currency Handling for details
sent_to_acquirer	string(255)	"true" or "false"
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <response_code>57</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>billing_address[zip_code] is invalid!</technical_message>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Example for finalized Sale 3D split payment transaction:

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sale3d**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	The 'unique id' of the initial split payment transaction
notification_url	required[1]	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required[1]	url	URL where customer is sent to after successful payment
return_failure_url	required[1]	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least)
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code

city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
mpi_params	required[2]		
cavv	required[3]	string(255)	Verification Id of the authentication. Please note this can be the CAVV for Visa Card or UCAF to identify MasterCard.
eci	required[3]	string(255)	See Electronic Commerce Indicator as returned from the MPI for details
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

`1 - required if mpi_params is not present, the transaction will be handled asynchronously. Not required if configured on Terminal or Merchant level. Contact [tech-support@#{email_domain_name}](mailto:tech-support@#{email_domain_name}) for more details.`

`2 - required if transaction should be handled synchronous.`

`3 - eci is always required if mpi_params is present. cavv is not required for the 3D attempted only workflow, but it is strongly recommended in a combination with the Directory Server ID in order to be in the scope of the 3DSv2 authentication protocol.`

Successful Asynchronous Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <split_payment>finalized</split_payment>
  <leftover_amount>0</leftover_amount>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.

avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
split_payment	string	Split payment status for this transaction. Should be ‘finalized’.
leftover_amount	integer	Leftover amount of transaction in minor currency unit, see Currency Handling for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Voiding of split payments:

- Voiding of any transaction in unfinished split payment (while still pending async) will cause rollback of all other transactions in split payment series. The current transaction will appear as voided while the other transaction will become declined.
- Voiding any transaction after the split payment has been completed will cause voiding only of the single transaction. In order to revert such split payment you need to manually void all transactions in it.
- The above points are valid also for refunding the transactions if the gift card gateway supports refund.

Split Payment Timeouts:

- All unfinished split payments will be automatically timed out after a period of time and all transactions in them will be rollbacked.
- If the split payment is finished with async 3D credit card transaction the split payment will be timed out according to the mpi timeout of the final transaction.

Invoice Payment Methods

Alternative payments refer to payment methods that are used as an alternative to credit card payments.

Each alternative payment method has its own unique application, settlement process and currency support.

INVOICE

Klarna is a Swedish e-commerce company that provides payment services for online stores.

With Invoice transactions, you can confirm that an order is successful.

After settling the transaction (e.g. shipping the goods), you should use invoice capture transaction type to capture the amount.

Invoice transaction will automatically be cancelled after a certain time frame, most likely two weeks.

For a typical e-commerce application it is recommended to authorize the amount on incoming orders and capture it when shipping the goods.

If you choose not to serve the customer, consider to void the invoice to cancel the initial transaction.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>invoice</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>klarna</payment_type>
   <payment_method_category>pay_over_time</payment_method_category>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel</return_cancel_url>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>60</amount>
   <currency>EUR</currency>
   <customer_phone>1987987987987</customer_phone>
   <customer_email>travis@example.com</customer_email>
   <customer_gender>male</customer_gender>
   <customer_birthdate>1990-03-20</customer_birthdate>
   <customer_reference_number>123</customer_reference_number>
   <order_tax_amount>0</order_tax_amount>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Berlin</city>
     <neighborhood>Lichtenberg</neighborhood>
     <state>Berlin</state>
     <country>DE</country>
   </billing_address>
   <shipping_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Berlin</city>
     <neighborhood>Lichtenberg</neighborhood>
     <state>Berlin</state>
     <country>DE</country>
   </shipping_address>
   <items>
     <item>
       <item_type>physical</item_type>
       <reference>19-402-USA</reference>
       <name>BatteryPowerPack</name>
       <quantity>1</quantity>
       <unit_price>60</unit_price>
       <tax_rate>0</tax_rate>
       <total_amount>60</total_amount>
       <total_discount_amount>0</total_discount_amount>
       <total_tax_amount>0</total_tax_amount>
       <image_url>https://example.com/image_url</image_url>
       <product_url>https://example.com/product_url</product_url>
       <quantity_unit>pcs</quantity_unit>
       <merchant_data>
         <marketplace_seller_info>Electronic gadgets</marketplace_seller_info>
       </merchant_data>
     </item>
   </items>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **invoice**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required	string	Payment provider type: **klarna** / **secure_invoice**
payment_method_category	required	string(255)	Payment method category: either **pay_over_time** or **pay_later**
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		

first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
customer_gender	optional		Customer gender
customer_birthdate	required*	yyyy-mm-dd	Customer date of birth, required for Secure Invoice
customer_reference_number	required*	string(255)	Customer reference number, required for Secure Invoice
order_tax_amount	required		Non-negative, minor units. The total tax amount of the order
items	required		List with items
item_type	required	string(255)	Order line type. Possible values: Supported item types
quantity	required	integer	Non-negative. The item quantity
unit_price	required	integer	Minor units. Includes tax, excludes discount(max value: 100000000)
total_amount	required	integer	Includes tax and discount. Must match (quantity unit price) - total discount amount divided by quantity (max value: 100000000)
reference	optional	string(255)	Article number, SKU or similar
name	optional	string(255)	Descriptive item name
tax_rate	optional	integer	Non-negative. In percent, two implicit decimals. I.e 2500 = 25.00 percent
total_discount_amount	optional	integer	Non-negative minor units. Includes tax
total_tax_amount	optional	integer	Must be within 1 of total amount - total_amount * 10000 / (10000 + tax rate). Negative when type is discount
image_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
product_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
quantity_unit	optional	string(8)	Unit used to describe the quantity, e.g. kg, pcs... If defined has to be 1-8 characters
product_identifiers	optional		List with product identifiers
brand	optional	string(255)	The product's brand name as generally recognized by consumers. If no brand is available for a product, do not supply any value
category_path	optional	string(255)	The product's category path as used in the merchant's webshop. Include the full and most detailed category and separate the segments with ' > '
global_trade_item_number	optional	string(255)	The product's Global Trade Item Number (GTIN). Common types of GTIN are EAN, ISBN or UPC. Exclude dashes and spaces, where possible
manufacturer_part_number	optional	string(255)	The product's Manufacturer Part Number (MPN), which - together with the brand - uniquely identifies a product. Only submit MPNs assigned by a manufacturer and use the most specific MPN possible
merchant_data	optional		List with merchant data
marketplace_seller_info	optional	string(255)	Information for merchant marketplace

`required* = conditionally required`

Supported countries:

Country	Country code
Austria	AT
Denmark	DK
Finland	FI
Germany	DE
Netherlands	NL
Norway	NO
Sweden	SE

Supported item types:

Item Types
physical
discount
shipping fee
sales tax
digital
gift card
store credit
surcharge

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
```

```
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"

INVOICE CAPTURE

Invoice capture settles a Invoice transaction.

Do this when you are shipping goods, for example. A Invoice capture can only be used after a Invoice on the same transaction.

Therefore, the `reference_id` of the Invoice transaction is mandatory.

> ℹ You can also use invoice capture for partial amount of the initial invoice authorize amount but invoice capture amount should be the same as the sum of items total amount. However, you cannot capture a higher amount than initially authorized.

Transaction workflow:

1. The merchant sends invoice transaction to the gateway.
2. The gateway replies to it. One of returned values is the unique id of the transaction.
3. The merchant sends invoice capture transaction. Its reference id is unique id of invoice response.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>invoice_capture</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>klarna</payment_type>
   <iban>DE09100100101234567891</iban>
```

```
    <account_holder>Ivan Ivanov</account_holder>
    <bank_transfer_remittance_slip>123123123</bank_transfer_remittance_slip>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <reference_id>43672</reference_id>
    <amount>60</amount>
    <currency>EUR</currency>
    <items>
      <item>
        <item_type>physical</item_type>
        <reference>19-402-USA</reference>
        <name>BatteryPowerPack</name>
        <quantity>1</quantity>
        <unit_price>60</unit_price>
        <tax_rate>0</tax_rate>
        <total_amount>60</total_amount>
        <total_discount_amount>0</total_discount_amount>
        <total_tax_amount>0</total_tax_amount>
        <image_url>https://example.com/image_url</image_url>
        <product_url>https://example.com/product_url</product_url>
        <quantity_unit>pcs</quantity_unit>
        <merchant_data>
          <marketplace_seller_info>Electronic gadgets</marketplace_seller_info>
        </merchant_data>
      </item>
    </items>
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **invoice_capture**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required	string	Payment provider type: **klarna** / **secure_invoice**
account_holder	required*	string(255)	Account Holder, required for Secure Invoice in case of Direct Debit payment (payment_method_category: pay_over_time)
iban	required*	string(255)	IBAN, required for Secure Invoice in case of Direct Debit payment (payment_method_category: **pay_over_time**)
bank_transfer_remittance_slip	required*	string(255)	Bank Transfer Remittance Slip, required for Secure Invoice. Less then 16 symbols.
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
items	required		List with items
item_type	required	string(255)	Order line type. Possible values: Supported item types
quantity	required	integer	Non-negative. The item quantity
unit_price	required	integer	Minor units. Includes tax, excludes discount(max value: 100000000)
total_amount	required	integer	Includes tax and discount. Must match (quantity unit price) - total discount amount divided by quantity (max value: 100000000)
reference	optional	string(255)	Article number, SKU or similar
name	optional	string(255)	Descriptive item name
tax_rate	optional	integer	Non-negative. In percent, two implicit decimals. I.e 2500 = 25.00 percent
total_discount_amount	optional	integer	Non-negative minor units. Includes tax
total_tax_amount	optional	integer	Must be within 1 of total amount - total_amount * 10000 / (10000 + tax rate). Negative when type is discount
image_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
product_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
quantity_unit	optional	string(8)	Unit used to describe the quantity, e.g. kg, pcs... If defined has to be 1-8 characters
product_identifiers	optional		List with product identifiers
brand	optional	string(255)	The product's brand name as generally recognized by consumers. If no brand is available for a product, do not supply any value
category_path	optional	string(255)	The product's category path as used in the merchant's webshop. Include the full and most detailed category and separate the segments with ' > '
global_trade_item_number	optional	string(255)	The product's Global Trade Item Number (GTIN). Common types of GTIN are EAN, ISBN or UPC. Exclude dashes and spaces, where possible
manufacturer_part_number	optional	string(255)	The product's Manufacturer Part Number (MPN), which - together with the brand - uniquely identifies a product. Only submit MPNs assigned by a manufacturer and use the most specific MPN possible
merchant_data	optional		List with merchant data
marketplace_seller_info	optional	string(255)	Information for merchant marketplace

`required* = conditionally required`

Supported countries:

Country	Country code
Austria	AT
Denmark	DK
Finland	FI
Germany	DE
Netherlands	NL
Norway	NO
Sweden	SE

Supported item types:

Item Types

physical
discount
shipping_fee
sales_tax
digital
gift_card
store_credit
surcharge

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice_capture</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice_capture</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
sent_to_acquirer	string(255)	"true" or "false"

Crypto

Alternative payment methods supporting digital cryptocurrencies.

BITPAY SALE

BitPay is a cryptocurrency payments provider supporting blockchain payments with Bitcoin (BTC) and BitcoinCash (BCH).

BitPay Sale is an asynchronous transaction type.

When this payment method is selected at checkout, the customer will be redirected to the BitPay system window including all the data for the payment: Bitcoin/BitcoinCash account, amount to be paid in cryptocurrency and the Fiat equivalent.

If the customer possesses a BitPay wallet or another BitPay compatible crypto wallet, the payment can be done from that window with one click, otherwise a QR CODE containing all the payment data can be scanned and used in any crypto wallet.

Then the customer has 15 minutes to fulfill the generated invoice.

If that timeframe is not met, the invoice will expire and the Merchant will be notified.

If the invoice is fulfilled in the timeframe, it needs to obtain 6 blockchain confirmations (1 hour) before it’s safe for the payment to be considered as completed.

At that point, the Merchant will be notified for the approved payment.

After the 6th confirmation, when the transaction is completed, the Merchant can process a refund if it’s needed.

Supported countries

Country name	Country code
Afghanistan	AF
Aland Islands	AX
Albania	AL
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antarctica	AQ
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bonaire, Sint Eustatius and Saba	BQ
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL
China	CN
Christmas Island	CX
Cocos (Keeling) Islands	CC

Colombia	CO
Comoros	KM
Congo	CG
Congo, the Democratic Republic of the	CD
Cook Islands	CK
Costa Rica	CR
Cote D'Ivoire	CI
Croatia	HR
Cuba	CU
Curacao	CW
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands (Malvinas)	FK
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guadeloupe	GP
Guam	GU
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and McDonald Islands	HM
Holy See (Vatican City State)	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Iran, Islamic Republic of	IR
Ireland	IE
Isle of Man	IM
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP

Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kosovo, Republic of	XK
Kuwait	KW
Lao People's Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libyan Arab Jamahiriya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Madagascar	MG
Malawi	MW
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia, Federated States of	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montenegro	ME
Montserrat	MS
Mozambique	MZ
Myanmar	MM
Namibia	NA
Nauru	NR
Netherlands	NL
Netherlands Antilles	AN
New Caledonia	NC
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Niue	NU
Norfolk Island	NF
Northern Mariana Islands	MP
Norway	NO
Oman	OM
Palau	PW
Panama	PA
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH

Pitcairn	PN
Poland	PL
Portugal	PT
Puerto Rico	PR
Qatar	QA
Reunion	RE
Romania	RO
Russian Federation	RU
Rwanda	RW
Saint Barthélemy	BL
Saint Helena	SH
Saint Kitts and Nevis	KN
Saint Lucia	LC
Saint Martin French Part	MF
Saint Pierre and Miquelon	PM
Saint Vincent and the Grenadines	VC
Samoa	WS
San Marino	SM
Sao Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Sint Maarten (Dutch part)	SX
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Georgia and the South Sandwich Islands	GS
South Sudan	SS
Spain	ES
Sri Lanka	LK
Sudan	SD
Suriname	SR
Svalbard and Jan Mayen	SJ
Swaziland	SZ
Sweden	SE
Switzerland	CH
Syrian Arab Republic	SY
Taiwan, Province of China	TW
Tajikistan	TJ
Tanzania, United Republic of	TZ
Thailand	TH
Timor-Leste	TL
Togo	TG
Tokelau	TK
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkmenistan	TM
Turks and Caicos Islands	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA
United Arab Emirates	AE
United Kingdom	GB
United States	US

United States Minor Outlying Islands	UM
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Venezuela, Bolivarian Republic of	VE
Virgin Islands, British	VG
Virgin Islands, U.S.	VI
Wallis and Futuna	WF
Western Sahara	EH
Yemen	YE
Zambia	ZM
Zimbabwe	ZW

Supported currencies

Currency name	Currency code
Afghan Afghani	AFN
Albanian Lek	ALL
Angolan Kwanza	AOA
Argentine Peso	ARS
Armenian Dram	AMD
Aruban Florin	AWG
Australian Dollar	AUD
Azerbaijani Manat	AZN
Bahamian Dollar	BSD
Bahraini Dinar	BHD
Barbadian Dollar	BBD
Belarusian Ruble	BYN
Belize Dollar	BZD
Bermudan Dollar	BMD
Bhutanese Ngultrum	BTN
Bosnia-Herzegovina Convertible Mark	BAM
Botswanan Pula	BWP
Brazilian Real	BRL
British Pound Sterling	GBP
Brunei Dollar	BND
Bulgarian Lev	BGN
Burundian Franc	BIF
CFA Franc BCEAO	XOF
CFA Franc BEAC	XAF
CFP Franc	XPF
Canadian Dollar	CAD
Cape Verdean Escudo	CVE
Caribbean Guilder	XCG
Cayman Islands Dollar	KYD
Chilean Peso	CLP
Chinese Yuan	CNY
Colombian Peso	COP
Comorian Franc	KMF
Congolese Franc	CDF
Costa Rican Colón	CRC
Cuba Pesos	CUP
Czech Republic Koruna	CZK
Danish Krone	DKK
Djiboutian Franc	DJF
Dominican Peso	DOP
East Caribbean Dollar	XCD
Eritrean Nakfa	ERN
Ethiopian Birr	ETB
Falkland Islands Pound	FKP
Fijian Dollar	FJD

Gambian Dalasi	GMD
Georgian Lari	GEL
Ghanaian Cedi	GHS
Gibraltar Pound	GIP
Guatemalan Quetzal	GTQ
Guinean Franc	GNF
Guyanaese Dollar	GYD
Haitian Gourde	HTG
Honduran Lempira	HNL
Hong Kong Dollar	HKD
Hungarian Forint	HUF
Icelandic Króna	ISK
Indian Rupee	INR
Iran, Rials	IRR
Israeli New Sheqel	ILS
Jamaican Dollar	JMD
Japanese Yen	JPY
Jordanian Dinar	JOD
Kazakhstani Tenge	KZT
Kenyan Shilling	KES
Korea (North), Won	KPW
Kuwaiti Dinar	KWD
Laotian Kip	LAK
Lebanese Pound	LBP
Lesotho Loti	LSL
Liberian Dollar	LRD
Libyan Dinar	LYD
Macanese Pataca	MOP
Malagasy Ariary	MGA
Malawian Kwacha	MWK
Malaysian Ringgit	MYR
Maldivian Rufiyaa	MVR
Mauritanian Ouguiya	MRU
Mauritian Rupee	MUR
Mexican Peso	MXN
Moldovan Leu	MDL
Mongolian Tugrik	MNT
Mozambican Metical	MZN
Myanma Kyat	MMK
Namibian Dollar	NAD
New Taiwan Dollar	TWD
New Zealand Dollar	NZD
Nicaraguan Córdoba	NIO
Nigerian Naira	NGN
Norwegian Krone	NOK
Omani Rial	OMR
Panamanian Balboa	PAB
Papua New Guinean Kina	PGK
Paraguayan Guarani	PYG
Peruvian Nuevo Sol	PEN
Philippine Peso	PHP
Polish Zloty	PLN
Qatari Rial	QAR
Romanian Leu	RON
Russian Ruble	RUB
Rwandan Franc	RWF
Saint Helena Pound	SHP
Salvadoran Colón	SVC
Samoan Tala	WST

Saudi Riyal	SAR
Serbian Dinar	RSD
Seychellois Rupee	SCR
Sierra Leonean Leone	SLL
Singapore Dollar	SGD
Solomon Islands Dollar	SBD
Somali Shilling	SOS
South African Rand	ZAR
South Korean Won	KRW
South Sudanese Pound	SSP
Sri Lankan Rupee	LKR
Sudan, Pounds	SDG
Surinamese Dollar	SRD
Swazi Lilangeni	SZL
Swedish Krona	SEK
Swiss Franc	CHF
Syria Pounds	SYP
São Tomé and Príncipe Dobra	STN
Tajikistani Somoni	TJS
Tanzanian Shilling	TZS
Thai Baht	THB
Tongan Pa‘anga	TOP
Trinidad and Tobago Dollar	TTD
Tunisian Dinar	TND
Turkmenistani Manat	TMT
Ugandan Shilling	UGX
Ukraine, Hryvnia	UAH
United Arab Emirates Dirham	AED
Uruguayan Peso	UYU
Uzbekistan Som	UZS
Vanuatu Vatu	VUV
Yemeni Rial	YER
Zambian Kwach	ZMW

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bitpay_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/a55ab44d242f</return_url>
   <amount>3000</amount>
   <currency>EUR</currency>
   <customer_email>travis@example.com</customer_email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Berlin</city>
     <country>DE</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bitpay_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	optional	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_url	required	url	URL where consumer is sent to after payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_email	required	e-mail address	Must contain valid e-mail of customer
billing_address	required*		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address

address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_sale</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/649e1ff35c61</redirect_url>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>3000</amount>
  <currency>EUR</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_sale</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <technical_message>Something went wrong, please contact support!</technical_message>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>3000</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Payouts

BANK PAY-OUT

Bank Pay-out option allows merchants to transfer funds directly to their consumers' bank account.

To process a bank pay-out via Trustly system, you need to have your customer’s unique **Account_ID**. It is returned to your notification url during initial Trustly sale transaction. Alternatively, you may generate new customer’s **Account_ID** via one the following steps: Trustly-register-account or Trustly-select-account

Once you’ve got your consumer’s **Account_ID**, you may proceed to the Bank-Pay-out call.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bank_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>50000</amount>
   <currency>INR</currency>
   <customer_phone>+1987987987987</customer_phone>
   <customer_email>travis@example.com</customer_email>
   <bank_name>Netbanking</bank_name>
   <bank_code>321</bank_code>
   <bank_branch>HDFC0000001</bank_branch>
   <bank_account_number>1234123412341234</bank_account_number>
   <bank_account_name>Anurak Nghuen</bank_account_name>
   <id_card_number>123789456</id_card_number>
   <bank_account_type>C</bank_account_type>
   <bank_account_verification_digit>1</bank_account_verification_digit>
   <document_type>PASS</document_type>
   <payment_transaction>document_id</payment_transaction>
   <payment_type>bank_to_bank</payment_type>
   <payer>
     <document_id>12345678000190</document_id>
     <bank_code>100</bank_code>
     <bank_account_number>1234545</bank_account_number>
     <bank_branch>0010</bank_branch>
     <bank_account_verification_digit>5</bank_account_verification_digit>
     <bank_phone_number>01234567891</bank_phone_number>
   </payer>
   <billing_address>
     <first_name>Anurak</first_name>
     <last_name>Nghuen</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>New Delhi</city>
     <state>New Delhi</state>
     <country>IN</country>
   </billing_address>
   <company_type>EIRELI</company_type>
   <company_activity>Mining</company_activity>
   <incorporation_date>2020-03-02</incorporation_date>
   <mothers_name>Maria</mothers_name>
   <pix_key>78690450041</pix_key>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bank_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
bank_name	optional	bank name	Name of the bank. If specified, it must be one of the supported Bank Names
bank_code	required	bank code	The bank code used to process the transaction. Must be one of the supported Bank codes.
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required[1]	string(32)	Must contain valid phone number of customer
bank_branch	required*	bank branch	Name of the Bank branch.
bank_account_name	required*	string(255)	Bank account name is required, for CNY currency and should be in Simplified Chinese. For other currency, must be in English Language.
		bank	

bank_account_number	required*	account number	Bank account number of the customer.
bank_province	required*	bank province	Name of the province that the bank is located.
id_card_number	required*	id card number	ID card number. See Document ID Parameter for more details.
bank_account_type	required*	string(1)	The type of account. C: for Checking accounts S: for Savings accounts M: for Maestra accounts(Only Peru) P: for Payment accounts
bank_account_verification_digit	required*	string(1)	Single - digit verification code assigned by the external provider, used to validate the bank account.
document_type	required*	string(10)	ID card/document type
document_id	required*	string(255)	Document ID value.
account_id	required*	string(255)	Unique account identifier in Trustly's system. You will receive this after Select Account call and after Trustly Sale on the notification URL.
user_id	required*	string(255)	Unique user identifier defined by merchant in their own system. ID, username, hash or anything uniquely identifying the consumer requesting the deposit. Must be static per each consumer for any type of transaction where this consumer is involved (trustly_sale, bank pay_out, register_account, select account).
birth_date	required*	dd-mm-yyyy	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
payment_type	required*	string(12)	Bank payout subtype. Available values: bank_to_bank, pix, bsb, pay_id, bank_to_bank_b2b, pix_b2b, clabe, cellphone.
company_type	required*	string(255)	Company type of the customer. For Legal Person.
company_activity	required*	string(255)	Company activity of the customer. For Legal Person.
incorporation_date	required*	yyyy-mm-dd	The incoroporation date of the customer. For Legal Person.
mothers_name	required*	string(255)	Mother's name of the customer.
pix_key	required*	string(255)	PIX key of the customer.
payer	optional		The payer details. This field is required only in special cases. Please contact Tech Support for more information.
document_id	required*	string(16)	Payer document ID. CPF (for individuals) or CNPJ (for legal entities) in Brazil.
bank_code	required*	string(12)	The bank code used to process the transaction. Must be one of the supported Bank codes.
bank_account_number	required*	string(33)	The payer's bank account number.
bank_branch	required*	string(11)	The name of the bank branch where the account is held.
bank_account_verification_digit	required*	string(1)	Single - digit verification code assigned by the external provider, used to validate the bank account.
bank_phone_number	required*	string(11)	The payer's bank contact phone number.
billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

1 - Only for Brazilian transactions allowed characters are as follows:

- 12345678901: Exactly 11 digits.
- +1234567890123: An optional plus sign followed by exactly 13 digits.

Supported currencies

Currency name	Currency code
Argentine peso	ARS
Brazilian real	BRL
Chilean peso	CLP
China yen	CNY
Colombian peso	COP
Indonesian rupiah	IDR
Indian rupee	INR
Malaysian ringgit	MYR
Mexican peso	MXN
Peruvian sol	PEN
Thai baht	THB
Uruguayan peso	UYU

BANK NAMES

Bank Names may vary based on the specific setup.

For CAD currency:

Bank Name
Interac e-Transfer Outbound Pay-out

eCashout Pay-out

For CNY currency:

Bank Name

Bank Central Asia
Bank Rakyat Indonesia
Bank Negara Indonesia
BTN Bank
CIMB Clicks Indonesia
Danamon Bank
Mandiri Bank
Permata Bank

For INR currency:

Bank Name
ABHYUDAYA COOP BANK
THE ROYAL BANK OF SCOTLAND
ABU DHABI COMMERCIAL BANK
THE AKOLA DISTRICT CENTRAL COOPERATIVE BANK
AIRTEL PAYMENTS BANK LIMITED
AKOLA JANATA COMMERCIAL COOPERATIVE BANK
ALLAHABAD BANK
THE AHMEDABAD MERC COOP BANK
ANDHRA BANK
AUSTRALIA & NEW ZEALAND BANK
THE ANDHRA PRADESH STATE COOP BANK
ANDHRA PRAGATI GRAMEEN BANK
THE A.P. MAHESH CO-OP URBAN BANK
APNA SAHAKARI BANK LTD
ALMORA URBAN CO-OPERATIVE BANK LTD.
BASSEIN CATHOLIC CO-OP BANK
BANK OF BARODA
BARCLAYS BANK
BANK OF BAHREIN & KUWAIT
THE BHARAT COOPERATIVE BANK
BANK OF CEYLON
BANDHAN BANK LIMITED
DENA BANK
BANK OF INDIA
BHARATIYA MAHILA BANK LIMITED
B N PARIBAS BANK
BANK OF AMERICA
BANK OF TOKYO-MITSUBISHI
CENTRAL BANK OF INDIA
CITIZEN CREDIT COOP BANK
JP MORGAN CHASE BANK
CITI BANK
CITY UNION BANK
CAPITAL LOCAL AREA BANK LTD.
CANARA BANK
CORPORATION BANK
THE COSMOS CO-OP. BANK
CREDIT SUISSE AG?
CREDIT AGRICOLE CORP N INVSMNT BK
CHHATRAPATI RAJARSHISHAHU COOP BANK
CATHOLIC SYRIAN BANK
COMMONWEALTH BK OF AUSTRALIA
CHINATRUST COMMERCIAL BANK
DEVELOPMENT BANK OF SINGAPORE
DEVELOPMENT CREDIT BANK
DEOGIRI NAGARI SAHAKARI BANK LTD. AURANGABAD
DEUTSCHE BANK
DICGC
THE DELHI STATE COOPERATIVE BANK LIMITED

DHANALAXMI BANK
DOMBIVLI NAGARI SAHAKARI BANK LTD
DOHA BANK QSC
EXPORT IMPORT BANK OF INDIA
EQUITAS SMALL FINANCE BANK LIMITED
THE FEDERAL BANK
FIRSTRAND BANK
THE GREATER BOMBAY CO-OP. BANK LTD
THE GADCHIROLI DISTRICT CENTRAL COOPERATIVE BANK LIMITED
GURGAON GRAMIN BANK LTD.
THE GUJARAT STATE CO-OPERATIVE BANK
THE HASTI COOP BANK LTD
HDFC BANK LTD.
HIMACHAL PRADESH STATE COOPERATIVE BANK LTD
HONG KONG & SHANGHAI BANK
Woori
PT BANK MAYBANK INDONESIA TBK
IDBI BANK
INDUSTRIAL BANK OF KOREA
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
ICICI BANK LTD.
IDFC BANK LIMITED
INDIAN BANK
IDUKKI DISTRICT CO OPERATIVE BANK LTD
INDUS-IND BANK
INDIAN OVERSEAS BANK
THE JAMMU & KASHMIR BANK
JANSEVA SHAHKARI BANK LTD. PUNE
JANASEVA SAHAKARI BANK BORIVLI LIMITED
JALGAON JANATA SAHAKARI
THE JALGAON PEOPELS COOPERATIVE BANK LIMITED
JANKALYAN SHAKARI BANK
JANATA SAHAKARI BANK LTD (PUNE)
THE KANGRA CENTRAL COOPERATIVE BANK
KALLAPPANNA AWADE ICH JANATA S
THE KANGRA COOPERATIVE BANK LTD
KARNATAKA BANK
KAPOLE BANK
THE KALUPUR COMM COOP BANK
THE KALYAN JANATA SAHAKARI BANK
KOTAK MAHINDRA BANK
KERALA GRAMIN BANK
THE KURMANCHAL NAGAR SAHAKARI BANK LIMITED
THE KARNATAKA STATE COOP APEX BANK
KEB Hana Bank
THE KARAD URBAN COOP BANK LTD
KARUR VYSYA BANK
KARNATAKA GRAMIN VIKAS BANK
THE LAKSHMI VILAS BANK
BANK OF MAHARASHTRA
Maharashtra Gramin Bank
MAHANAGAR COOP BANK
MUMBAI DISTRICT CENTRAL CO-OP BANK
MIZUHO CORPORATE BANK LTD
Maharashtra State Cooperative Bank
MASHREQ BANK
THE MEHSANA URBAN COOPERATIVE BANK
THE MUNICIPAL CO OPERATIVE BANK LTD
NATIONAL AUSTRALIA BANK LIMITED
NATIONAL BANK OF ABU DHABI PJSC

NAGPUR NAGRIK (NNSB LTD*)
NEW INDIA CO-OPERATIVE BANK
NKGSB BANK
THE NASIK MERCHANTS CO-OP BANK LTD.
NORTH MALBAR GRAMIN BANK
NUTAN NAGARIK SAHAKARI BANK
THE BANK OF NOVA SCOTIA
THE NAINITAL BANK LTD
NAGAR URBAN CO OPERATIVE BANK
OMAN INTERNATIONAL BANK
ORIENTAL BANK OF COMMERCE
PARSIK JANATA SAHAKARI BANK
PRAGATHI KRISHNA GRAMIN BANK
PUNJAB AND MAHARASHTRA CO-OP BANK
PRIME CO OPERATIVE BANK LTD
PRATHAMA BANK
PUNJAB AND SIND BANK
THE PANDHARPUR URBAN CO OP. BANK LTD. PANDHARPUR
PUNJAB NATIONAL BANK
RABOBANK INTERNATIONAL (CCRB)
THE RATNAKAR BANK
RESERVE BANK OF INDIA
RAJKOT NAGARIK SAHAKARI BANK LTD
RAJGURUNAGAR SAHAKARI BANK LIMITED
THE RAJASTHAN STATE CO-OP BANK
SBERBANK
SAHEBRAO DESHMUKH COOPERATIVE BANK LIMITED
STATE BANK OF BIKANER AND JAIPUR
STATE BANK OF HYDERABAD
STATE BANK OF INDIA
STATE BANK OF MYSORE
SAMARTH SAHAKARI BANK LTD
STATE BANK OF TRAVANCORE
STANDARD CHARTERED BANK
THE SURAT DISTRICT CO-OP BAN
SHINHAN BANK
SHIKSHAK SAHAKARI BANK LIMITED
SOUTH INDIAN BANK
SOLAPUR JANATA SAHAKARI BANK LIMITED
SUMITOMO MITSUI BANKING CORPORATION
SHIVALIK MERCANTILE CO OPERATIVE BANK LTD
SOCIETE GENERALE
THE SURAT PEOPLE?S CO-OP BANK
THE SARASWAT CO-OPERATIVE BANK
STATE BANK OF PATIALA
STATE BANK OF MAURITIUS
SURAT NATIONAL COOPERATIVE BANK LIMITED
THE SUTEX COOPERATIVE BANK
THE SEVA VIKAS COOPERATIVE BANK LIMITED
THE SHAMRAO VITHAL COOP BANK
SYNDICATE BANK
THANE BHARAT SAHAKARI BANK LTD
THE THANE DISTRICT CENTRAL COOPERATIVE BANK LIMITED
TUMKUR GRAIN MERCHANTS CO-OP BANK
THE THANE JANATA SAHAKARI BANK
TAMILNADU MERC. BANK
THE TAMILDADU STATE APEX COOP BANK
UNION BANK OF INDIA
UBS AG

UCO BANK
UNITED OVERSEAS BANK LIMITED
UNITED BANK OF INDIA
AXIS BANK
THE VARACHHA CO-OP. BANK LTD.
VIJAYA BANK
THE VISHWESHWAR SAHAKARI BANK LTD
VASAI VIKAS SAHAKARI BANK
ING VYSYA BANK
THE WEST BENGAL STATE CO-OP BANK
WESTPAC BANKING CORPORATION
YES BANK
THE ZOROASTRIAN COOPERATIVE BANK LIMITED
ZILA SAHAKRI BANK LIMITED GHAZIABAD
Paytm Payments Bank Ltd.

For ARS currency:

Bank Name
CVU Account
Banco de Galicia Y Buenos Aires
Banco de La Nacion Argentina
Banco de La Provincia de Buenos Aires
Industrial and Commercial Bank of China (ICBC) Argentina
BBVA
Banco de La Provincia de Cordoba
Banco Supervielle S.A.
Banco de La Ciudad de Buenos Aires
Banco Patagonia Sudameris
Banco Hipotecario
Banco de San Juan
Banco Municipal de Rosario
Banco Santander
Banco Del Chubut
Banco de Santa Cruz
Banco de La Pampa Sociedad de Economia M
Banco de Corrientes
Banco Provincia Del Neuquen
Brubank S.A.U.
Banco B. I. Creditanstalt
HSBC Bank Argentina
J P Morgan Chase Bank Sucursal Buenos Aires
Banco Credicoop Coop. L
Banco de Valores
Banco Roela
Banco Mariva
Banco Itau
Bank Of America, National Associa
Bnp Paribas
Banco Provincia de Tierra Del Fuego
Banco de La Republica Oriental Del Uruguay
Banco Saenz
Banco Meridian
Banco Macro
Banco Comafi
Banco de Inversion Y Comercio Exterior
Banco Piano
Banco Julio
Nuevo Banco de La Rioja
Banco Del Sol
Nuevo Banco Del Chaco

BANCO VOII S.A.
Banco de Formosa
Banco CMF
Banco de Santiago Del Estero
Nuevo Banco Industrial de Azul
Deutsche Bank
Nuevo Banco de Santa Fe
Banco Cetelem Argentina
Banco de Servicios Financieros
Banco Cofidis
Banco Bradesco Argentina
Banco de Servicios Y Transacciones
RCI Banque Argentina
Bacs Banco de Credito Y Securitizacion
Banco Mas Ventas
Wilobank S.A.
Nuevo Banco de Entre Rios
Banco Columbia
Banco Bica S.A.
Banco Coinag S.A.
Banco de Comercio S.A.
Banco Sucredito Regional S.A.U.
Banco Dino S.A.
Bank of Chine Limited Sucursal Buenos Aires

FOR BRL CURRENCY

Bank Code	Bank Name
001	BANCO DO BRASIL S.A.
003	BANCO DA AMAZONIA S.A.
004	BANCO DO NORDESTE DO BRASIL S.A.
007	BANCO NACIONAL DE DESENVOLVIMENTO ECONOMICO E SOCIAL
010	CREDICOAMO CREDITO RURAL COOPERATIVA
011	CREDIT SUISSE HEDGING-GRIFFO CORRETORA DE VALORES S.A
012	BANCO INBURSA S.A.
014	STATE STREET BRASIL S.A. - BANCO COMERCIAL
015	UBS BRASIL CORRETORA DE CÂMBIO, TÍTULOS E VALORES MOBILIÁRIOS S.A.
016	COOPERATIVA DE CRÉDITO MÚTUO DOS DESPACHANTES DE TRÂNSITO DE SANTA CATARINA E RI
017	BNY MELLON BANCO S.A.
018	BANCO TRICURY S.A.
021	BANESTES S.A. BANCO DO ESTADO DO ESPIRITO SANTO
024	BANCO BANDEPE S.A.
025	BANCO ALFA S.A.
029	BANCO ITAÚ CONSIGNADO S.A.
033	BANCO SANTANDER (BRASIL) S.A.
036	BANCO BRADESCO BBI S.A.
037	BANCO DO ESTADO DO PARÁ S.A.
040	BANCO CARGILL S.A.
041	BANCO DO ESTADO DO RIO GRANDE DO SUL S.A.
047	BANCO DO ESTADO DE SERGIPE S.A.
060	CONFIDENCE CORRETORA DE CÂMBIO S.A.
062	HIPERCARD BANCO MÚLTIPLO S.A.
063	BANCO BRADESCARD S.A.
064	GOLDMAN SACHS DO BRASIL BANCO MULTIPLO S.A.
065	BANCO ANDBANK (BRASIL) S.A.
066	BANCO MORGAN STANLEY S.A.
069	BANCO CREFISA S.A.
070	BRB - BANCO DE BRASILIA S.A.
074	BANCO J. SAFRA S.A.
075	BANCO ABN AMRO S.A.
076	BANCO KDB DO BRASIL S.A.
077	BANCO INTER S.A.

078	HAITONG BANCO DE INVESTIMENTO DO BRASIL S.A.
079	PICPAY BANK - BANCO MÚLTIPLO S.A
080	B&T CORRETORA DE CAMBIO LTDA.
081	BANCOSEGURO S.A.
082	BANCO TOPÁZIO S.A.
083	BANCO DA CHINA BRASIL S.A.
084	UNIPRIME DO BRASIL - COOPERATIVA DE CRÉDITO
085	COOPERATIVA CENTRAL DE CRÉDITO - AILOS
088	BANCO RANDON S.A.
089	CREDISAN COOPERATIVA DE CRÉDITO
093	PÓLOCRED SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO PORT
094	BANCO FINAXIS S.A.
095	TRAVELEX BANCO DE CÂMBIO S.A.
096	BANCO B3 S.A.
097	CREDISIS - CENTRAL DE COOPERATIVAS DE CRÉDITO LTDA.
098	CREDIALIANÇA COOPERATIVA DE CRÉDITO RURAL
099	UNIPRIME CENTRAL NACIONAL - CENTRAL NACIONAL DE COOPERATIVA DE CREDITO
100	PLANNER CORRETORA DE VALORES S.A.
101	RENASCENCA DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
102	XP INVESTIMENTOS CORRETORA DE CÂMBIO,TÍTULOS E VALORES MOBILIÁRIOS S/A
104	CAIXA ECONOMICA FEDERAL
105	LECCA CRÉDITO, FINANCIAMENTO E INVESTIMENTO S/A
107	BANCO BOCOM BBM S.A.
111	OLIVEIRA TRUST DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIARIOS S.A.
113	NEON CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
114	CENTRAL COOPERATIVA DE CRÉDITO NO ESTADO DO ESPÍRITO SANTO - CECOOP
117	ADVANCED CORRETORA DE CÂMBIO LTDA
119	BANCO WESTERN UNION DO BRASIL S.A.
120	BANCO RODOBENS S.A.
121	BANCO AGIBANK S.A.
122	BANCO BRADESCO BERJ S.A.
124	BANCO WOORI BANK DO BRASIL S.A.
125	BANCO GENIAL S.A.
126	BR PARTNERS BANCO DE INVESTIMENTO S.A.
127	CODEPE CORRETORA DE VALORES E CÂMBIO S.A.
128	MS BANK S.A. BANCO DE CÂMBIO
129	UBS BRASIL BANCO DE INVESTIMENTO S.A.
130	CARUANA S.A. - SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTO
131	TULLETT PREBON BRASIL CORRETORA DE VALORES E CÂMBIO LTDA
132	ICBC DO BRASIL BANCO MÚLTIPLO S.A.
133	CONFEDERAÇÃO NACIONAL DAS COOPERATIVAS CENTRAIS DE CRÉDITO E ECONOMIA FAMILIAR E
134	BGC LIQUIDEZ DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
136	CONFEDERAÇÃO NACIONAL DAS COOPERATIVAS CENTRAIS UNICRED LTDA. - UNICRED DO BRASI
138	GET MONEY CORRETORA DE CÂMBIO S.A.
139	INTESA SANPAOLO BRASIL S.A. - BANCO MÚLTIPLO
140	NU INVEST CORRETORA DE VALORES S.A.
142	BROKER BRASIL CORRETORA DE CÂMBIO LTDA.
143	TREVISO CORRETORA DE CÂMBIO S.A.
144	BEXS BANCO DE CÂMBIO S/A
145	LEVYCAM - CORRETORA DE CAMBIO E VALORES LTDA.
146	GUITTA CORRETORA DE CAMBIO LTDA.
149	FACTA FINANCEIRA S.A. - CRÉDITO FINANCIAMENTO E INVESTIMENTO
157	ICAP DO BRASIL CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
159	CASA DO CRÉDITO S.A. SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR
163	COMMERZBANK BRASIL S.A. - BANCO MÚLTIPLO
173	BRL TRUST DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
174	PEFISA S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
177	GUIDE INVESTIMENTOS S.A. CORRETORA DE VALORES
180	CM CAPITAL MARKETS CORRETORA DE CÂMBIO, TÍTULOS E VALORES MOBILIÁRIOS LTDA

183	SOCRED S.A. - SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO P
184	BANCO ITAÚ BBA S.A.
188	ATIVA INVESTIMENTOS S.A. CORRETORA DE TÍTULOS, CÂMBIO E VALORES
189	HS FINANCEIRA S/A CREDITO, FINANCIAMENTO E INVESTIMENTOS
190	SERVICOOP - COOPERATIVA DE CRÉDITO DOS SERVIDORES PÚBLICOS ESTADUAIS E MUNICIPAI
191	NOVA FUTURA CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
194	PARMETAL DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
195	VALOR SOCIEDADE DE CRÉDITO DIRETO S.A.
196	FAIR CORRETORA DE CAMBIO S.A.
197	STONE INSTITUIÇÃO DE PAGAMENTO S.A.
208	BANCO BTG PACTUAL S.A.
212	BANCO ORIGINAL S.A.
213	BANCO ARBI S.A.
217	BANCO JOHN DEERE S.A.
218	BANCO BS2 S.A.
222	BANCO CRÉDIT AGRICOLE BRASIL S.A.
224	BANCO FIBRA S.A.
233	BANCO CIFRA S.A.
237	BANCO BRADESCO S.A.
241	BANCO CLASSICO S.A.
243	BANCO MASTER S/A
246	BANCO ABC BRASIL S.A.
249	BANCO INVESTCRED UNIBANCO S.A.
250	BCV - BANCO DE CRÉDITO E VAREJO S.A.
253	BEXS CORRETORA DE CÂMBIO S/A
254	PARANÁ BANCO S.A.
259	MONEYCORP BANCO DE CÂMBIO S.A.
260	NU PAGAMENTOS S.A. - INSTITUIÇÃO DE PAGAMENTO
265	BANCO FATOR S.A.
266	BANCO CEDULA S.A.
268	BARI COMPANHIA HIPOTECÁRIA
269	BANCO HSBC S.A.
270	SAGITUR CORRETORA DE CÂMBIO S.A.
271	IB CORRETORA DE CÂMBIO, TÍTULOS E VALORES MOBILIÁRIOS S.A.
272	AGK CORRETORA DE CAMBIO S.A.
273	COOPERATIVA DE CRÉDITO RURAL DE SÃO MIGUEL DO OESTE - SULCREDI/SÃO MIGUEL
274	BMP SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E A EMPRESA DE PEQUENO PORTE LTDA.
276	BANCO SENFF S.A.
278	GENIAL INVESTIMENTOS CORRETORA DE VALORES MOBILIÁRIOS S.A.
279	PRIMACREDI COOPERATIVA DE CRÉDITO DE PRIMAVERA DO LESTE
280	WILL FINANCEIRA S.A. CRÉDITO, FINANCIAMENTO E INVESTIMENTO
281	COOPERATIVA DE CRÉDITO RURAL COOPAVEL
283	RB INVESTIMENTOS DISTRIBUIDORA DE TITULOS E VALORES MOBILIARIOS LIMITADA
285	FRENTE CORRETORA DE CÂMBIO LTDA.
286	UNIPRIME OURO - COOPERATIVA DE CRÉDITO DE OURO
288	CAROL DISTRIBUIDORA DE TITULOS E VALORES MOBILIARIOS LTDA.
289	EFX CORRETORA DE CÂMBIO LTDA.
290	PAGSEGURO INTERNET INSTITUIÇÃO DE PAGAMENTO S.A.
292	BS2 DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
293	LASTRO RDV DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
296	OZ CORRETORA DE CÂMBIO S.A.
298	VIP'S CORRETORA DE CÂMBIO LTDA.
299	BANCO AFINZ S.A. - BANCO MÚLTIPLO
300	BANCO DE LA NACION ARGENTINA
301	DOCK INSTITUIÇÃO DE PAGAMENTO S.A.
306	PORTOPAR DISTRIBUIDORA DE TITULOS E VALORES MOBILIARIOS LTDA.
307	TERRA INVESTIMENTOS DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
309	CAMBIONET CORRETORA DE CÂMBIO LTDA.
310	VORTX DISTRIBUIDORA DE TITULOS E VALORES MOBILIARIOS LTDA.
311	DOURADA CORRETORA DE CÂMBIO LTDA.

312	HSCM - SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO PORTE LT
313	AMAZÔNIA CORRETORA DE CÂMBIO LTDA.
318	BANCO BMG S.A.
319	OM DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
320	CHINA CONSTRUCTION BANK (BRASIL) BANCO MÚLTIPLO S/A
321	CREFAZ SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E A EMPRESA DE PEQUENO PORTE LT
322	COOPERATIVA DE CRÉDITO RURAL DE ABELARDO LUZ - SULCREDI/CREDILUZ
323	MERCADO PAGO INSTITUIÇÃO DE PAGAMENTO LTDA.
324	CARTOS SOCIEDADE DE CRÉDITO DIRETO S.A.
325	ÓRAMA DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
326	PARATI - CREDITO, FINANCIAMENTO E INVESTIMENTO S.A.
328	COOPERATIVA DE ECONOMIA E CRÉDITO MÚTUO DOS FABRICANTES DE CALÇADOS DE SAPIRANGA
329	QI SOCIEDADE DE CRÉDITO DIRETO S.A.
330	BANCO BARI DE INVESTIMENTOS E FINANCIAMENTOS S.A.
331	FRAM CAPITAL DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
332	ACESSO SOLUÇÕES DE PAGAMENTO S.A. - INSTITUIÇÃO DE PAGAMENTO
334	BANCO BESA S.A.
335	BANCO DIGIO S.A.
336	BANCO C6 S.A.
340	SUPERDIGITAL INSTITUIÇÃO DE PAGAMENTO S.A.
341	ITAÚ UNIBANCO S.A.
342	CREDITAS SOCIEDADE DE CRÉDITO DIRETO S.A.
343	FFA SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO PORTE LTDA.
348	BANCO XP S.A.
349	AL5 S.A. CRÉDITO, FINANCIAMENTO E INVESTIMENTO
350	COOPERATIVA DE CRÉDITO RURAL DE PEQUENOS AGRICULTORES E DA REFORMA AGRÁRIA DO CE
352	TORO CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
355	ÓTIMO SOCIEDADE DE CRÉDITO DIRETO S.A.
358	MIDWAY S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
359	ZEMA CRÉDITO, FINANCIAMENTO E INVESTIMENTO S/A
360	TRINUS CAPITAL DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
362	CIELO S.A. - INSTITUIÇÃO DE PAGAMENTO
363	SINGULARE CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
364	EFÍ S.A. - INSTITUIÇÃO DE PAGAMENTO
365	SIMPAUL CORRETORA DE CAMBIO E VALORES MOBILIARIOS S.A.
366	BANCO SOCIETE GENERALE BRASIL S.A.
367	VITREO DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
368	BANCO CSF S.A.
370	BANCO MIZUHO DO BRASIL S.A.
371	WARREN CORRETORA DE VALORES MOBILIÁRIOS E CÂMBIO LTDA.
373	UP.P SOCIEDADE DE EMPRÉSTIMO ENTRE PESSOAS S.A.
374	REALIZE CRÉDITO, FINANCIAMENTO E INVESTIMENTO S.A.
376	BANCO J.P. MORGAN S.A.
377	BMS SOCIEDADE DE CRÉDITO DIRETO S.A.
378	BANCO BRASILEIRO DE CRÉDITO SOCIEDADE ANÔNIMA
379	COOPERFORTE - COOPERATIVA DE ECONOMIA E CRÉDITO MÚTUO DE FUNCIONÁRIOS DE INSTITU
380	PICPAY INSTITUIÇÃO DE PAGAMENTO S.A.
381	BANCO MERCEDES-BENZ DO BRASIL S.A.
382	FIDÚCIA SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO PORTE L
383	EBANX INSTITUICAO DE PAGAMENTOS LTDA.
384	GLOBAL FINANÇAS SOCIEDADE DE CRÉDITO AO MICROEMPREENDEDOR E À EMPRESA DE PEQUENO
385	COOPERATIVA DE ECONOMIA E CREDITO MUTUO DOS TRABALHADORES PORTUARIOS DA GRANDE V
386	NU FINANCEIRA S.A. - SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTO
387	BANCO TOYOTA DO BRASIL S.A.
389	BANCO MERCANTIL DO BRASIL S.A.
390	BANCO GM S.A.
391	COOPERATIVA DE CREDITO RURAL DE IBIAM - SULCREDI/IBIAM
393	BANCO VOLKSWAGEN S.A.
394	BANCO BRADESCO FINANCIAMENTOS S.A.

395	F.D'GOLD - DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
396	HUB INSTITUIÇÃO DE PAGAMENTO S.A.
397	LISTO SOCIEDADE DE CREDITO DIRETO S.A.
398	IDEAL CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
399	KIRTON BANK S.A. - BANCO MÚLTIPLO
400	COOPERATIVA DE CRÉDITO, POUPANÇA E SERVIÇOS FINANCEIROS DO CENTRO OESTE - CREDIT
401	IUGU INSTITUIÇÃO DE PAGAMENTO S.A.
402	COBUCCIO S/A - SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTOS
403	CORA SOCIEDADE DE CRÉDITO DIRETO S.A.
404	SUMUP SOCIEDADE DE CRÉDITO DIRETO S.A.
406	ACCREDITO - SOCIEDADE DE CRÉDITO DIRETO S.A.
407	ÍNDIGO INVESTIMENTOS DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
408	BONUSPAGO SOCIEDADE DE CRÉDITO DIRETO S.A.
410	PLANNER SOCIEDADE DE CRÉDITO DIRETO S.A.
411	VIA CERTA FINANCIADORA S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTOS
412	SOCIAL BANK BANCO MÚLTIPLO S/A
413	BANCO BV S.A.
414	LEND SOCIEDADE DE CRÉDITO DIRETO S.A.
416	LAMARA SOCIEDADE DE CRÉDITO DIRETO S.A.
418	ZIPDIN SOLUÇÕES DIGITAIS SOCIEDADE DE CRÉDITO DIRETO S/A
419	NUMBRS SOCIEDADE DE CRÉDITO DIRETO S.A.
421	LAR COOPERATIVA DE CRÉDITO - LAR CREDI
422	BANCO SAFRA S.A.
423	COLUNA S/A DISTRIBUIDORA DE TITULOS E VALORES MOBILIÁRIOS
425	SOCINAL S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
426	BIORC FINANCEIRA - CRÉDITO, FINANCIAMENTO E INVESTIMENTO S.A.
427	COOPERATIVA DE CREDITO DOS SERVIDORES DA UNIVERSIDADE FEDERAL DO ESPIRITO SANTO
428	CREDSYSTEM SOCIEDADE DE CRÉDITO DIRETO S.A.
429	CREDIARE S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
430	COOPERATIVA DE CREDITO RURAL SEARA - CREDISEARA
433	BR-CAPITAL DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
435	DELCRED SOCIEDADE DE CRÉDITO DIRETO S.A.
438	TRUSTEE DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
439	ID CORRETORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
440	CREDIBRF - COOPERATIVA DE CRÉDITO
442	MAGNETIS - DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
443	CREDIHOME SOCIEDADE DE CRÉDITO DIRETO S.A.
444	TRINUS SOCIEDADE DE CRÉDITO DIRETO S.A.
445	PLANTAE S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
447	MIRAE ASSET WEALTH MANAGEMENT (BRAZIL) CORRETORA DE CÂMBIO, TÍTULOS E VALORES MO
448	HEMERA DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
449	DM SOCIEDADE DE CRÉDITO DIRETO S.A.
450	FITBANK INSTITUIÇÃO DE PAGAMENTOS ELETRÔNICOS S.A.
451	J17 - SOCIEDADE DE CRÉDITO DIRETO S/A
452	CREDIFIT SOCIEDADE DE CRÉDITO DIRETO S.A.
454	MÉRITO DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
455	FÊNIX DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
456	BANCO MUFG BRASIL S.A.
457	UY3 SOCIEDADE DE CRÉDITO DIRETO S/A
458	HEDGE INVESTMENTS DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
459	COOPERATIVA DE CRÉDITO MÚTUO DE SERVIDORES PÚBLICOS DO ESTADO DE SÃO PAULO - CRE
460	UNAVANTI SOCIEDADE DE CRÉDITO DIRETO S/A
461	ASAAS GESTÃO FINANCEIRA INSTITUIÇÃO DE PAGAMENTO S.A.
462	STARK SOCIEDADE DE CRÉDITO DIRETO S.A.
463	AZUMI DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
464	BANCO SUMITOMO MITSUI BRASILEIRO S.A.
465	CAPITAL CONSIG SOCIEDADE DE CRÉDITO DIRETO S.A.
467	MASTER S/A CORRETORA DE CÂMBIO, TÍTULOS E VALORES MOBILIÁRIOS
468	PORTOSEG S.A. - CREDITO, FINANCIAMENTO E INVESTIMENTO

469	LIGA INVEST DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA
470	CDC SOCIEDADE DE CRÉDITO DIRETO S.A.
471	COOPERATIVA DE ECONOMIA E CREDITO MUTUO DOS SERVIDORES PUBLICOS DE PINHÃO - CRES
473	BANCO CAIXA GERAL - BRASIL S.A.
475	BANCO YAMAHA MOTOR DO BRASIL S.A.
477	CITIBANK N.A.
478	GAZINCRED S.A. SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTO
479	BANCO ITAUBANK S.A.
481	SUPERLÓGICA SOCIEDADE DE CRÉDITO DIRETO S.A.
482	SBCASH SOCIEDADE DE CRÉDITO DIRETO S.A.
484	MAF DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS S.A.
487	DEUTSCHE BANK S.A. - BANCO ALEMAO
488	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
495	BANCO DE LA PROVINCIA DE BUENOS AIRES
505	BANCO CREDIT SUISSE (BRASIL) S.A.
506	RJI CORRETORA DE TITULOS E VALORES MOBILIARIOS LTDA
507	SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTO EFÍ S.A.
508	AVENUE SECURITIES DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
509	CELCOIN INSTITUICAO DE PAGAMENTO S.A.
510	FFCRED SOCIEDADE DE CRÉDITO DIRETO S.A..
511	MAGNUM SOCIEDADE DE CRÉDITO DIRETO S.A.
512	FINVEST DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
513	ATF CREDIT SOCIEDADE DE CRÉDITO DIRETO S.A.
516	FC FINANCEIRA S.A. - CRÉDITO, FINANCIAMENTO E INVESTIMENTO
518	MERCADO CRÉDITO SOCIEDADE DE CRÉDITO, FINANCIAMENTO E INVESTIMENTO S.A.
519	LIONS TRUST DISTRIBUIDORA DE TÍTULOS E VALORES MOBILIÁRIOS LTDA.
521	PEAK SOCIEDADE DE EMPRÉSTIMO ENTRE PESSOAS S.A.
523	HR DIGITAL - SOCIEDADE DE CRÉDITO DIRETO S/A
525	INTERCAM CORRETORA DE CÂMBIO LTDA.
526	MONETARIE SOCIEDADE DE CRÉDITO DIRETO S.A.
527	ATICCA - SOCIEDADE DE CRÉDITO DIRETO S.A.
529	PINBANK BRASIL INSTITUIÇÃO DE PAGAMENTO S.A.
535	MARÚ SOCIEDADE DE CRÉDITO DIRETO S.A.
536	NEON PAGAMENTOS S.A. - INSTITUIÇÃO DE PAGAMENTO
545	SENSO CORRETORA DE CAMBIO E VALORES MOBILIARIOS S.A
600	BANCO LUSO BRASILEIRO S.A.
604	BANCO INDUSTRIAL DO BRASIL S.A.
610	BANCO VR S.A.
611	BANCO PAULISTA S.A.
612	BANCO GUANABARA S.A.
613	OMNI BANCO S.A.
623	BANCO PAN S.A.
626	BANCO C6 CONSIGNADO S.A.
630	BANCO LETSBANK S.A.
633	BANCO RENDIMENTO S.A.
634	BANCO TRIANGULO S.A.
637	BANCO SOFISA S.A.
643	BANCO PINE S.A.
653	BANCO VOITER S.A.
654	BANCO DIGIMAIS S.A.
655	BANCO VOTORANTIM S.A.
707	BANCO DAYCOVAL S.A.
712	BANCO OURINVEST S.A.
720	BANCO RNX S.A.
739	BANCO CETELEM S.A.
741	BANCO RIBEIRAO PRETO S.A.
743	BANCO SEMEAR S.A.
745	BANCO CITIBANK S.A.
746	BANCO MODAL S.A.
747	BANCO RABOBANK INTERNATIONAL BRASIL S.A.

748	BANCO COOPERATIVO SICREDI S.A.
751	SCOTIABANK BRASIL S.A. BANCO MÚLTIPLO
752	BANCO BNP PARIBAS BRASIL S.A.
753	NOVO BANCO CONTINENTAL S.A. - BANCO MÚLTIPLO
754	BANCO SISTEMA S.A.
755	BANK OF AMERICA MERRILL LYNCH BANCO MÚLTIPLO S.A.
756	BANCO COOPERATIVO SICOOB S.A. - BANCO SICOOB
757	BANCO KEB HANA DO BRASIL S.A.

For CLP currency:

Bank Name
Banco de Chile
Banco Internacional
Banco del Estado de Chile
Scotiabank Chile
Banco Crédito e Inversiones
Banco Bice
HSBC Bank
Banco Santander- Santiago
Itau Corpbanca
Banco Security
Banco Falabella
Banco Ripley
Banco Consorcio
BBVA Chile
Banco del Desarrollo
Coopeuch
Prepago los Héroes
Tenpo Prepago

For COP currency:

Bank Name
BANCO DE BOGOTA
BANCO POPULAR
BANCO SANTANDER
BANCOLOMBIA
HSBC
BANCO SUDAMERIS
BBVA
ITAU
BANCO COLPATRIA
BANCO DE OCCIDENTE
BANCOLDEX S.A.
BANCO CAJA SOCIAL BCSC
BANCO AGRARIO
BANCO MUNDO MUJER
BANCO DAVIVIENDA
BANCO AV VILLAS
BANCO W S.A
BANCO PROCREDIT
BANCAMIA S.A
BANCO PICHINCHA
BANCOOMEVA
BANCO FALABELLA S.A
BANCO FINANDINA S.A.
BANCO MULTIBANK S.A.
BANCO SERFINANZA S.A.
COOPCENTRAL S.A
COOPERATIVA FINANCIERA DE ANTIOQUIA
COTRAFA COOPERATIVA FINANCIERA

CONFIAR
FINANCIERA JURISCOOP
COLTEFINANCIERA S.A.
NEQUI

For MXN currency:

Bank Name
BANAMEX
BANCOMEXT
BANOBRAS
BBVA BANCOMER
SANTANDER
BANJERCITO
HSBC
BAJIO
IXE
INBURSA
INTERACCIONES
MIFEL
SCOTIABANK
BANREGIO
INVEX
BANSI
AFIRME
BANORTE
THE ROYAL BANK
AMERICAN EXPRESS
BAMSA
TOKYO
JP MORGAN
BMONEX
VE POR MAS
ING
DEUTSCHE
CREDIT SUISSE
AZTECA
AUTOFIN
BARCLAYS
COMPARTAMOS
BANCO FAMSA
BMULTIVA
ACTINVER
WALMART
NAFIN
INTERBANCO
BANCOPPEL
ABC CAPITAL
UBS BANK
CONSUBANCO
VOLKSWAGEN
CIBANCO
BBASE
BANSEFI
HIPOTECARIA FEDERAL
MONEXCB
GBM
MASARI
VALUE
ESTRUCTURADORES
TIBER

VECTOR
B&B
ACCIVAL
MERRILL LYNCH
FINAMEX
VALMEX
UNICA
MAPFRE
PROFUTURO
CB ACTINVER
OACTIN
SKANDIA
CBDEUTSCHE
ZURICH
ZURICHVI
SU CASITA
CB INTERCAM
CI BOLSA
BULLTICK CB
STERLING
FINCOMUN
HDI SEGUROS
ORDER
AKALA
CB JPMORGAN
REFORMA
STP
TELECOMM
EVERCORE
SKANDIA
SEGMTY
ASEA
KUSPIT
SOFIEXPRESS
UNAGRA
OPCIONES EMPRESARIALES DEL NOROESTE
LIBERTAD
CLS
INDEVAL

For PEN currency:

Bank Name
Banco Central de Reserva
Banco de Crédito del Perú
Interbank
Citibank
Scotiabank
BBVA Continental
Banco de la Nación
Banco de Comercio
Banco Financiero
Banco Interamericano de Finanzas (BIF)
Crediscotia Financiera
Mi Banco
Banco GNB Perú S.A.
Banco Falabella
Santander
Caja Metropolitana de Lima
Caja Municipal de Ahorro y Crédito Piura SAC
Caja Municipal de Ahorro y Crédito Trujillo

Caja Municipal de Ahorro y Crédito Arequipa
Caja Municipal de Ahorro y Crédito Sullana
Caja Municipal de Ahorro y Crédito Cuzco
Caja Municipal de Ahorro y Crédito Huancayo
Caja Municipal de Ahorro y Crédito Tacna

For UYU currency:

Bank Name
BROU - Banco de la República Oriental del Uruguay
Banco Hipotecario del Uruguay
Banco Bandes
Banco ITAU
Scotiabank
Banco Santander
Banco Bilbao Vizcaya Argentaria
HSBC Bank
Banque Heritage
Citibank N.A. Sucursal
Banco de la Nación Argentina

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bank_payout</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <provider_unique_id>34567</provider_unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>INR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
provider_unique_id	string(255)	The unique transaction identifier on the provider side, returned only for specific gateways.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bank_payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>110</code>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>50000</amount>
  <currency>INR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant

unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BITPAY PAYOUT

BitPay Payout is a crypto currency payout method where merchants are requesting payouts in FIAT currency and the funds are transferred in Bitcoin equivalent to a crypto wallet address.

BitPay Payout is an asynchronous transaction type supported through the Processing API, Virtual Terminal and Web Payment Form.

The payout requests are processed once a day at 11:00 GMT and the settlement usually takes 24 hours.

For amounts greater than 3000 USD or equivalent in other currency, additional KYC authentication might be required by BitPay

Supported countries

Country name	Country code
Afghanistan	AF
Aland Islands	AX
Albania	AL
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antarctica	AQ
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bonaire, Sint Eustatius and Saba	BQ
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL
China	CN

Christmas Island	CX
Cocos (Keeling) Islands	CC
Colombia	CO
Comoros	KM
Congo	CG
Congo, the Democratic Republic of the	CD
Cook Islands	CK
Costa Rica	CR
Cote D'Ivoire	CI
Croatia	HR
Cuba	CU
Curacao	CW
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands (Malvinas)	FK
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guadeloupe	GP
Guam	GU
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and McDonald Islands	HM
Holy See (Vatican City State)	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Iran, Islamic Republic of	IR
Ireland	IE
Isle of Man	IM
Israel	IL

Italy	IT
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kosovo, Republic of	XK
Kuwait	KW
Lao People's Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libyan Arab Jamahiriya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Madagascar	MG
Malawi	MW
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia, Federated States of	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montenegro	ME
Montserrat	MS
Mozambique	MZ
Myanmar	MM
Namibia	NA
Nauru	NR
Netherlands	NL
Netherlands Antilles	AN
New Caledonia	NC
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Niue	NU
Norfolk Island	NF
Northern Mariana Islands	MP
Norway	NO
Oman	OM
Palau	PW
Panama	PA
Papua New Guinea	PG
Paraguay	PY

Peru	PE
Philippines	PH
Pitcairn	PN
Poland	PL
Portugal	PT
Puerto Rico	PR
Qatar	QA
Reunion	RE
Romania	RO
Russian Federation	RU
Rwanda	RW
Saint Barthélemy	BL
Saint Helena	SH
Saint Kitts and Nevis	KN
Saint Lucia	LC
Saint Martin French Part	MF
Saint Pierre and Miquelon	PM
Saint Vincent and the Grenadines	VC
Samoa	WS
San Marino	SM
Sao Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Sint Maarten (Dutch part)	SX
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Georgia and the South Sandwich Islands	GS
South Sudan	SS
Spain	ES
Sri Lanka	LK
Sudan	SD
Suriname	SR
Svalbard and Jan Mayen	SJ
Swaziland	SZ
Sweden	SE
Switzerland	CH
Syrian Arab Republic	SY
Taiwan, Province of China	TW
Tajikistan	TJ
Tanzania, United Republic of	TZ
Thailand	TH
Timor-Leste	TL
Togo	TG
Tokelau	TK
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkmenistan	TM
Turks and Caicos Islands	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA

United Arab Emirates	AE
United Kingdom	GB
United States	US
United States Minor Outlying Islands	UM
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Venezuela, Bolivarian Republic of	VE
Virgin Islands, British	VG
Virgin Islands, U.S.	VI
Wallis and Futuna	WF
Western Sahara	EH
Yemen	YE
Zambia	ZM
Zimbabwe	ZW

Supported currencies

Currency name	Currency code
American Dollar	USD
Euro	EUR

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bitpay_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>2000</amount>
   <currency>USD</currency>
   <crypto_address>n1jE32b88mtT7UETWvV6WgrV5AUVTPDxW8</crypto_address>
   <crypto_wallet_provider>other</crypto_wallet_provider>
   <customer_email>travis@example.com</customer_email>
 </payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bitpay_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>500000</amount>
   <currency>USD</currency>
   <crypto_address>n1jE32b88mtT7UETWvV6WgrV5AUVTPDxW7</crypto_address>
   <crypto_wallet_provider>kraken</crypto_wallet_provider>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bitpay_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
notification_url	required	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
customer_email	required*	e-mail address	Must contain valid e-mail of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
crypto_address	required	string(255)	Valid crypto address where the funds will be received
crypto_wallet_provider	required	string(255)	If crypto wallet provider is not in the table below, you must send ‘other’

billing_address	required*		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Crypto wallet providers with additional requirements

crypto wallet provider	description	website
BitGo	crypto wallet provider	official website
Uphold	crypto wallet provider	official website
Circle	crypto exchange	official website
Coinbase	crypto wallet provider	official website
GDax	crypto exchange	official website
Gemini	crypto exchange	official website
ITBit	crypto exchange	official website
Kraken	crypto exchange	official website

Address fields are required in case the crypto wallet provider is in the list above and the payout amount is greater than 3000 USD or the equivalent in other currency

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500000</amount>
  <currency>USD</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_payout</transaction_type>
  <status>error</status>
```

```
    <mode>live</mode>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <response_code>57</response_code>
    <code>940</code>
    <technical_message>Bitcoin address is invalid</technical_message>
    <message>Something went wrong, please contact support!</message>
    <timestamp>2025-11-20T10:19:00Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>2000</amount>
    <currency>USD</currency>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

EZEECARD PAYOUT

eZeeCard Payout is a sync based payout method. It's merchant initiated and can only reference specific transaction types:

- Capture
- Sale
- Sale3d
- InitRecurringSale
- InitRecurringSale3d
- RecurringSale

Those need to have been completed using a card issued by our Issuing API.

> eZeeCard Payout is available through Processing API and VT only!

> eZeeCard Payout has amount limits of minimum 10 EUR and maximum of 800 EUR per transaction or its equivalent in other currencies

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>ezeecard_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>1000</amount>
   <currency>EUR</currency>
   <reference_id>43672</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **ezeecard_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
reference_id	required	string(32)	Unique id returned by corresponding transaction

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>ezeecard_payout</transaction_type>
   <status>approved</status>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <mode>live</mode>
   <timestamp>2025-11-20T10:19:00Z</timestamp>
   <amount>1000</amount>
   <currency>EUR</currency>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>ezeecard_payout</transaction_type>
  <status>error</status>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <technical_message>invalid deposit transaction</technical_message>
  <message>Something went wrong, please contact support!</message>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:00Z</timestamp>
  <amount>1000</amount>
  <currency>EUR</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

PAYOUT

Payouts are credits without a reference transaction and as such are highly regulated and need specific gateway terminal configuration, so be sure to contact the IT Support team at tech-support@emerchantpay.com in case you want Payouts to be enabled. A valid bank account number needs to be provided.

Using a payout, the amount is billed to the customer’s credit card. It can be reversed via a void transaction on the same day of the transaction.

Both Visa and Mastercard/Maestro Payouts are authorized real-time.

Note that for exceptional cases with some countries Visa OCTS will not be authorized through the schemes but batched for offline settlement on the same day. This means that the authorization code and issuer response code will not be available only for them.

Note that VISA OCT transactions with Australian or Canadian card bins will require the merchant zip code to be set, either through the dynamic descriptor parameter or through the merchant configuration.

This transaction type supports Tokenization.

This transaction type supports Account Name Inquiry attributes.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>payout</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4200000000000000</card_number>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
  <credential_on_file_transaction_identifier>123456789101112</credential_on_file_transaction_identifier>
  <credential_on_file>merchant_unscheduled</credential_on_file>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
crypto	optional	"true"	Signifies whether a crypto-currency transaction is performed. Must be populated when indicating crypto for VISA and MCC 6051. This is only applied to VISA OCT transactions. Contact Tech Support for more details.
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
card_holder	required	string(255)	Full name of customer as printed on credit card (first name and last name at least). Please, note that for **Visa** or **Master**, **Intl maestro** cards with gambling MCC **7995**, only Latin alphabet characters are accepted (**a..z**, **A..Z**) and any of: **. ' - 0..9**. Any other characters will be rejected and the transaction will be declined respectively.
card_number	required	13 to 16 digits	Complete cc number of customer
cvv	required*	3 to 4 digits	cvv of cc, requirement is based on terminal configuration
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card
token	optional	string(36)	See Tokenization for more details. If present, the cardholder parameters can be omitted. Cannot be set together with `remember_card`
remember_card	optional	"true"	See Tokenize. Tokenizes cardholder parameters. Cannot be set together with `token`
consumer_id	optional	string(10)	See Consumers and Tokenization. Combine with `remember_card` to tokenize or with `token` to use token
source_of_funds	optional	string	Specify the source of funds with one of `credit`, `debit`, `prepaid`, `cash`, `other_debit_account`, `other_credit_account`.
purpose_of_payment	required*	string (12)	Purpose of Payment code, required for Visa OCTs with recipients in Argentina, Bangladesh, Egypt, India, Chile and Colombia.
credential_on_file_transaction_identifier	optional	string(15)	The ID of the Account Funding Transactions, for money transfer OCTs.
credential_on_file	required*	string	Possible values are: `initial_customer_initiated`, `merchant_unscheduled`, `subsequent_customer_initiated`. See Credential On File (COF) for more details
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
document_id	required*	string(255)	Document ID value.
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
customer_identification	required*		See Customer Identification Parameters for more details.
owner	required*	string(255)	The owner of the document ID
type	required*	string(255)	The type of the document ID
subtype	required*	string(255)	The subtype of the document ID
document_id	required*	string(255)	Document ID value.
issuing_country	required*	string(2)	The issuing country of the document ID

account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner first name
middle_name	optional	string(35)	Account owner middle name
last_name	optional	string(35)	Account owner last name
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_response_code>00</scheme_response_code>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenization
crypto	'true'	Signifies whether a crypto-currency transaction is performed. Contact tech support for more details.
digital_asset_type	string(255)	The crypto-currency digital asset type used to process a transaction. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

sent_to_acquirer	string(255)	"true" or "false"
scheme_response_code	string(2)	The response code returned from the schemes. See Scheme response codes for details.
recurring_advice_code	string(2)	Additional response code returned from the schemes. See Recurring advice details
recurring_advice_text	string(255)	The text representation of the recurring advice code.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>57</response_code>
  <code>340</code>
  <technical_message>billing_address[zip_code] is invalid!</technical_message>
  <message>billing_address[zip_code] is invalid!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

VISA PURPOSE OF PAYMENT CODES.

Warning: If the provided Purpose of Payment code is not the right one, it might lead to declines from Visa in countries such as India, Bangladesh, Argentina, Chile, Colombia or Egypt.

Code	Description
ISINTE	Interest
ISINTX	Income tax
ISINVS	Investment
ISLBRI	Labor insurance
ISLICF	License fee
ISLIFI	Life insurance
ISLOAN	Loan
ISMDCS	Medical services
ISMP2B	Mobile P2B payment
ISMP2P	Mobile P2P payment
ISMTUP	Mobile top up
ISNOWS	Not otherwise specified
ISOTHR	Other
ISOTLC	Transaction is related to a payment of other telecom related bill
ISPAYR	Payroll
ISPEFC	Contribution to pension fund
ISPENS	Pension payment
ISPHON	Payment of telephone bill
ISPPTI	Property insurance
ISRELG	Transaction is for general rental/lease
ISRENT	The payment of rent
ISRLWY	Payment for railway transport related business
ISROYA	Royalties
ISSALA	Salary payment

ISSAVG	Payment to savings/retirement account
ISSECU	Securities
ISSSBE	Social security benefit
ISSTDY	Study
ISSUBS	Subscription
ISSUPP	Supplier payment
ISTAXR	Refund of a tax payment or obligation
ISTAXS	Tax payment
ISTBIL	Transaction is related to a payment of telecommunications related bill
ISTRAD	Trade services operation
ISTREA	Treasury payment
ISTRPT	Payment for travel
ISUBIL	Utility bill payment
ISVATX	Value added tax payment
ISWHLD	With holding
ISWTER	Payment of water bill

MONEY TRANSFER PAYOUT

Money transfer payout is a standard payout with additional parameters. The section and parameters below are optional and to be considered only when present.

Money transfers: account_to_account, person_to_person, wallet_transfer, funds_transfer, liquid_assets.

The transaction is not a result of a business operation but rather a pure funds movement from one account (card or non-card) to another (card).

Bear in mind that the sender of the funds in this case is not a merchant, but a consumer.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <payment_transaction>service_provider_name</payment_transaction>
   <money_transfer>
     <type>account_to_account</type>
     <sender_account_number>DE91100000000123456789</sender_account_number>
     <sender_birth_date>24-09-1987</sender_birth_date>
     <service_provider_name>eMPPay</service_provider_name>
     <sender_address>
       <first_name>John</first_name>
       <last_name>Smith</last_name>
       <country>JoDEhn</country>
       <city>Berlin</city>
       <zip_code>10115</zip_code>
       <address1>1 Kaiserdamm Blvd, Berlin</address1>
     </sender_address>
   </money_transfer>
 </payment_transaction>'
```

Mastercard Money Transfer Payout

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555554444</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <money_transfer>
```

```
    <type>account_to_account</type>
    <sender_account_number>DE91100000000123456789</sender_account_number>
    <sender_account_number_type>wallet_id</sender_account_number_type>
    <purpose_of_payment>education</purpose_of_payment>
    <source_of_funds>credit</source_of_funds>
    <sender_address>
      <first_name>John</first_name>
      <last_name>Smith</last_name>
      <country>BG</country>
      <city>Berlin</city>
      <zip_code>10115</zip_code>
      <address1>1 Kaiserdamm Blvd, Berlin</address1>
    </sender_address>
    <receiver>
      <first_name>Moaz</first_name>
      <last_name>Ayub</last_name>
      <country>DE</country>
    </receiver>
  </money_transfer>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
money_transfer	optional		Money transfer Parameters
type	required	string	The type of money transfer. It can be account_to_account, person_to_person, wallet_transfer, funds_transfer, liquid_assets and for mastercard allowed types are person_to_person, merchant_settlement, own_account, own_credit_card_bill, business_disbursement, government_or_non_profit_disbursement, general_business_to_business
sender_account_number	required	string(33)	Sender account number
sender_birth_date	optional	dd-mm-yyyy	Must contain valid birth date of the sender.
service_provider_name	optional	string(25)	Must contain a valid Service Provider Name. Only alphanumeric characters are allowed (including spaces).
sender_account_number_type	required*	string(34)	It is to be submitted for Mastercard money transfer. Allowed values are rtn_and_bank_account_number, iban, card_account, email, phone_number, bank_account_number_and_bic, wallet_id, social_network_id, other
purpose_of_payment	optional	string	It is to be submitted for Mastercard money transfer. Allowed values are family_support, regular_labor_transfers, travel_and_tourism, education, hospitalization_and_medical_treatment, emergency_need, savings, gifts, salary, crowd_lending, crypto_currency, refund_to_original_card, refund_to_new_card, other
source_of_funds	optional	string	It is to be submitted for Mastercard money transfer. Allowed values are credit, debit, prepaid, cash, deposit_account
sender_address	required		
first_name	required	string(255)	Sender first name
last_name	required	string(255)	Sender last name
country	required	string(2)	Sender Country code in ISO 3166
city	required	string(255)	Sender City
zip_code	required	string	Sender ZIP code
address1	required	string(255)	Sender Primary address
state	required*	string(2)	Sender State code in ISO 3166-2, required for USA and Canada
receiver	required*		Required for Mastercard money transfers.
first_name	required	string	The combination of `first_name` and `last_name` should not exceed 30 chars.
last_name	required	string(30)	Last name of the receiver. Combination of first and last name should be less than 31
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

The Sender name is divided to fields 'first name' and 'last name'. Maximum length of these fields must be 30 characters. Ex. 'John Doe' with space between them must not exceed 30 characters. same in case of receiver name.

Money transfer is supported by Visa and Mastercard.

Money transfer type
account_to_account
person_to_person
wallet_transfer
funds_transfer
liquid_assets

Money transfer types for Mastercard
person_to_person
merchant_settlement
own_account
own_credit_card_bill
business_disbursement
government_or_non_profit_disbursement
general_business_to_business

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
```

```
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>money_transfer_type is not supported. Please select one of account_to_account, person_to_person, wallet_transfer, funds_transfer, liquid_assets</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

NON-MONEY TRANSFER PAYOUT

Non-money transfer payout is a standard payout with additional parameters. The section and parameters below are optional and to be considered only when present.

Non-money transfer types are: b2b_supplier, loyalty, funds_disbursment, merchant_settlement, prepaid_card_load.

The transaction is a result of a business operation.

Bear in mind that the sender of the funds in this case is a merchant.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <money_transfer>
     <type>loyalty</type>
   </money_transfer>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
money_transfer	optional		Non-money transfer Parameters
type	required	string	The type of non-money transfer. It can be b2b_supplier, loyalty, funds_disbursment, merchant_settlement, prepaid_card_load

`required* = conditionally required`

Non-money transfer is supported only by Visa.

The listed non-money transfer types are allowed for all merchant category codes (MCCs).

Non-money transfer type
b2b_supplier
loyalty
funds_disbursment
merchant_settlement
prepaid_card_load

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>money_transfer_type is not supported. Please select one of b2b_supplier, loyalty, funds_disbursment, merchant_settlement, prepaid_card_load</technical_message>
  <message>Please check input data for errors!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

SCT PAYOUT

SCT payouts are Sepa-based payouts to consumers done without a reference transaction and as such are regulated and need specific gateway terminal configuration, so be sure to contact the IT Support team at tech-support@emerchantpay.com) in case you want SCT payouts to be enabled.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>sct_payout</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>EUR</currency>
  <iban>DE09100100101234567891</iban>
  <bic>PBNKDEFFXXX</bic>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <country>DE</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **sct_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
iban	required	string(34)	Customer’s IBAN number
bic	required	string(11)	SWIFT/BIC code of the customer’s bank
billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
dynamic_descriptor_params	optional		
merchant_name	optional	string(140)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL

merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Supported countries:

Allowed countries include supported countries for SDD Init Recurring Sale and the list below:

Country Name	Country Code
Bulgaria	BG
Croatia	HR
Czech Republics	CZ
Denmark	DK
United Kingdom	UK
Hungary	HU
Iceland	IS
Liechtenstein	LI
Norway	NO
Poland	PL
Romania	RO
Sweden	SE
Switzerland	CH

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sct_payout</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sct_payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>EUR</currency>
```

```
    <sent_to_acquirer>false</sent_to_acquirer>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

AFRICAN MOBILE PAYOUT

African Mobile Payout, or otherwise known as Disbursement, is an APM used to process Mobile network operator payments. It is an async payment method and will be approved once the payment is processed with the Mobile network operator

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>african_mobile_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>KES</currency>
   <customer_email>barney.rubble@example.com</customer_email>
   <customer_phone>254701123456</customer_phone>
   <operator>SAFARICOM</operator>
   <target>000010</target>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Nairobi</city>
     <country>KE</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **african_mobile_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
operator	required	string(20)	Name of the Mobile network operator (MNO) which should process the transaction
target	required	string(20)	Number of the Paybill for which the transaction is intended
customer_phone	required	string(32)	Must contain valid phone number of customer
customer_email	required*	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood

state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries, currencies, operators and payment method:

Country code	Currency code	Operator	Payment method
GH	GHS	AIRTEL	Airtel Money
GH	GHS	MTN	MTN Mobile Money
GH	GHS	TIGO	Tigo Cash
GH	GHS	VODACOM	M-PESA
KE	KES	AIRTEL	Airtel Money
KE	KES	SAFARICOM	M-PESA
MZ	MZN	MOVITEL	e-Mola
MZ	MZN	VODACOM	M-PESA
RW	RWF	MTN	MTN Mobile Money
RW	RWF	TIGO	Tigo Cash
TZ	TZS	AIRTEL	Airtel Money
TZ	TZS	TIGO	Tigo Cash
TZ	TZS	VODACOM	M-PESA
UG	UGX	AIRTEL	Airtel Money
UG	UGX	MTN	MTN Mobile Money

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>african_mobile_payout</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>KES</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>african_mobile_payout</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <message>Something went wrong, please contact support!</message>
  <technical_message>operator is not supported!</technical_message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
```

```
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>KES</currency>
  </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
message	string(255)	Human readable error message which can be displayed to users.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

RUSSIAN MOBILE PAYOUT

Russian Mobile Payout, or otherwise known as Disbursement, is an APM used to process Mobile network operator payments. It is an async payment method and will be approved once the payment is processed by the Mobile network operator. Notice: Russian Mobile Payout does not support refund and void.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>russian_mobile_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>RUB</currency>
   <customer_email>barney.rubble@example.com</customer_email>
   <customer_phone>79031234567</customer_phone>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Nairobi</city>
     <country>RU</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **russian_mobile_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
customer_phone	required	string(32)	Must contain valid phone number of customer
customer_email	optional	e-mail address	Must contain valid e-mail of customer
billing_address	required		See Required vs Optional API params for details
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address

address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries and currencies:

Country code	Currency code
RU	RUB

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>russian_mobile_payout</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>RUB</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

TRANSFERTO PAYOUT

TransferTo Payout is an APM which provides 3 different payment services: BankAccount, MobileWallet and CashPickup. Merchant sends money to a consumer. Money are delivered through a Payer institution which supports one of the 3 services and has specific requirements on the transaction's amount and required fields. The process is async and once the TransferTo processes the transaction, a notification is received and the status is updated.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>transfer_to_payout</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>Funding</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>barney.rubble@example.com</customer_email>
   <payer_id>7</payer_id>
   <bank_account_number>0842024000</bank_account_number>
   <billing_address>
     <last_name>Rubble</last_name>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **transfer_to_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217

customer_email	required*	e-mail address	Must contain valid e-mail of customer
payer_id	required	string	ID of the Payer used to deliver the money through one of the 3 services. For more details regarding how the available payers are populated see Retrieve Payers API
bank_account_number	required*	string	Bank identification number of the customer. *Requirement based on the Payer
indian_financial_system_code	required*	string	Bank code of the bank in which the consumer resides. *Requirement based on the Payer
msisdn	required*	string	Phone number for payment to bank account and wallet registration number for payment to wallet. Min 6 and max 32 digits. Numeric values only (can contain “+” at start or “(“ , ”)” , ”-“). *Requirement based on the Payer
branch_number	required*	string	Branch number. *Requirement based on the Payer
account_type	required*	string	Account type. Allowed values: CHECKING, SAVINGS, DEPOSIT, OTHERS. *Requirement based on the Payer
registered_name	required*	string	Registered name of the business. *Requirement based on the Payer
registration_number	required*	string	Registration number. *Requirement based on the Payer
document_reference_number	required*	string	Reference number for the contract. *Requirement only for Business-to-Business (B2B) workflow
purpose_of_remittance	required*	string	Identification type. Allowed values: FAMILY_SUPPORT, EDUCATION, GIFT_AND_DONATION, MEDICAL_TREATMENT, MAINTENANCE_EXPENSES, TRAVEL, SMALL_VALUE_REMITTANCE, LIBERALIZED_REMITTANCE, OTHER. *Requirement only for Business-to-Business (B2B) workflow
iban	required*	string	Bank account number in IBAN format. *Requirement based on the Payer
id_type	required*	string	Identification type. Allowed values: PASSPORT, NATIONAL_ID, DRIVING_LICENSE, SOCIAL_SECURITY, TAX_ID, SENIOR_CITIZEN_ID, BIRTH_CERTIFICATE, VILLAGE_ELDER_ID, RESIDENT_CARD, ALIEN_REGISTRATION, PAN_CARD, VOTERS_ID, HEALTH_CARD, EMPLOYER_ID, OTHER. *Requirement based on the Payer
id_number	required*	string	Identification number. *Requirement based on the Payer
sender_date_of_birth	required*	string	Date of birth with the following format YYYY-MM-DD. *Requirement based on the Payer
sender_last_name	required*	string	First name of the sender. *Requirement based on the Payer
sender_first_name	required*	string	First name of the sender. *Requirement based on the Payer
sender_country_iso_code	required*	string	Three-letter country code of the sender. *Requirement based on the Payer
sender_id_number	required*	string	Identification number of the sender. *Requirement based on the Payer
sender_nationality_country_iso_code	required*	string	Three-letter country code corresponding to the nationality of the sender. *Requirement based on the Payer
sender_address	required*	string	First line of address of the sender. *Requirement based on the Payer
sender_occupation	required*	string	Occupation of the sender. *Requirement based on the Payer
sender_beneficiary_relationship	required*	string	Relationship between the sender and the beneficiary. *Requirement based on the Payer
sender_postal_code	required*	string	Postal code of the sender. *Requirement based on the Payer
sender_city	required*	string	City of the sender. *Requirement based on the Payer
sender_msisdn	required*	string	Phone number for payment to bank account and wallet registration number for payment to wallet. Min 6 and max 32 digits. Numeric values only (can contain “+” at start or “(“ , ”)” , ”-“). *Requirement based on the Payer
sender_gender	required*	string	Gender of the sender. *Requirement based on the Payer
sender_id_type	required*	string	Identification type of the sender. Allowed values: PASSPORT, NATIONAL_ID, DRIVING_LICENSE, SOCIAL_SECURITY, TAX_ID, SENIOR_CITIZEN_ID, BIRTH_CERTIFICATE, VILLAGE_ELDER_ID, RESIDENT_CARD, ALIEN_REGISTRATION, PAN_CARD, VOTERS_ID, HEALTH_CARD, EMPLOYER_ID, OTHER. *Requirement based on the Payer
sender_province_state	required*	string	Province State of the sender. *Requirement based on the Payer
sender_source_of_funds	required*	string	Source of funds of the sender. *Requirement based on the Payer
sender_country_of_birth_iso_code	required*	string	Three-letter country code corresponding to the country of birth of the sender. *Requirement based on the Payer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(3)	Three-letter country code in alpha-3 format

`required* = conditionally required`

Supported currencies:

Currency
EUR
GBP
HKD
USD

Supported destination countries and currencies:

Country	Country Code	Currency
Brazil	BRA	BRL
China	CHN	CNY
Indonesia	IDN	IDR
Malaysia	MYS	MYR
Philippines	PHL	PHP

Thailand	THA	THB
Argentina	ARG	ARS
Chile	CHL	CLP
Mexico	MEX	MXN
Peru	PER	PEN

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>transfer_to_payout</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>transfer_to_payout</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>910</code>
  <technical_message>Payer is currently unavailable</technical_message>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

GLOBAL PAYOUT

Global Payout is a transaction type based on Open Banking APIs, used for initiating bank payments.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
```

```
  <transaction_type>global_payout</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>GBP</currency>
  <payee_account_id>ea4e1dfa-80f1-47fd-96f5-f796c9864e50</payee_account_id>
  <billing_address>
    <address1>Sofia, Knyaz Alexander Dondukov Blvd.</address1>
    <address2>Old City Center</address2>
    <country>BG</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **global_payout**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
payee_account_id	required	string	Unique Account ID of the Payee. For more details see Payee Accounts API
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>global_payout</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>GBP</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>global_payout</transaction_type>
  <status>error</status>
  <technical_message>billing_address[zip_code] is invalid!</technical_message>
  <message>billing_address[zip_code] is invalid!</message>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>GBP</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Mobile Payments

APPLE PAY

Apple Pay is a mobile payment solution available on iOS devices with Touch ID / Face ID support. Apple Pay allows shoppers to purchase with credit and debit cards linked to their devices.

The Apple Pay is supported on the Web Payment Form via Express Checkout.

Payment Object structure

```
{
  "token": {
    "paymentData": { ... },
    "paymentMethod": { ... },
    "transactionIdentifier": "32b...4f3"
  },
  "billingContact": { ... },
  "shippingContact": { ... }
}
```

To use the Apple Pay, your application should be set up with public, private keys and payment processing certificate. Please contact tech-support@emerchantpay.com to enable Apple Pay payments.

Once a payment authorized by the customer in the merchant's application, the Apple Pay APIs will return a Payment Object containing the payment data (Encrypted Payment Token) with customer information to the merchant's application. On the right is an example of the Payment Object structure that will be returned to the merchant's application.

Once a Payment Object received, it can be used to create an Apple Pay payment transaction. To create an Apple Pay payment transaction you should specify the Encrypted Payment Token in the `<payment_token>` tag and the payment type you need in the `<payment_subtype>` tag. To specify Encrypted Payment Token use the value of the `token` field of the received Payment Object.

The following payment types are supported:

Payment type	Description
authorize	behaves like common authorize transaction
init_recurring_sale	behaves like common init_recurring_sale transaction
sale	behaves like common sale transaction

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>apple_pay</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_subtype>authorize</payment_subtype>
   <recurring_type>initial</recurring_type>
   <payment_token>
     {
       "paymentData": { ... },
       "paymentMethod": { ... },
       "transactionIdentifier": "32B...4F3"
     }
   </payment_token>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **apple_pay**

transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_token	required		Encrypted Payment Token
payment_subtype	required		Use either **authorize** for Authorize or **sale** for Sale transactions.
usage	optional	string(255)	Description of the transaction for later use.
recurring_type	optional	string(255)	Specifies recurring type of the transaction. Use **initial**.
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
document_id	required*	string(255)	Document ID value.
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA

reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>apple_pay</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
</payment_response>
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>apple_pay</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <payment_subtype>authorize</payment_subtype>
  <payment_token>
    {
      "paymentData": { ... },
      "paymentMethod": { ... },
      "transactionIdentifier": "32B...4F3"
    }
  </payment_token>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>0</amount>
  <currency>USD</currency>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <business_attributes>
    <event_start_date>21-12-2025</event_start_date>
    <event_end_date>31-12-2025</event_end_date>
    <event_organizer_id>20192375</event_organizer_id>
    <event_id>1912</event_id>
  </business_attributes>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>apple_pay</transaction_type>
```

```
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>0</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.

Error Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>apple_pay</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

GOOGLE PAY

Google Pay allows shoppers to purchase with credit and debit cards linked to their Google account.

Strong Customer Authentication thru 3DS might be required in case the cardholder has not yet been authenticated previously and the transaction is **PAN_ONLY**.
In certain cases, a 3DS challenge may be required or 3DS-Method to be submitted first, it is highly recommended to submit 3DSv2 params.

The Google Pay is supported on the Web Payment Form via Express Checkout.

Payment Object structure

```
{
  "signature":"...",
  "intermediateSigningKey":{
    "signedKey":"{
      "keyValue": "...",
      "keyExpiration": "..."
    }",
    "signatures":[...]
  },
  "protocolVersion":"...",
  "signedMessage":"{
    "encryptedMessage": "...",
    "ephemeralPublicKey": "...",
    "tag": "..."
  }"
}
```

Once payment is authorized by the customer in the merchant's application, the Google Pay APIs will return a Payment Method Token containing the payment data (Encrypted Payment Token) with customer information to the merchant's application. On the right is an example of the Payment Method Token structure that will be returned to the merchant's application.

Once a Payment Object is received, it can be used to create a Google Pay payment transaction. To create a Google Pay payment transaction you should specify the Encrypted Payment Token in the `<payment_token>` tag and the payment type you need in the `<payment_subtype>` tag.

The following payment types are supported:

Payment type	Description
authorize	behaves like common authorize transaction
init_recurring_sale	behaves like common init_recurring_sale transaction
sale	behaves like common sale transaction

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>google_pay</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <payment_subtype>authorize</payment_subtype>
    <recurring_type>initial</recurring_type>
    <payment_token>
      {
        "signature":"...",
        "intermediateSigningKey":{
          "signedKey":"{
            "keyValue": "...",
            "keyExpiration": "..."
          }",
          "signatures":[...]
        },
        "protocolVersion":"...",
        "signedMessage":"{
          "encryptedMessage": "...",
          "ephemeralPublicKey": "...",
          "tag": "..."
        }"
      }
    </payment_token>
    <usage>40208 concert tickets</usage>
    <remote_ip>245.253.2.12</remote_ip>
    <amount>100</amount>
    <currency>USD</currency>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <business_attributes>
      <event_start_date>21-12-2025</event_start_date>
      <event_end_date>31-12-2025</event_end_date>
      <event_organizer_id>20192375</event_organizer_id>
      <event_id>1912</event_id>
    </business_attributes>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
  </payment_transaction>'
```

Asynchronous 3 D Sv2 Challenge With 3 Ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <payment_transaction>
    <transaction_type>google_pay</transaction_type>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <payment_subtype>authorize</payment_subtype>
```

```
  <payment_token>
    {
      "signature":"...",
      "intermediateSigningKey":{
        "signedKey":"{
          "keyValue": "...",
          "keyExpiration": "..."
        }",
        "signatures":[...]
      },
      "protocolVersion":"...",
      "signedMessage":"{
        "encryptedMessage": "...",
        "ephemeralPublicKey": "...",
        "tag": "..."
      }"
    }
  </payment_token>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <business_attributes>
    <event_start_date>21-12-2025</event_start_date>
    <event_end_date>31-12-2025</event_end_date>
    <event_organizer_id>20192375</event_organizer_id>
    <event_id>1912</event_id>
  </business_attributes>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <threeds_v2_params>
    <threeds_method>
      <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
    </threeds_method>
    <control>
      <device_type>browser</device_type>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>service</category>
    </purchase>
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
</payment_transaction>'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>google_pay</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <payment_subtype>authorize</payment_subtype>
  <payment_token>
    {
      "signature":"...",
      "intermediateSigningKey":{
        "signedKey":"{
          "keyValue": "...",
          "keyExpiration": "..."
        }",
        "signatures":[...]
```

```
      },
      "protocolVersion":"...",
      "signedMessage":"{
        "encryptedMessage": "...",
        "ephemeralPublicKey": "...",
        "tag": "..."
      }"
    }
  </payment_token>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>0</amount>
  <currency>USD</currency>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <business_attributes>
    <event_start_date>21-12-2025</event_start_date>
    <event_end_date>31-12-2025</event_end_date>
    <event_organizer_id>20192375</event_organizer_id>
    <event_id>1912</event_id>
  </business_attributes>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **google_pay**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_token	required		Encrypted Payment Token
payment_subtype	required		Use either **authorize** for Authorize or **sale** for Sale transactions.
recurring_type	optional	string(255)	Specifies recurring type of the transaction. Use **initial**.
usage	optional	string(255)	Description of the transaction for later use.
amount	required	integer >= 0	Transaction amount in minor currency unit, see Currency and Amount Handling for details. In certain cases, it is possible to submit a transaction with a zero-value amount to act as an account verification transaction - Contact tech-support@emerchantpay.com for more details regarding this scenario.
currency	required	string(3)	Currency code in ISO 4217
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
birth_date	required*	dd-mm-yyyy	Required when MCC is a Financial Services one (e.g. MCC 6012) and either card brand is Visa or Mastercard/Maestro with UK-based merchant, UK-based bin (domestic), and DEBIT card type
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
document_id	required*	string(255)	Document ID value.
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada

country	optional	string(2)	Country code in ISO 3166
notification_url	required*	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required*	url	URL where customer is sent to after successful payment
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types
address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
threeds_v2_params	required*		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
threeds_method	optional		3DS-Method related parameters for any callbacks and notifications.
callback_url	optional	url	Specific 3DS-Method callback URL after the 3DS-Method completes. The actual status will be provided via HTTP POST to that URL. For more information, go to 3DSv2 method params
control	required*		General params for preferences in authentication flow and providing device interface information.
device_type	required*	string	Identifies the device channel of the consumer, **required** in the 3DSv2 authentication protocol. For more information, go to 3DSv2 control params
challenge_window_size	required*	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Identifies the type of transaction being authenticated. This field is required in some markets.Accepted values are: **goods**, **service**, **check_acceptance**, **account_funding**, **quasi_cash**, **prepaid_activation**, **loan**.
merchant_risk	recommended		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.
gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	recommended		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder’s account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder’s account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.
password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder’s account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.
provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.

suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
browser	required*		For browser-based transactions. They are all *required* in case the **device_type** is set to **browser**
accept_header	required*	string(2048)	The exact content of the HTTP **ACCEPT** header as sent to the 3DS Requester from the Cardholder browser. Any other header different than the **ACCEPT** header will be rejected. Example: `application/json,text/plain,text/html,*/*`.
java_enabled	required*	boolean	Boolean that represents the ability of the cardholder browser to execute Java. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.javaEnabled`.
language	required*	string(8)	Value representing the browser language as defined in IETF BCP47. Note that only one browser language tag is about to be submitted as per the above **IETF BCP47**. Numeric chars are also allowed in the subtag and will represent the region.Example: `en-GB`, `zh-guoyu`, `fil-PH`, `gsw`, `es-419`, `de-1996`, etc. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.language`.
color_depth	required*	integer	Value representing the bit depth of the colour palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the `screen.colorDepth` property. The value as per EMVCo specs can be one of **1**, **4**, **8**, **15**, **16**, **24**, **32**, **48**. In case, an unsupported `color_depth` is determined, the nearest supported value that is less than the actual one needs to be submitted. For example, if the obtained value is **30**, which is not supported as per EMVCo specs, **24** has to be submitted.
screen_height	required*	integer	Total height of the Cardholder's screen in pixels. Value is returned from the screen.height property.
screen_width	required*	integer	Total width of the Cardholder's screen in pixels. Value is returned from the screen.width property.
time_zone_offset	required*	string(5)	Time difference between UTC time and the Cardholder browser local time, in **minutes**. Note that the offset is positive if the local time zone is behind UTC and negative if it is ahead. If **UTC -5** hours then submit `300` or `+300`, If **UTC +2** hours then `-120`. The value can be retrieved using Javascript `getTimezoneOffset()` method over **Date** object.
user_agent	required*	string(2048)	Exact content of the HTTP user-agent header.
sdk	required*		For application-based transactions. They are all *required* in case the **device_type** is set to **application**
interface	required*	string(6)	SDK Interface types that the device of the consumer supports for displaying specific challenge interfaces within the SDK. Accepted values are: **native**, **html**, **both**.
ui_types	required*		Lists all UI types that the device of the consumer supports for displaying specific challenge interfaces within the SDK.
ui_type	required*	string(13)	UI type that the device of the consumer supports for displaying specific challenge interface. Accepted values are: **text**, **single_select**, **multi_select**, **out_of_bag**, **other_html**.
application_id	required*	string(36)	Universally unique ID created upon all installations and updates of the 3DS Requestor APp on a Customer Device. This will be newly generated and stored by the 3DS SDK for each installation or update. The field is limited to 36 characters and it shall have a canonical format as defined in IETF RFC 4122.
encrypted_data	required*	string(64000)	JWE Object as defined Section 6.2.2.1 containing data encrypted by the SDK for the DS to decrypt. The data will be present when sending to DS, but not present from DS to ACS.
ephemeral_public_key_pair	required*	string(256)	Public key component of the ephemeral key pair generated by the 3DS SDK and used to establish session keys between the 3DS SDK and ACS. In AReq, this data element is contained within the ACS Signed Content JWS Object. The field is limited to maximum 256 characters.
max_timeout	required*	integer	Indicates the maximum amount of time (in minutes) for all exchanges. The field shall have value greater or equals than 05.
reference_number	required*	string(32)	Identifies the vendor and version of the 3DS SDK that is integrated in a 3DS Requestor App, assigned by EMVCo when the 3DS SDK is approved. The field is limited to 32 characters.
recurring	optional		Additional recurring details.
expiration_date	optional	dd-mm-yyyy	A future date indicating the end date for any further subsequent transactions. For more information, go to 3DSv2 recurring params
frequency	optional	integer	Indicates the minimum number of days between subsequent transactions. An empty value indicates the payment frequency is not set.For more information, go to 3DSv2 recurring params
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>google_pay</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
```

```
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
</payment_response>
```


Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>google_pay</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>0</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
</payment_response>
```


Challenge Without 3 Ds Method Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>google_pay</transaction_type>
  <status>pending_async</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Asynchronous 3 D Sv2 Challenge With 3 Ds Method Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>google_pay</transaction_type>
  <status>pending_async</status>
  <mode>test</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
consumer_id	string(10)	Consumer unique reference. See Consumers
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
redirect_url	url	URL where user has to be redirected to complete payment process. It is available for asynchronous mode
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"

dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.
scheme_transaction_identifier	string(32)	Id defined by card schemes. Corresponds to NETWORK DATA (field 63) for MasterCard or TRANS ID (field 62.2/125) for VISA.
payment_account_reference	string(255)	Payment Account Reference value returned from the schemes. Links tokenized and PAN-based transactions.

Error Response

Response


```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>google_pay</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>340</code>
  <technical_message>expiration_year is invalid</technical_message>
  <message>expiration_year is invalid</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
gaming	'true'	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995, contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Supported countries

Country Name	Country Code
Albania	AL
Algeria	DZ
American Samoa	AS
Andorra	AD
Angola	AO
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bhutan	BT
Bolivia	BO
Bosnia and Herzegovina	BA
Botswana	BW
Brazil	BR
Brunei	BN
Bulgaria	BG
Burkina Faso	BF

Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Central African Republic	CF
Chad	TD
Chile	CL
China	CN
Colombia	CO
Comoros	KM
Congo (Democratic Republic)	CD
Congo (Republic)	CG
Costa Rica	CR
Croatia	HR
Cyprus	CY
Czech Republic	CZ
Czechia	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Eswatini	SZ
Ethiopia	ET
Fiji	FJ
Finland	FI
France	FR
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Greece	GR
Grenada	GD
Guatemala	GT
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Indonesia	ID
Iran	IR
Iraq	IQ
Ireland	IE
Israel	IL
Italy	IT
Ivory Coast	CI
Jamaica	JM
Japan	JP

Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Kuwait	KW
Kyrgyzstan	KG
Laos	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Macedonia	MK
Madagascar	MG
Malawi	MW
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Mauritania	MR
Mauritius	MU
Mexico	MX
Micronesia	FM
Moldova	MD
Monaco	MC
Mongolia	MN
Montenegro	ME
Morocco	MA
Mozambique	MZ
Myanmar	MM
Namibia	NA
Nauru	NR
Nepal	NP
Netherlands	NL
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Norway	NO
Oman	OM
Pakistan	PK
Palau	PW
Palestine	PS
Panama	PA
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH
Poland	PL
Portugal	PT
Qatar	QA
Romania	RO
Russian Federation	RU
Rwanda	RW
Saint Kitts and Nevis	KN

Saint Lucia	LC
Saint Vincent and the Grenadines	VC
Samoa	WS
San Marino	SM
São Tomé and Príncipe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Korea	KR
Spain	ES
Sri Lanka	LK
Sudan	SD
Suriname	SR
Sweden	SE
Switzerland	CH
Syria	SY
Taiwan	TW
Tajikistan	TJ
Tanzania	TZ
Thailand	TH
Togo	TG
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkey	TR
Turkmenistan	TM
Uganda	UG
Ukraine	UA
United Arab Emirates	AE
United Kingdom	GB
United States Minor Outlying Islands	UM
United States of America	US
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Vatican City	VA
Venezuela	VE
Vietnam	VN
Yemen	YE
Zambia	ZM
Zimbabwe	ZW

AFRICAN MOBILE SALE

African Mobile Sale, otherwise known as Charge, is an APM used to process Mobile network operator payments. It is an async payment method and will be approved once the payment is processed with the Mobile network operator

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>african_mobile_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
```

```
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <amount>100</amount>
  <currency>KES</currency>
  <customer_email>barney.rubble@example.com</customer_email>
  <customer_phone>254701123456</customer_phone>
  <operator>SAFARICOM</operator>
  <target>000010</target>
  <billing_address>
    <first_name>Barney</first_name>
    <last_name>Rubble</last_name>
    <address1>14, Nerazdelni str</address1>
    <zip_code>1407</zip_code>
    <city>Nairobi</city>
    <country>KE</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **african_mobile_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
operator	required	string(20)	Name of the Mobile network operator (MNO) which should process the transaction
target	required	string(20)	Number of the Paybill for which the transaction is intended
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries, currencies, operators and payment method:

Country code	Currency code	Operator	Payment method
GH	GHS	VODACOM	M-PESA
KE	KES	SAFARICOM	M-PESA
UG	UGX	AIRTEL	Airtel Money
UG	UGX	MTN	MTN Mobile Money

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>african_mobile_sale</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>KES</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>african_mobile_sale</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <message>Something went wrong, please contact support!</message>
  <technical_message>operator is not supported</technical_message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>KES</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
message	string(255)	Human readable error message which can be displayed to users.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

RUSSIAN MOBILE SALE

Russian Mobile Sale, otherwise known as Charge, is an APM used to process Mobile network operator payments. It is an async payment method and will be approved once the payment is processed by the Mobile network operator. Notice: Russian Mobile Sale does not support refund and void.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>russian_mobile_sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>152</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <amount>100</amount>
   <currency>RUB</currency>
   <customer_email>barney.rubble@example.com</customer_email>
   <customer_phone>79031234567</customer_phone>
   <operator>megafon</operator>
   <target>15472</target>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Nairobi</city>
     <country>RU</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **russian_mobile_sale**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required	string(5)	Customer account number or order identificator in the merchant system.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer

return_success_url	required	url	URL where customer is sent to after successful payment
return_failure_url	required	url	URL where customer is sent to after unsuccessful payment
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
operator	required	string	Mobile network operator name (**mtc**, **megafon**, **tele2** or **beeline**).
target	required	integer	Merchant prefix. Unique for each mobile network operator assigned for the merchant.
customer_email	optional	e-mail address	Must contain valid e-mail of customer
customer_phone	required	string(32)	Must contain valid phone number of customer
billing_address	required		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Supported countries, currencies and operators:

Country code	Currency code	Operator
RU	RUB	MTC
RU	RUB	Megafon
RU	RUB	Tele2
RU	RUB	Beeline

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>russian_mobile_sale</transaction_type>
  <status>pending_async</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>RUB</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

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

```
  <transaction_type>russian_mobile_sale</transaction_type>
  <status>error</status>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <message>Something went wrong, please contact support!</message>
  <technical_message>operator is not supported</technical_message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>RUB</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
message	string(255)	Human readable error message which can be displayed to users.
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Reversals

Reversal transactions serve to change the state of the original transaction and return money back to customer’s account. They can be used with Card, 3DS Card, and different APM transactions.

REFUND

Refunds allow to return already billed amounts to customers.

The amount can be fully or partially refunded. Refunds can only be done as follow transactions on former successfully processed transactions:

- Card transactions
- 3DS Card transactions
- Wallets
- Vouchers
- Online Banking ePayments
- Cash payments
- Gift Cards

Therefore, the reference id for the corresponding transaction is mandatory.

This transaction type supports Level 3 travel data.

This transaction type supports Installments.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>refund</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **refund**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
beneficiary_bank_code	required*	string	The bank code of the beneficiary's bank.
beneficiary_name	required*	string	The name of the beneficiary's bank.
beneficiary_account_number	required*	string	The account number of the beneficiary in his bank.
bank	optional	string	Name of the customer's bank
bank_branch	optional	string	Name of the Bank branch
bank_account	optional	string	Bank account number of the customer.
bank_account_type	optional	string(1)	The type of account. C: for Checking accounts, S: for Savings accounts, I: for International accounts

`required* = conditionally required`

Beneficiary params will be required when refunding an online banking transaction with MYR currency. Contact tech-support for more information.

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>refund</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <authorization_code>345678</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <response_code>00</response_code>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>refund</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>410</code>
  <technical_message>no approved reference transaction found</technical_message>
  <message>no approved reference transaction found</message>
  <timestamp>2025-11-20T10:19:01Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

ASYNC REFUND

Async Refunds allow to return already billed amounts to customers where the transaction is confirmed asynchronously (i.e. the transaction is sent for processing without the client being blocked waiting and once the transaction is complete the client is notified about the result).

The amount can be fully or partially refunded. Async Refunds are only required for a few APMs. Please contact tech-support@emerchantpay.com for more details.

Similarly to ordinary Refunds, the reference id for the corresponding transaction is mandatory.

This transaction type supports Level 3 travel data.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>async_refund</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **async_refund**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
beneficiary_bank_code	required*	string	The bank code of the beneficiary's bank.
beneficiary_name	required*	string	The name of the beneficiary's bank.
beneficiary_account_number	required*	string	The account number of the beneficiary in his bank.
bank	optional	string	Name of the customer's bank
bank_branch	optional	string	Name of the Bank branch
bank_account	optional	string	Bank account number of the customer.
bank_account_type	optional	string(1)	The type of account. C: for Checking accounts, S: for Savings accounts, I: for International accounts

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>async_refund</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <authorization_code>345678</authorization_code>
   <response_code>00</response_code>
   <timestamp>2025-11-20T10:19:01Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>async_refund</transaction_type>
   <status>error</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <code>410</code>
   <technical_message>no approved reference transaction found</technical_message>
   <message>no approved reference transaction found</message>
   <timestamp>2025-11-20T10:19:01Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

VOID

Void transactions undo other transactions.

Transactions of types authorize, capture, sale, refund, recurring sale, and init recurring sale along with their 3D variants can be reversed on the same day the transaction took place. The transaction will not show up on the customer's credit card statement if voided on the same day.

> Not captured authorize and authorize3d transactions can be voided without a specific timeframe.

> The same day is dependent of the timezone of the acquiring bank.

> This transaction can also be used to fully reverse a Preauthorization The void time-frame in this case depends on the preauthorization specifics (Cardbrand, Merchant Category Code etc). To learn more about this, navigate to the Full Reversal section.

> When reversing transaction using Void while it is in a process of settlement, an error `Transaction already scheduled for settlement!` will be returned.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>void</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **void**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>void</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <authorization_code>345678</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <response_code>00</response_code>
   <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
   <timestamp>2025-11-20T10:19:02Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars

retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
scheme_transaction_link_id	string(22)	The transaction unique identifier returned from the schemes. Corresponds to ADDITIONAL SERVICE DATA (field 65, MasterCard Transaction Link Id [TLID]).
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>void</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>420</code>
  <technical_message>can not do void on void reference</technical_message>
  <message>can not do void on void reference</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

INVOICE REFUND

Invoice Refunds allow to return already billed amounts to customers.

The amount can be fully or partially refunded. Invoice refunds can only be done on former Invoice Capture (settled) transactions.

Therefore, the `reference_id` for the corresponding transaction is mandatory.

> In case of **secure_invoice** payment type we can invoke purchase amount reduction of not yet captured invoice transaction by setting up **reference_id** from **InvoiceTransaction**. Then **items** section becomes items to remove from original invoice request.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>invoice_refund</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <payment_type>klarna</payment_type>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>60</amount>
   <currency>EUR</currency>
   <items>
     <item>
       <item_type>physical</item_type>
       <reference>19-402-USA</reference>
       <name>BatteryPowerPack</name>
       <quantity>1</quantity>
       <unit_price>60</unit_price>
       <tax_rate>0</tax_rate>
       <total_amount>60</total_amount>
       <total_discount_amount>0</total_discount_amount>
       <total_tax_amount>0</total_tax_amount>
       <image_url>https://example.com/image_url</image_url>
       <product_url>https://example.com/product_url</product_url>
       <quantity_unit>pcs</quantity_unit>
       <merchant_data>
         <marketplace_seller_info>Electronic gadgets</marketplace_seller_info>
       </merchant_data>
     </item>
   </items>
```

```
</payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **invoice_refund**
transaction_id	required	string(255)	Unique transaction id defined by merchant
payment_type	required	string	Payment provider type: **klarna** / **secure_invoice**
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	Unique id returned by corresponding transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
items	required		List with items
item_type	required	string(255)	Order line type. Possible values: Supported item types
quantity	required	integer	Non-negative. The item quantity
unit_price	required	integer	Minor units. Includes tax, excludes discount(max value: 100000000)
total_amount	required	integer	Includes tax and discount. Must match (quantity unit price) - total discount amount divided by quantity (max value: 100000000)
reference	optional	string(255)	Article number, SKU or similar
name	optional	string(255)	Descriptive item name
tax_rate	optional	integer	Non-negative. In percent, two implicit decimals. I.e 2500 = 25.00 percent
total_discount_amount	optional	integer	Non-negative minor units. Includes tax
total_tax_amount	optional	integer	Must be within 1 of total amount - total_amount * 10000 / (10000 + tax rate). Negative when type is discount
image_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
product_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
quantity_unit	optional	string(8)	Unit used to describe the quantity, e.g. kg, pcs... If defined has to be 1-8 characters
product_identifiers	optional		List with product identifiers
brand	optional	string(255)	The product's brand name as generally recognized by consumers. If no brand is available for a product, do not supply any value
category_path	optional	string(255)	The product's category path as used in the merchant's webshop. Include the full and most detailed category and separate the segments with ' > '
global_trade_item_number	optional	string(255)	The product's Global Trade Item Number (GTIN). Common types of GTIN are EAN, ISBN or UPC. Exclude dashes and spaces, where possible
manufacturer_part_number	optional	string(255)	The product's Manufacturer Part Number (MPN), which - together with the brand - uniquely identifies a product. Only submit MPNs assigned by a manufacturer and use the most specific MPN possible
merchant_data	optional		List with merchant data
marketplace_seller_info	optional	string(255)	Information for merchant marketplace

`required* = conditionally required`

Supported item types:

Item Types
physical
discount
shipping_fee
sales_tax
digital
gift_card
store_credit
surcharge

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice_refund</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)

technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>invoice_refund</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>420</code>
  <technical_message>can not do void on void reference</technical_message>
  <message>can not do void on void reference</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>60</amount>
  <currency>EUR</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

BITPAY REFUND

BitPay Refund is a custom refund method which will handle the asynchronous BitPay refund workflow. BitPay refunds can only be done on former transactions. Therefore, the reference id for the corresponding BitPay Sale transaction is mandatory.

BitPay Refund is an asynchronous transaction type.

When a BitPay Refund is requested, BitPay will send an email to the consumer with a request to provide the refund crypto address. This request will be valid for 3 days and will expire afterwards. When the crypto address is provided, the refund will be processed (processing usually takes 24 hours).

A Notification will be sent to the Merchant when the Bitpay refund is completed.

> Only full refunds are supported at the moment.

> BitPay Refunds can be voided only in the 24-hour processing period.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>bitpay_refund</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <reference_id>43672</reference_id>
   <amount>100</amount>
   <currency>USD</currency>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **bitpay_refund**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
reference_id	required	string(32)	The reference_id must be a BitPay Sale transaction
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details

currency	required	string(3)	Currency code in ISO 4217

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_refund</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>bitpay_refund</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>410</code>
  <technical_message>no approved reference transaction found</technical_message>
  <message>no approved reference transaction found</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
code	integer	Error code according to Error code table
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217

PARTIAL REVERSAL

Partial reversal transactions are used in the preauthorization workflow to release a part of the total authorized amount.

> For more information, navigate to the Preauthorization Partial Reversal section in the preauthorization workflow.

PayByLink

PayByLink is a frictionless payment via link. It provides merchants the ability to send a payment link to a customer via email or SMS (configurable), using Virtual Terminal.

WORKFLOW

The merchant can generate a PayByLink payment from the Virtual Terminal (if feature is enabled) by customizing an email template for sending payment link or configuring preferred medium (email/SMS) for sending payment link. When all the needed fields are filled in and the mandatory initial payload is provided, a payment request to the WPF is initiated. As a result of this request (if successful) the response would include redirect URL, which would be sent either via email or SMS to the customer (channel and needed email/phone number should be provided by the merchant when initiating the PayByLink payment). The customer can complete the payment by following the provided URL. It redirects to the merchant's web payment form (WPF) where the redirection workflows are the same as the ones described in the WPF section. The WPF reconcile API could also be used to check the status of any PayByLink initiated payment.

COMBINATION WITH PAY LATER FUNCTIONALITY

The PayByLink triggered payments could be easily combined with the 'Pay Later' functionality (available also for the WPF API). The PayByLink form provides the ability to choose whether the customer would have the option enabled to delay the payment and complete it later. It also gives the ability of enqueuing reminders based on pre-configured values. The reminders include the URL for payment completion as well.

REMINDERS CONFIGURATION

- Up to 3 reminders can be configured for each payment.
- The available channels for sending reminders are `email` and `sms`.
- The time for sending a reminder is set in number of minutes after payment creation.
- The time for sending of each reminder shouldn't be greater that the configured payment lifetime.

For configuration options or any other additional questions you can always contact Tech Support at tech-support@emerchantpay.com.

Alternative Payment Method External Events

INTRODUCTION

For some alternative payment method (APM) transactions additional events may occur resulting from various actions from the part of the consumer or the merchant. Examples: returned/reversed bank transfers, funds not received, additional bank transfers made using the same transaction reference number etc.

In Genesis these are called external events and are handled in the following manner:

1. A transaction note is created for the external event (visible under the ”Transaction Notes” section on the corresponding payment transaction page in the merchant console).
2. An API notification is sent to the merchant notification endpoint
3. An email notification is sent to the merchant admin email address
4. The original transaction status might be updated depending on the nature of the external event

LIST OF EXTERNAL EVENTS PER ALTERNATIVE PAYMENT METHOD

APM	External event	Description	Status change
InstaDebit Payin	instadebit_payin_return	Payment has been returned to the consumer	voided
InstaDebit Payin	instadebit_payin_adjustment	Payment has been adjusted	none
InstaDebit Payout	instadebit_payout_return	Payment has been returned to the consumer	voided
InstaDebit Payout	instadebit_payout_adjustment	Payment has been adjusted	none
iDebit Payin	idebit_payin_return	Payment has been returned to the consumer	voided
iDebit Payin	idebit_payin_adjustment	Payment has been adjusted	none
iDebit Payout	idebit_payout_return	Payment has been returned to the consumer	voided
iDebit Payout	idebit_payout_adjustment	Payment has been adjusted	none
P24	p24_external_refund	Payment has been rescinded by the consumer or was never received	refunded
Argencard	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Aura	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Cabal	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Cencosud	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Elo	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Naranja	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Nativa	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked
Tarjeta Shopping	chargeback_external_event	Payment has been considered fraudulent by the card issuer and was reversed	chargebacked

EMAIL NOTIFICATION

An email is sent to the merchant admin’s email address detailing the external event type and any other relevant details together with a link to the original payment transaction.

API NOTIFICATION

Merchants will receive API notifications every time Genesis obtains information about APM external events. Notifications are transmitted via HTTP POST (application/x-www-form-urlencoded) to the notification url endpoint provided in the XML request or to the Notification URL from the merchant account

An example notification:

```
&notification_type=apm_external_event
&signature=8216b1b4929c0a41ed44bf51726c10872a78f181b26d1427e15410da56803fc0a2f
&payment_transaction_unique_id=64216236bced683952325b6698b3954a
&category=citadel_payin_chargeback
&priority=info
&code=SDR
&info=Revoked+payment+due+to+instant+payment+funds+not+received
&message=A+Citadel+Payin+transaction+has+been+reversed%2Frevoked.+Payment+has+been+rescinded+by+the+consumer+or+funds+were+never+received+for+the+payment.
&payload=...
```

Parameters:

Name	Type	Description
notification_type	string	constant value ”apm external event”
signature	string	the signature of the notification, should be used to verify the the notification was sent by Genesis
payment_transaction_unique_id	string	unique id of the original transaction, generated by Genesis
category	string	type of the external event
priority	string	can be one of ”info”, ”normal” or ”urgent”
code	string	code for the external event from the APM provider system
info	string	a short description of the external event
message	string	full short description of the external event
payload	string	the raw response for the external event as received from the APM provider

The signature is a security measure meant to ensure that the gateway is really the sender of the notification. It is generated by concatenating the unique id of the payment with your API password and generating a SHA-512 Hash (Hex) of the string:

`SHA-512 Hash Hex of [payment_transaction_unique_id][Your Merchant API password]`

Notification signature examples

payment_transaction_unique_id	API password	signature
26aa150ee68b1b2d6758a0e6c44fce4c	50fd87e65eb415f42fb5af4c9cf497662e00b785	c5219b3d385e74496b2b48a549

```
3f760162ef57a829011e5e2379b3fa17    50fd87e65eb415f42fb5af4c9cf497662e00b785    14519d0db2f7f8f407efccc9b09
```

```xml
<?xml version="1.0" encoding="UTF-8"?>
<notification_echo>
  <unique_id>3f760162ef57a829011e5e2379b3fa17</unique_id>
</notification_echo>
```

When receiving the notification, you are required to render an XML page containing the transaction's payment transaction unique id so that the gateway knows that you have accepted the notification. If the XML is not delivered, the notification is sent periodically as per the rules for notifications delivery.

Advanced risk management with RiskParams

The risk params section in the payment transaction xml allows you to pass user specific values along with the payment transaction. These values may be used by advanced risk management features and checked against a blacklist.

RiskParams can be used in any user triggered payment transaction. User triggered transactions types are Authorize, Authorize3d, Sale, Sale3d, InitRecurringSale, InitRecurringSale3d, and AccountVerification.

Request

```xml
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <risk_params>
     <ssn>987-65-4320</ssn>
     <mac_address>12-34-56-78-9A-BC</mac_address>
     <session_id>1DA53551-5C60-498C-9C18-8456BDBA74A9</session_id>
     <user_id>1002547</user_id>
     <user_level>vip</user_level>
     <email>test@example.com</email>
     <phone>+49301234567</phone>
     <remote_ip>245.253.2.12</remote_ip>
   </risk_params>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
risk_params	optional		
ssn	optional	string(128)	Social Security number or equivalent value for non US customers.
mac_address	optional	string(128)	The customers mac address.
session_id	optional	string(128)	The customers session_id.
user_id	optional	string(128)	The customers user_id.
user_level	optional	string(128)	A value describing the customers trust level, may be used by the risk management for configurable differentiated limits.
email	optional	string(128)	The customers email.
phone	optional	string(128)	The customers phone.
remote_ip	optional	string(128)	The customers ip address.
serial_number	optional	string(128)	Custom serial number.
pan_tail	optional	string(128)	The last 4 digits of the card number.
bin	optional	string(128)	The first 6 digits of the card number.
first_name	optional	string(128)	Customer first name.
last_name	optional	string(128)	Customer last name.
country	optional	string(128)	The country of the customer.
pan	optional	string(128)	The PAN hash of the customer card number.
forwarded_ip	optional	string(128)	MaxMind specific risk param.
username	optional	string(128)	MaxMind specific risk param.
password	optional	string(128)	MaxMind specific risk param.
bin_name	optional	string(128)	MaxMind specific risk param.
bin_phone	optional	string(128)	MaxMind specific risk param.

`required* = conditionally required`

> The risk management needs to be configured to use these values, passing the values alone will not trigger any risk management features.

To use these values for risk management please contact our Risk team.

Credential On File (COF)

As the payment ecosystem has evolved, instances in which a transaction is initiated with a stored credential based on cardholder consent for future use have significantly increased. Growth in digital commerce, together with the emergence of new business models, has increased the number of transactions where a merchant or its agent, a payment facilitator (PF), or a staged digital wallet operator (SDWO) uses cardholder payment credentials (i.e., account details) that they previously stored for future purchases.

In Genesis, the COF indicator can be used for the following transaction types: Account Verification, Authorize, Authorize3D, Sale, Sale3D, InitRecurringSale, InitRecurringSale3D, Payout to mark a transaction as **initial customer initiated, subsequent customer initiated or as unscheduled merchant initiated (UCOF)**.

The UCOF transaction uses a previously stored credential for a fixed or variable amount and it does not occur on a scheduled or regularly occurring transaction date. With it, the cardholder has provided consent to the merchant to initiate one or more future transactions. An example of such a transaction is an account auto-top up.

Supported options for Credential On File (COF) field:

COF	Description
initial_customer_initiated	Initial transaction used to store payment credentials for future customer initiated payments while processing. Required for external tokenization, and optional for gateway-based tokenization
subsequent_customer_initiated	Subsequent customer initiated transaction using previously stored payment credentials. Required for external tokenization, and optional for gateway-based tokenization
merchant_unscheduled	For UCOF transaction, the scheme transaction identifier of the initial transaction must be sent in the transaction request. For MasterCard or Maestro UCOF, the scheme settlement date in MMDD format (e.g. 1121) of the initial transaction must be sent in the transaction request.

Currency and Amount Handling

The gateway handles all types of processing currencies, with exponents ranging from 0 (e.g. JPY), 2 (e.g. CNY, USD, EUR, GBP), to 3 (e.g. KWD). Processing currencies are configured on terminal level.

Transaction amounts on the API level should be submitted in the minor currency unit for the given currency, e.g.:

Amount currencies:

Name	Type	Description
USD	100.33	Should be submitted as 10033 in the amount API field (exponent 2)
EUR	3	Should be submitted as 300 in the amount API field (exponent 2)
JPY	150	Should be submitted as 150 in the amount API field (exponent 0)
KWD	100.333	Should be submitted as 100333 in the amount API field (exponent 3)

Amount limits: Amount has to be provided within limit for listed transaction types and currencies:

Transaction Type	Currency	minimum	maximum
Global limit	All	0.01	1,000,000,000.00
alipay	CNY	0.01	50,000.00
	EUR	0.01	6,529.00
davivienda	USD	0.01	3,000.00
banco de chile	USD	0.01	3,000.00
webpay	USD	0.01	3,000.00
pago facil	USD	0.01	3,000.00
rapi pago	USD	0.01	3,000.00
link	USD	0.01	3,000.00
santander	USD	0.01	3,000.00
aura	USD	0.01	3,000.00
cabal	USD	0.01	3,000.00
nativa	USD	0.01	3,000.00
naranja	USD	0.01	3,000.00
cencosud	USD	0.01	3,000.00
tarjeta shopping	USD	0.01	3,000.00
redpagos	USD	0.01	3,000.00
bcmc	EUR	1,00	1,000,000.00
elo	USD	0.01	3,000.00
oxxo	USD	0.01	3,000.00
bradesco	USD	0.01	3,000.00
cartao mercado livre	USD	0.01	3,000.00
efecty	USD	0.01	3,000.00
boleto	USD	2.50	2,500.00
itau	USD	0.01	3,000.00
multibanco	USD	0.01	99,999.99
banco do brasil	USD	0.01	3,000.00
argencard	USD	0.01	3,000.00
banco de occidente	USD	0.01	3,000.00
bancomer	USD	0.01	3,000.00
baloto	USD	0.01	3,000.00
eps	EUR	1.00	1,000,000.00
sofort	EUR	1.00	5,000.00

sdd sale	All	0.10	24,999.99
sct payout	All	0.10	24,999.99
sdd init recurring sale	All	0.10	24,999.99
sdd refund	All	0.10	24,999.99
neosurf	All	0.01	9,999.99
p24	EUR	0.01	15,000.00
rpn payment	All	0.10	100,000.00
rpn payout	All	100.00	1,000,000.00
citadel payin	EUR	0.01	10,000.00
citadel payout	EUR	0.01	10,000.00
idebit payin	CAD	0.01	1,500.00
idebit payout	CAD	0.01	1,500.00
online banking	CNY*	10.00	50,000.00
	THB	10.00	500,000.00
	IDR	10,000.00	50,000,000.00
	MYR	10.00	20,000.00
bank payout	CNY	60.00	49,000.00
	THB	350.00	175,000.00
	IDR	50,000.00	25,000,000.00
	MYR	50.00	20,000.00
wechat	All	10.00	3,000.00
ezeecard payout	EUR	10.00	800.00
paysafecard	EUR	0.01	1,000.00
poli	AUD	0.01	9,999.00
insta debit payin	CAD	0.01	1,500.00
bitpay	USD	1.00	950,000.00
bitpay sale	USD	1.00	950,000.00
bitpay payout	USD	1.00	950,000.00
pse	USD	0.01	3,000.00

`* = Depends on the setup`

Check the ISO 4217 standard for details on currencies and their exponents/minor currency units.

Dynamic Descriptor

Dynamic descriptor functionality is available as part of the gateway. It is enabled on terminal level, so contact the IT Support team at tech-support@emerchantpay.com if you wish to use it.

Currently, the transactions types that support dynamic descriptor parameters are Authorize, Authorize3d, Sale, Sale3d, InitRecurringSale, InitRecurringSale3d and Payout.

WPF payments also support dynamic descriptor.

The currently supported dynamic descriptor parameters are:

Name	Type	Description
merchant_name	string(25)	Needed by merchants/PSPs to change the charge description.
merchant_city	string(13)	Contains the city of the merchant or the merchant phone number for CNP merchants. For master or Intl Maestro%, send the phone number in 'merchant_service_phone' field.
merchant_country	string(3)	Country code of the merchant country in ISO 3166 format.
merchant_state	string(3)	The value should be the merchant country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
merchant_zip_code	string(10)	Merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	string(48)	Merchant address.
merchant_url	string(60)	Merchant url.
merchant_phone	string(16)	Merchant phone.
merchant_service_city	string(13)	Merchant service city.
merchant_service_country	string(3)	Country code of the merchant service country in ISO 3166 format.
merchant_service_state	string(3)	The value should be the merchant service country subdivision code defined in ISO 3166-2. Invalid values submitted NOT as per the ISO might lead to data integrity issues.
merchant_service_zip_code	string(10)	Merchant service zip/postal code.
merchant_service_phone	string(16)	Merchant service phone.
sub_merchant_id	string(15)	Sub-merchant ID assigned by the Payment Facilitator.
merchant_geo_coordinates	string(20)	Merchant service geographic coordinates. Length of geographic coordinates is a range of 15-20 symbols. Latitude and Longitude separated by a comma. Example: `40.73061, -73.93524`
merchant_service_geo_coordinates	string(20)	Merchant service geographic coordinates. Length of geographic coordinates is a range of 15-20 symbols. Latitude and Longitude separated by a comma. Example: `40.73061, -73.93524`

If the terminal is configured with dynamic descriptor, but the merchant does not send the dynamic descriptor parameter in question at all or sends whitespace, this defaults the given dynamic descriptor parameter to the static descriptor configured on MID level when submitted to the schemes.

If the value is less than max chars, it is right padded with whitespace before sent to the schemes. Note also that the dynamic descriptor params section with the properly formatted individual dynamic descriptor params is returned in the payment transaction response on the API if those params have been submitted in the transaction API request beforehand.

Regarding reference-based transactions, since they do not accept any dynamic descriptor params in the request, there is no dynamic descriptor params section in the response as well. Reference-based transactions reuse the dynamic descriptor params of their original transaction.

The sub-merchant ID should be provided by all merchants that are processing under Payment Facilitator. If the terminal does not support dynamic descriptor, a static value can be configured on a merchant level.

Electronic Commerce Indicator

Electronic Commerce Indicator (ECI) is a value that is returned from the Directory Server (Visa, MasterCard, etc.) to indicate the authentication results of your customer’s credit card payment on 3D Secure.

Visa/JCB/Diners/American Express/Rupay

ECI Code	Description
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
06	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

MasterCard/Maestro

ECI Code	Description
02	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
01	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D Cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
00 (or empty)	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

---

Scheme Response Codes

See below a list of Scheme response codes with the corresponding messages. Scheme response codes (scheme response code element) are different than the regular gateway codes (code element and response code element) - the scheme response code maps to the code returned by the schemes while the response code and code elements are acquirer or gateway internal code mapping and part of the API, as described in the Errors section. Transaction responses will return the relevant scheme response code (note that both scheme response code and authorization code are optional in the API responses and will be returned only if provided)

- Scheme Response Codes
  - Visa
  - Mastercard and Maestro

VISA

Code	Description
00	Approved or completed successfully
01	Refer to card issuer
02	Refer to card issuer, special condition
03	Invalid merchant
04	Pickup card (no fraud)
05	Do not honour
06	Error
07	Pick up card, special condition (fraud account)
10	Partial Approval
11	Approved (V.I.P)
12	Invalid transaction
13	Invalid amount or currency conversion field overflow
14	Invalid account number (no such number)
15	No such issuer
19	Re-enter transaction
21	No action taken
25	Unable to locate record in file
28	File temporarily not available for update or unquiry
39	No credit account
41	Lost card, pick up (fraud account)
43	Stolen card, pick up (fraud account)
46	Closed account
51	Not sufficient funds
52	No checking account
53	No savings account
54	Expired card or expiration date is missing
55	Incorrect PIN or PIN missing
57	Transaction not permitted to cardholder
58	Transaction not allowed at terminal
59	Suspected fraud
61	Exceeds approval amount limit
62	Restricted card (card invalid in this region or country)
63	Security violation (source is not correct issuer)
64	Transaction does not fulfil AML requirement

65	Exceeds withdrawal frequency limit
70	PIN data required
74	Different value than that used for PIN encryption errors
75	Allowable number of PIN entry tries exceeded
76	Unsolicited reversal
78	“Blocked, first used”—Transaction from new cardholder, and card not properly unblocked
79	Already reversed (by Switch)
80	No financial impact
81	Cryptographic error found in PIN
82	Negative CAM, dCVV, iCVV, or CVV results
85	No reason to decline a request for address verification, CVV2 verification, or a credit voucher or merchandise return
86	Cannot verify PIN; for example, no PVV
89	Ineligible to receive financial position information (GIV)
91	Issuer or switch inoperative and STIP not applicable or not available for this transaction; Time-out when no stand-in; POS Check Service: Destination unavailable; Credit Voucher and Merchandise Return Authorizations: V.I.P. sent the transaction to the issuer, but the issuer was unavailable.
92	Financial institution or intermediate network facility cannot be found for routing (receiving institution ID is invalid)
93	Transaction cannot be completed - violation of law
96	System malfunction
1A	Additional customer authentication required. Soft decline.
5C	Transaction not supported/blocked by issuer
6P	Verification data failed
9G	Blocked by cardholder/contact cardholder
B1	Surcharge amount not permitted on Visa cards or EBT food stamps (U.S. acquirers only)
B2	Surcharge amount not supported by debit network issuer
N0	Force STIP
N3	Cash service not available
N4	Cash request exceeds issuer or approved limit
N5	Ineligible for resubmission
N7	Decline for CVV2 failure
N8	Transaction amount exceeds preauthorized approval amount
P5	Denied PIN unblock—PIN change or unblock request declined by issuer
P6	Denied PIN change—requested PIN unsafe
Q1	Card Authentication failed
R0	Stop Payment Order
R1	Revocation of authorisation order
R2	Transaction does not qualify for Visa PIN
R3	Revocation of all authorizations order
Z3	Unable to go online; offline-declined

MASTERCARD AND MAESTRO

ISO Code	Description
00	Approved or completed successfully
01	Refer to card issuer
03	Invalid merchant
04	Capture card
05	Do not honour
08	Honour with ID
10	Partial Approval
12	Invalid transaction
13	Invalid amount
14	Invalid card number
15	Invalid issuer
30	Format error
41	Lost card
43	Stolen card
46	Closed account
51	Insufficient funds/over credit limit
54	Expired card
55	Invalid PIN
57	Transaction not permitted to issuer/cardholder
58	Transaction not allowed at acquirer/terminal

61	Exceeds withdrawal amount limit
62	Restricted card
63	Security violation
65	Exceeds withdrawal count limit OR Identity Check Soft-Decline of EMV 3DS Authentication (merchant should Resubmit authentication with 3DS)
70	Contact Card Issuer
71	PIN Not Changed
72	Account Not Yet Activated
75	Allowable number of PIN tries exceeded
76	Invalid/nonexistent “To Account” specified
77	Invalid/nonexistent “From Account” specified
78	Invalid/nonexistent account specified (general)
79	Life cycle (Mastercard use only)
80	System not available
81	Domestic Debit Transaction Not Allowed (Regional use only)
82	Policy (Mastercard use only)
83	Fraud/Security (Mastercard use only)
84	Invalid Authorization Life Cycle
85	Not declined
86	PIN Validation not possible
87	Purchase Amount Only, No Cash Back Allowed
88	Cryptographic failure
89	Unacceptable PIN—Transaction Declined—Retry
90	Cutoff is in progress
91	Authorization System or issuer system inoperative
92	Unable to route transaction
94	Duplication transaction detected
96	System error
1Z	Authorization System or issuer system inoperative

Scheme Account Number Indicator Codes

The table below lists the possible Account Number Indicator (ANI) codes returned by MasterCard for scheme-tokenized transactions like Apple Pay, Google Pay, and Tokenized e-commerce via the Processing and the Web Payment Form APIs. The code is provided in the `scheme_pan_indicator` attribute and indicates the type of PAN associated with the token. The Account Number Indicator is returned together with the `scheme_pan_tail` attribute.

Account Number Indicator	Description
C	MasterCard Digital Enablement Service Secure Element Token
E	Embossed Account Number Provided by Issuer
F	MasterCard Digital Enablement Service Card on File Token
H	MasterCard Digital Enablement Service Cloud-based Payments Token
L	Pay with Rewards Loyalty Program Operator [LPO] Card
M	Primary Account Number
P	Contactless Account Number
R	Pay with Rewards Card
V	Virtual Card Number

Manually Reviewed Transactions

Under certain conditions, transactions can be stopped for manual review by the Risk team. This happens when the appropriate risk rules have been enabled for the merchant in question. Feel free to discuss enabling of manual reviews for transactions with our Risk team. Transactions that are stopped for manual review are returned with status ‘pending review’ in the API response, together with a detailed message specifying a manual review of this transaction. Note that transactions will be manually reviewed by the Risk team in the next 24 hours. In the process, each transaction will be manually approved or manually declined, and at this point the merchant will receive a notification with the status of the transaction, see Notifications.

Special case for manual reviewing is when the transaction is 3D async, in this case the merchant receives one notification if the transaction is manually declined by the Risk team, and two notifications if the transaction is manually approved. On manual approval, the first notification is sent once the transaction is manually approved and is sent for enrollment check to the MPI provider - the notification will contain status pending asyc together with the redirect url where the consumer needs to be redirected to by the merchant. The second notification is the standard 3D notification, once a consumer has been redirected to the given redirect url, has entered his/her MPI password, and contains the final status of the transaction whether it is approved by the issuer, or declined for invalid 3D password, and so on

The format of the first notification for manual review and following approval is:

```
?transaction_id=82803B4C-70CC-43BD-8B21-FD0395285B40
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=pending_async
&amount=500
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=06
&redirect_url=http://example.com/redirect_url
```

The second notification is the same as the typical 3D notifications for final statuses after the consumer has performed the 3D workflow.

Partial Approvals

Credit cards that do not have sufficient funds in their account for the full purchase amount may be provided with a partial approval response from the issuer. When a partial approval happens, there will be a flag confirming the partial approval in the response (partial approval set to ‘true’) and the amount field in the response will contain the actual partially approved amount instead of the requested one in the API request. The cardholder can then choose to use a supplemental payment method to pay the balance and complete the purchase, if so desired. Merchants that accept partial approvals should note that issuers may return a partial approval response on a pre-paid/debit card at any time, and issuers may also respond with a partial approval response amount that is equal to the requested amount.

Have in mind that full/partial refunds or captures need to reference the partially approved initial transaction, you will get a workflow error if trying to capture or refund more than the partially approved amount. So make sure you check for the partial approval flag in the API response for the relevant transaction types, and handle follow-up transaction amounts properly.

With 3-D secure transactions, if a partial approval happened, the partially approved amount will be returned in the async API notification to the merchant. This is because actual communication with the acquirers happen after 3D authentication by the cardholder, in the initial API response the merchant will get the requested amount with the status ‘pending async’ for the transaction.

Note that partial approval support is disabled by default, feel free to contact our Risk team to enable it.

Preauthorizations

Preauthorizations are used to request Approval for an estimated transaction amount because the final transaction amount will only be known some time later. This type of message is typically sent for transactions such as car rentals, hotel rooms and petrol. The reason for the preauthorization is to authenticate the card and the cardholder and also to check funds availability.

They are similar to the final authorizations, but have longer authorize time-frame and allow amount to be extended *(restricted per card brand).*

Basic Workflow

- Preauthorization
- Incremental authorize
- Capture
- Full reversal
- Partial reversal

PREAUTHORIZATION

Preauthorization transaction can be submitted via normal Authorize or Authorize3d transaction with additional request param **preauthorization**.

To enable this, please contact tech-support@emerchantpay.com.

Supported Card brands

VISA

Visa Lodging Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <transaction_id>TrxID_2e0e46f1f8d4267abb6cd7b3ac7de07a</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>5000</amount>
   <currency>USD</currency>
   <preauthorization>true</preauthorization>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
 </payment_transaction>'
```

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>authorize</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>TrxID_2e0e46f1f8d4267abb6cd7b3ac7de07a</transaction_id>
   <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
   <avs_response_code>5I</avs_response_code>
   <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
   <cvv_result_code>M</cvv_result_code>
   <authorization_code>820231</authorization_code>
   <response_code>00</response_code>
   <timestamp>2025-11-20T10:19:02Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>5000</amount>
   <currency>USD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Reconcile Visa Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
 </reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

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

```
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>820231</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
  <transaction_id>TrxID_2e0e46f1f8d4267abb6cd7b3ac7de07a</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2025-12-21T10:19:02Z</preauthorization_expires_at>
  <preauthorization_total_amount>5000</preauthorization_total_amount>
  <capturable_amount>5750</capturable_amount>
  <captured_amount>0</captured_amount>
  <reversed_amount>0</reversed_amount>
  <reversible_amount>5000</reversible_amount>
</payment_response>
```

- MCC Restriction - **NO**
- Authorization timeframe - **7 days** *(depends on the MCC and merchant region)*
- Authorize timeframe extension - **not supported**
- Capture tolerance - *percent* or *amount*. Navigate to the Capture section to learn more.

MCC	Segment	Authorization timeframe	Amount tolerance
3501-3999, 7011	Lodging	31 days	15%
3351-3500, 7512	Car Rental	31 days	15%
4411	Steamship and Cruise Lines	31 days	15%
7513	Truck Rentals	7 days	15%
7033	Trailer Parks and Campgrounds	7 days	15%
7519	Motor Home and Recreational Vehicle Rentals	7 days	15%
5552	Electric Vehicle Charging	7 days	15%
7523	Parking and Garages	7 days	15%
7394	Equipment, Tool, Furniture and Appliance Rental	7 days	none
7999	Recreation Services	7 days	none
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers	7 days	none
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers	7 days	none
4457	Boat Rentals and Leasing	7 days	none
5571	Motorcycle Shops and Dealers	7 days	none
4111	Local and Suburban Commuter, Passenger Transportation, including Ferries	7 days[1]	25 USD[3]
4112	Passenger Railways	7 days[1]	25 USD[3]
4131	Bus Lines	7 days[1]	25 USD[3]
5812	Eating Places and Restaurants	end of approval day[2]	20%
5813	Drinking Places, Bars, Taverns, Cocktail Lounges, Nightclubs, Discotheques	end of approval day[2]	20%
4121	Taxicabs and Limousines (Card-Absent Environment only)	end of approval day[2]	20%

7 days[1] - 7 days *(3 days for US merchant region)*

end of approval day[2] - end of approval day *(in the acquirer's timezone)*

25 USD[3] - a capture with amount up to 25 USD can be requested without a need of additional incremental authorization. Just in case the authorized amount is less than 25 USD *(15 USD for merchants in the US region)*. The respective amount will be exchanged to the transaction currency in case the currency is different than USD.

MASTERCARD

Master Lodging Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <transaction_id>TrxID_5027695a9511571b638b71c3db52ac24</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>5000</amount>
   <currency>USD</currency>
   <preauthorization>true</preauthorization>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555554444</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
```

```
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>TrxID_5027695a9511571b638b71c3db52ac24</transaction_id>
  <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>532967</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-19T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Reconcile Master Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<reconcile>
  <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
</reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>532967</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
  <transaction_id>TrxID_5027695a9511571b638b71c3db52ac24</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-19T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <card_brand>master</card_brand>
  <card_number>555555...4444</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2025-12-19T10:19:02Z</preauthorization_expires_at>
  <preauthorization_total_amount>5000</preauthorization_total_amount>
  <capturable_amount>5000</capturable_amount>
  <captured_amount>0</captured_amount>
  <reversed_amount>0</reversed_amount>
  <reversible_amount>5000</reversible_amount>
</payment_response>
```

- MCC Restriction - **NO**
- Authorize timeframe - **30 days**
- Authorize timeframe extension - **supported via Incremental authorize**
- Capture tolerance - **YES**, but only for the MCCs below. Navigate to the Capture section to learn more.

MCC	Segment	Authorization timeframe	Amount tolerance
5812	Eating Places, Restaurants	30 days	20%
5814	Fast Food Restaurants	30 days	20%

MAESTRO

Intl Maestro Lodging Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize</transaction_type>
  <transaction_id>TrxID_e184fb888e8a5e147f375f3495a7d20f</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>5000</amount>
  <currency>USD</currency>
  <preauthorization>true</preauthorization>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>6759411100000008</card_number>
  <expiration_month>12</expiration_month>
```

```
  <expiration_year>2026</expiration_year>
  <cvv>834</cvv>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
</payment_transaction>'
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>TrxID_e184fb888e8a5e147f375f3495a7d20f</transaction_id>
  <unique_id>3fc31407d5891228e86dae26b8df0e4b</unique_id>
  <avs_response_code>5I</avs_response_code>
  <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
  <cvv_result_code>M</cvv_result_code>
  <authorization_code>708373</authorization_code>
  <response_code>00</response_code>
  <timestamp>2025-11-18T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Reconcile Intl Maestro Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<reconcile>
  <unique_id>3fc31407d5891228e86dae26b8df0e4b</unique_id>
</reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>708373</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>3fc31407d5891228e86dae26b8df0e4b</unique_id>
  <transaction_id>TrxID_e184fb888e8a5e147f375f3495a7d20f</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-18T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <card_brand>Intl Maestro</card_brand>
  <card_number>675941...0008</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2025-11-25T10:19:02Z</preauthorization_expires_at>
  <preauthorization_total_amount>5000</preauthorization_total_amount>
  <capturable_amount>5000</capturable_amount>
  <captured_amount>0</captured_amount>
  <reversed_amount>0</reversed_amount>
  <reversible_amount>5000</reversible_amount>
</payment_response>
```

- MCC Restriction - **NO**
- Authorize timeframe - **7 days**
- Authorize timeframe extension - **supported via Incremental authorize**
- Capture tolerance - **YES**, but only for the MCCs below. Navigate to the Capture section to learn more.

MCC	Segment	Authorization timeframe	Amount tolerance
5812	Eating Places, Restaurants	7 days	20%
5814	Fast Food Restaurants	7 days	20%

Reconcile the preauthorization to retrieve the Preauthorization specifics:

- Preauthorization expiration
- Total preauthorized amount
- Capturable amount
- Captured amount

INCREMENTAL AUTHORIZE

Incremental authorizations are used in preauthorization workflow to:

- extend the preauthorization amount
- extend the preauthorization time-frame

Incremental authorizations are non-3DS, because they only refer to the Preauthorization transaction. They cannot be voided / refunded etc, can only modify/extend the related preauthorization.

An incremental authorization transaction can be submitted in case:

- Preauthorization is approved and preauthorization time-frame is not expired
- Preauthorization has not been captured

A Reconciliation could be performed to find out when a particular preauthorization is about to expire

Extend Preauthorization Timeframe & Amount

Mastercard Incremental Authorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>incremental_authorize</transaction_type>
   <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
   <usage>20469237 extend hotel rezervation</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>1000</amount>
   <reference_id>628c896fba2fccf84fcc7a0b6617f2df</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **incremental_authorize**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer >= 0	Topup amount in minor currency unit, see Currency and Amount Handling for details
reference_id	required	string(32)	Unique id of the corresponding preauthorization transaction

`required* = conditionally required`

Incremental authorize with **zero** amount is allowed only for Mastercard and Maestro transactions. It will extend only the preauthorization timeframe, but not the preauthorized amount.

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>incremental_authorize</transaction_type>
   <status>approved</status>
   <mode>live</mode>
   <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <avs_response_code>5I</avs_response_code>
   <avs_response_text>Response provided by issuer processor; Address information not verified</avs_response_text>
   <authorization_code>485335</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <response_code>00</response_code>
   <timestamp>2025-11-20T10:19:02Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>1000</amount>
   <currency>USD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
 </payment_response>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ’true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>incremental_authorize</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>400</code>
  <technical_message>Preauthorization has been captured, no further incremental authorizations allowed</technical_message>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>1000</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
dynamic_descriptor_params	section	Optional, returned only if dynamic desc params are submitted on the API. Note here that the formatted dyn desc params are returned - as they would be submitted to the schemes for settlement.

Example Xml For Extending The Time Frame Only

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>incremental_authorize</transaction_type>
  <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
  <usage>204692378 extend the preauthorization validity timeframe</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>0</amount>
  <reference_id>1e5f43f95b89fa34336caaa722fd64ba</reference_id>
</payment_transaction>'
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>incremental_authorize</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>400</code>
  <technical_message>Incremental authorizations with no financial impact are currently not supported by card brand</technical_message>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>0</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Reconcile Preauthorization By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<reconcile>
  <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
</reconcile>'
```

Preauthorization time-frame will be extended for Mastercard & Maestro transactions, but not for VISA

Successful Preauthorization Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>485335</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
```

```
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
  <transaction_id>TrxID_12fabe05304c60c9c71602563f89b36d</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <card_brand>master</card_brand>
  <card_number>555555...4444</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2026-01-18T10:19:02Z</preauthorization_expires_at>
  <preauthorization_total_amount>6000</preauthorization_total_amount>
  <capturable_amount>6000</capturable_amount>
  <captured_amount>0</captured_amount>
 </payment_response>
```

CAPTURE

Preauthorizations can be captured using the standard Capture transaction with the correct `reference_id` of the Preauthorization.

A preauthorization can be captured only once. It can be a full & partial capture, but not multiple partial capture. In case of partial capture, the amount left needs to be reversed / returned first to the consumer using Partial Reversal transaction.

The capturable amount can be greater than the total authorized amount (only for VISA), check Preauthorization section for more info. The amount tolerance is supported only for VISA transactions, can be defined per percent or amount.

An additional incremental authorization will be necessary when the requested capture amount is greater than:

- the total authorized amount including the calculated amount tolerance (% of the total authorized amount)
- the predefined amount tolerance in value exchanged to the appropriate currency (check the amount tolerance mer MCC in the Preauthorization section)

Multiple partial captures are not allowed for both supported card brands

Reconcile Visa Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
 </reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>authorize</transaction_type>
   <status>approved</status>
   <authorization_code>005645</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
   <response_code>00</response_code>
   <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <mode>live</mode>
   <timestamp>2025-11-20T10:19:02Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>3000</amount>
   <currency>USD</currency>
   <card_brand>visa</card_brand>
   <card_number>420000...0000</card_number>
   <card_type>CREDIT</card_type>
   <card_subtype>CARD SUBTYPE</card_subtype>
   <card_issuing_bank>Issuing Bank</card_issuing_bank>
   <card_issuing_country>Exact Issuing country</card_issuing_country>
   <bank_account_number>Bank Account Number</bank_account_number>
   <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
   <sent_to_acquirer>true</sent_to_acquirer>
   <arn>74537605259536043849425</arn>
   <scheme_response_code>00</scheme_response_code>
   <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
   <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
   <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <payment_response>code</payment_response>
   <preauthorization>true</preauthorization>
   <preauthorization_expires_at>2025-12-21T10:19:02Z</preauthorization_expires_at>
   <preauthorization_total_amount>5000</preauthorization_total_amount>
   <capturable_amount>5750</capturable_amount>
   <captured_amount>0</captured_amount>
   <reversed_amount>0</reversed_amount>
   <reversible_amount>5000</reversible_amount>
 </payment_response>
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
```

```
  <transaction_type>capture</transaction_type>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>Check out from the Hotel</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <reference_id>43672</reference_id>
  <amount>5500</amount>
  <currency>USD</currency>
</payment_transaction>'
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>capture</transaction_type>
  <status>approved</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <authorization_code>345678</authorization_code>
  <response_code>00</response_code>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5500</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>capture</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>420</code>
  <technical_message>partial reversal is required first for the rest amount</technical_message>
  <message>Transaction declined.</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>4000</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

Reconcile Visa Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<reconcile>
  <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
</reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>1e5f43f95b89fa34336caaa722fd64ba</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>3000</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2025-12-21T10:19:02Z</preauthorization_expires_at>
  <preauthorization_total_amount>5000</preauthorization_total_amount>
  <capturable_amount>0</capturable_amount>
  <captured_amount>5500</captured_amount>
  <reversed_amount>0</reversed_amount>
  <reversible_amount>0</reversible_amount>
</payment_response>
```

FULL REVERSAL

Full reversal of a preauthorization can be submitted using the standard Void transaction.

> If a preauthorization has not been captured/cleared, the merchant must ensure to submit a full reversal not later than 24 hours after the preauthorization has expired, otherwise a full reversal will be automatically performed by Genesis.

> A preauthorization can be fully reversed via the standard Void transaction only if it has not been captured or partially reversed via Partial Reversal transaction.

Reconcile request can be used to determine when the preauthorization is about to expire.

Reconcile Master Preauthorization Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
 </reconcile>'
```

Successful Preauthorization Reconciliation Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>authorize</transaction_type>
   <status>approved</status>
   <authorization_code>005645</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
   <response_code>00</response_code>
   <unique_id>628c896fba2fccf84fcc7a0b6617f2df</unique_id>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <mode>live</mode>
   <timestamp>2025-11-19T10:19:02Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>3000</amount>
   <currency>USD</currency>
   <card_brand>master</card_brand>
   <card_number>555555...4444</card_number>
   <card_type>CREDIT</card_type>
   <card_subtype>CARD SUBTYPE</card_subtype>
   <card_issuing_bank>Issuing Bank</card_issuing_bank>
   <card_issuing_country>Exact Issuing country</card_issuing_country>
   <bank_account_number>Bank Account Number</bank_account_number>
   <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
   <sent_to_acquirer>true</sent_to_acquirer>
   <arn>74537605259536043849425</arn>
   <scheme_response_code>00</scheme_response_code>
   <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
   <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
   <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
   <technical_message>Transaction successful!</technical_message>
   <message>Transaction successful!</message>
   <payment_response>code</payment_response>
   <preauthorization>true</preauthorization>
   <preauthorization_expires_at>2025-12-19T10:19:02Z</preauthorization_expires_at>
   <preauthorization_total_amount>5000</preauthorization_total_amount>
   <capturable_amount>5000</capturable_amount>
   <captured_amount>0</captured_amount>
   <reversed_amount>0</reversed_amount>
   <reversible_amount>5000</reversible_amount>
 </payment_response>
```

PARTIAL REVERSAL

Partial reversal transactions are used in the preauthorization workflow to release a part of the total authorized amount. A transaction of this type should refer to the preauthorization directly.

A partial reversal cannot be performed for the full authorized amount. If you would like to reverse the entire amount, you would need to use a Void transaction.

The partial reversals can be submitted no later than 24 hours after the preauthorization is about to expire.

Reconcile could be performed to retrieve the reversible amount of a preauthorization. If a VISA Preauthorization has already been captured with a higher amount than the total preauthorized (benefiting from VISA amount tolerance), the reversible amount will be **0**. Otherwise, **reversible amount** = **preauthorization total amount** - **captured amount** - **reversed amount**.

Extend Preauthorization Timeframe & Amount

Partial Reversal Request Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>partial_reversal</transaction_type>
   <transaction_id>TrxID_6933920fd1d2b02d6283e4f77360e28a4</transaction_id>
   <usage>40208 hotel reservation changed</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>500</amount>
   <reference_id>628c896fba2fccf84fcc7a0b6617f2df</reference_id>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_type	required	string(255)	The transaction type: **partial_reversal**
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	required*	string(255)	Description of the transaction for later use.
remote_ip	required*	IPv4 or IPv6 address	IPv4 or IPv6 address of customer
amount	required	integer > 0	The amount to be reversed in minor currency unit, see Currency and Amount Handling for details.
reference_id	required	string(32)	Unique id of the corresponding preauthorization transaction

`required* = conditionally required`

Successful Response

Response

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

```
  <transaction_type>partial_reversal</transaction_type>
  <status>approved</status>
  <authorization_code>629324</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <response_code>00</response_code>
  <transaction_id>TrxID_693920fd1d2b02d6283e4f77360e28a4</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <mode>live</mode>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
</payment_response>
```


Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ‘true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"

Error Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>partial_reversal</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>TrxID_693920fd1d2b02d6283e4f77360e28a4</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>410</code>
  <technical_message>No approved preauthorization reference transaction found</technical_message>
  <message>Something went wrong, please contact support!</message>
  <timestamp>2025-11-20T10:19:02Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
sent_to_acquirer	string(255)	"true" or "false"

Required vs Optional API params

There are some API params which can be configured as either optional or required on the terminal level. Contact the IT Support team at tech-support@emerchantpay.com if you wish to disable or enable some API params based on your business model and integration type. Note also that if all the billing address params are configured as optional, then the whole billing address XML tag can be dismissed and not sent in the API requests.

Name	Type	Description
customer_email	email address	By default, customer email is a required API param

customer_phone	string(32)	By default, customer phone is an optional API param
remote_ip	string(40)	By default, customer IP is a required API param
first_name	string(255)	By default, customer first name is a required API param
last_name	string(255)	By default, customer last name is a required API param
address1	string(255)	By default, primary address is a required API param. Cannot be configured as optional for account verification transaction type
address2	string(255)	By default, secondary address is an optional API param
city	string(255)	By default, city is a required API param. Cannot be config- ured as optional for account verification transaction type
zip_code	string	By default, zip code is a required API param. Cannot be con- figured as optional for account verification transaction type
state	string(2)	By default, state is an optional API param (unless country is US or CA)
country	string(2)	By default, country code is a required API param
usage	string(255)	By default, usage will be configured as a required API param for SDD and P24, optional for the rest

Transaction States

Transactions will have one of the following states. These will be returned by transaction responses, reconcile responses and will be shown in the browser interface

Status	Description
approved	Transaction was approved by the schemes and is successful.
declined	Transaction was declined by the schemes or risk management.
pending_async	An asynchronous transaction (3-D secure payment) has been initiated and is waiting for user input. Updates of this state will be sent to the notification url specified in request.
pending_hold	An asynchronous transaction has been finalized by user but is waiting final update from provider.
pending	The outcome of the transaction could not be determined, e.g. at a timeout situation. Transaction state will eventually change, so make a reconcile after a certain time frame.
error	An error has occurred while negotiating with the schemes.
refunded	Once an approved transaction is refunded the state changes to refunded.
chargebacked	Once an approved transaction is chargebacked - the state changes to changebacked. Chargeback is the state of rejecting an accepted transaction (with funds transferred) by the cardholder or the issuer
voided	Transaction was authorized, but later the merchant canceled it.
chargeback_reversed	Once a chargebacked transaction is charged, the state changes to chargeback reversed. Chargeback has been canceled.
represented	Once a chargebacked transaction is charged, the state changes to represented. Chargeback has been canceled.
representment_reversed	Once a represented transaction is reversed, the state changes to representment reversed.
second_chargebacked	Once a chargeback_reversed transaction is chargebacked the state changes to second chargebacked.
pending_review	Transaction on hold, a manual review will be done
partially_reversed	Relevant only for preauthorization transactions. Once partial amount (less than the full preauthorized amount) is returned to the customer, the transaction becomes partially reversed.

Supported Card Brands

Card Brands are specific per acquirer. If you want to use a specific card brand you can contact tech-support@emerchantpay.com.

Supported card brands
Visa
Master
Intl Maestro
Discover
Diners
AMEX
JCB
RuPay
Elo
Aura
Hipercard

Document ID Parameter

Document ID is consumer personal identification. It is different for every country and is described more specifically in the table below. Document ID is required for some of the acquirers, please contact the IT Support team at tech-support@emerchantpay.com for more information.

Country	Name	Type	Description
Argentina	document_id	string(255)	Consumer's Argentinian Identification Number(DNI or CUIT). Must be string between 7 to 9, or 11 digits.
Brazil	document_id	string(255)	Consumer's Brazilian Identification Number(CPF or CNPJ). Must be string between 11 and 14 digits and to have full cpf validation. Example: 76484475687
Chile	document_id	string(255)	Consumer's Chilean Identification Number(CI/RUT). Must be string between 8 to 9 digits.
Colombia	document_id	string(255)	Consumer's Colombian Identification Number(CC). Must be string between 6 to 10 digits.
India	document_id	string(255)	Consumer's Indian PAN. Must be string with 10 alphanumeric letters. 5 letters, followed by 4 numbers, followed by 1 letter or number. Example: ABCDE1234F
Mexico	document_id	string(255)	Consumer's Mexican Identification Number(CURP). Must be string between 10 and 18 digits.

Paraguay	document_id	string(255)	Consumer's Paraguayan Identification Number(CI). Must be string between 5 and 20 digits.
Peru	document_id	string(255)	Consumer's Peruvian Identification Number(DNI). Must be string between 8 and 9 digits.
Turkey	document_id	string(255)	Consumer's Turkish Identification Number(T.C. Kimlik No.). Must be string between 5 and 20 digits.
Uruguay	document_id	string(255)	Consumer's Uruguayan Identification Number(CI). Must be string between 6 and 8 digits.

Business Attributes

Business attributes are groups of additional risk attributes which are in close relation with the merchant business category. Some/All of them can be required at our risk team's discretion and will be used for internal reporting only. These business attributes can be submitted with a standard card transaction on Processing API and WPF processing.

Business categories:

Segment	MCC
Airlines Air Carriers	
Airlines, Air Carriers	4511
Airlines	3000 - 3302
Event Management	
Consulting, Public Relations	7392
Miscellaneous General Services	7299
Theatrical Ticket Agencies	7922
Direct Marketing - Other	5969
Furniture	
Furniture, Home Furnishings, and Equipment Stores, Except Appliances	5712
Office and Commercial Furniture	5021
Hotels and Real estate Rentals	
Hotels/Motels/Inns/Resorts	3501 - 3790
Real Estate Agents and Managers - Rentals	6513
Lodging – Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified)	7011
Timeshares	7012
Car, plane and Boat rentals	
Car Rental	3351 - 3441
Taxicabs and Limousines	4121
Bus Lines, Including Charters, Tour Buses	4131
Boat Rentals and Leases	4457
Transportation Services, (Not elsewhere classified)	4789
Car Rental Companies	7512
Truck and Utility Trailer Rentals	7513
Motor Home and Recreational Vehicle Rentals	7519
Cruise Lines	
Cruise Lines	4411
Travel Agencies	
Travel Agencies	4722
Package Tour Operators (For use in Germany only)	4723
Direct Marketing - Travel-related Arrangement Services	5962

Specific attributes for each business category can be found in the following table:

Attribute	Type	Description
Airlines Air Carriers		
flight_arrival_date	string	The date when the flight arrives in format dd-mm-yyyy
flight_departure_date	string	The date when the flight departs in format dd-mm-yyyy
airline_code	string	The code of Airline
airline_flight_number	string	The flight number
flight_ticket_number	string	The number of the flight ticket
flight_origin_city	string	The origin city of the flight
flight_destination_city	string	The destination city of the flight
airline_tour_operator_name	string	The name of tour operator
payment_type	string	The type of payment - can be either `deposit` or `balance`
Event Management		
event_start_date	string	The date when event starts in format dd-mm-yyyy
event_end_date	string	The date when event ends in format dd-mm-yyyy
event_organizer_id	string	
event_id	string	

payment_type	string	The type of payment - can be either `deposit` or `balance`
Furniture		
date_of_order	string	The date when order was placed in format dd-mm-yyyy
delivery_date	string	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	string	
payment_type	string	The type of payment - can be either `deposit` or `balance`
Hotels and Real estate rentals		
check_in_date	string	The data when the customer check-in in format dd-mm-yyyy
check_out_date	string	The data when the customer check-out in format dd-mm-yyyy
travel_agency_name	string	
payment_type	string	The type of payment - can be either `deposit` or `balance`
Car, Plane and Boat Rentals		
vehicle_pick_up_date	string	The date when customer takes the vehicle in format dd-mm-yyyy
vehicle_return_date	string	The date when the customer returns the vehicle back in format dd-mm-yyyy
supplier_name	string	The name of supplier/contractor
payment_type	string	The type of payment - can be either `deposit` or `balance`
Cruise Lines		
cruise_start_date	string	The date when cruise begins in format dd-mm-yyyy
cruise_end_date	string	The date when cruise ends in format dd-mm-yyyy
payment_type	string	The type of payment - can be either `deposit` or `balance`
Travel Agencies		
arrival_date	string	The date of arrival in format dd-mm-yyyy
departure_date	string	The date of departure in format dd-mm-yyyy
carrier_code	string	The code of the carrier
flight_number	string	The number of the flight
ticket_number	string	The number of the ticket
origin_city	string	The origin city
destination_city	string	The destination city
travel_agency	string	The name of the travel agency
contractor_name	string	The name of the contractor
atol_certificate	string	ATOL certificate number
pick_up_date	string	Pick-up date in format dd-mm-yyyy
return_date	string	Return date in format dd-mm-yyyy
payment_type	string	The type of payment - can be either `deposit` or `balance`

Transaction types with business attributes:

- authorize
- authorize3d
- capture
- sale
- sale3d
- init_recurring_sale
- init_recurring_sale3d
- recurring_sale
- trustly_sale

Recurring Advice

The recurring advice is an additional response code returned from the schemes. Specifies if the transaction can be retried in case of failure. Available codes:

Recurring Advice Code	Recurring Advice Text
01	New Account Information available
02	Try again later
03	Do not try again
04	Token requirements not fulfilled for this token type
21	Recurring Payment Cancellation Service (the new fee applies with this one)
22	Merchant does not qualify for product code
24	Retry after 1 hour
25	Retry after 24 hours
26	Retry after 2 days
27	Retry after 4 days
28	Retry after 6 days
29	Retry after 8 days
30	Retry after 10 days
31	Retry later (max 15 attempts in 30 day period)
40	Consumer non-reloadable prepaid card

41	Consumer single-use virtual card number
42	Sanctions Scoring Service: Score Exceeds Applicable Threshold Value
43	Consumer multi-use Virtual Card Number (VCN)

Tokenized e-commerce

Visa Synchronous 3 D Sv2 Scheme Tokenized Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <scheme_tokenized>true</scheme_tokenized>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <mpi_params>
     <eci>05</eci>
     <cavv>Y9Ri418AQCrkPp16sR+nMAACAAA=</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
   </mpi_params>
   <tokenization_params>
     <eci>05</eci>
     <tavv>AFA7MVe94LojAAjcmj16AAADFA==</tavv>
   </tokenization_params>
 </payment_transaction>'
```

Master Synchronous 3 D Sv2 Scheme Tokenized Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>5555555555559997</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <business_attributes>
     <event_start_date>21-12-2025</event_start_date>
     <event_end_date>31-12-2025</event_end_date>
     <event_organizer_id>20192375</event_organizer_id>
     <event_id>1912</event_id>
   </business_attributes>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <scheme_tokenized>true</scheme_tokenized>
   <mpi_params>
     <eci>02</eci>
     <cavv>AM1wRssmx0j1ABoxs1jIAoABFA==</cavv>
     <protocol_version>2</protocol_version>
     <protocol_sub_version>2</protocol_sub_version>
     <directory_server_id>6d479770-a8f1-013e-e49c-0a58a9feac02</directory_server_id>
   </mpi_params>
   <tokenization_params>
     <eci>02</eci>
     <tavv>AFA7MVe94LojAAjcmj16AAADFA==</tavv>
   </tokenization_params>
 </payment_transaction>'
```

Successful Synchronous Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>authorize3d</transaction_type>
   <status>approved</status>
   <mode>live</mode>
```

```
    <transaction_id>1196432505475 01c79d8295</transaction_id>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <authorization_code>345678</authorization_code>
    <retrieval_reference_number>016813015184</retrieval_reference_number>
    <response_code>00</response_code>
    <timestamp>2025-11-20T10:19:03Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <sent_to_acquirer>true</sent_to_acquirer>
    <scheme_response_code>00</scheme_response_code>
    <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
    <scheme_settlement_date>1121</scheme_settlement_date>
    <threeds>
      <eci>05</eci>
    </threeds>
  </payment_response>
```


E-commerce tokenization is a new way in the payment processing services that provides enhanced safety and convenience for all participants in the process. The technology is based on the replacement of sensitive payment data as PAN to DPAN (or token) and is known as Visa tokenization for Visa and Digital Secure Remote Payments (DSRP) for Mastercard.

> The tokenization is supported by processing API with the following transaction types: Authorize, Authorize3D, Sale, Sale3D, InitRecurringSale, InitRecurringSale3D

In the case of using scheme tokenization with DPAN instead of FPAN, you need to add a special param `scheme_tokenized` with a value of `true` in the transaction API request. There is also a clarification regarding the `mpi_params` section (for 3D transactions only):

- The `directory_server_id` is required for MasterCard sync 3D transactions and must contain the value provided by the 3DS provider.
- The cryptogram is placed in the CAVV attribute inside the `mpi_params` and does not match any of the leading indicators for MasterCard Identity check.

> The cryptogram in CAVV attribute inside the `mpi_params` soon will be deprecated. You can use TAVV for details.

On the right there are examples for Visa and Mastercard.

Scheme tokenized transactions are enabled on purpose, please contact Tech Support for more details.

TOKENIZED ELECTRONIC COMMERCE INDICATOR

Tokenized Electronic Commerce Indicator (ECI) is a value returned by the tokenization provider (e.g., Visa, Mastercard, etc.) when a DPAN (Device Primary Account Number) is generated. It indicates the authentication method used during a token-based card transaction

Visa

ECI Code	Description
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful.
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction.

MasterCard/Maestro

ECI Code	Description
02	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful.
00 (or empty)	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction.

TOKENIZED TAVV

Token Authentication Verification Value (TAVV) is a cryptographic value generated by the tokenization provider (e.g., Visa, Mastercard) during a tokenized transaction. It confirms the trusted origin of the transaction and ensures that the associated Device Primary Account Number (DPAN) was used appropriately by a recognized device or channel.

Customer Identification Parameters

Customer Identification Parameters give additonal information to the acquirer about the customer of the payment.

> Required for Visa OCT (Credit , Payout) transactions destined for Brazil or Qatar.

OWNER

Specifies if the document ID belongs to the sender or the receiver of the OCT.

Valid values
sender
receiver

TYPE

Specifies the type of the document ID.

Valid values
birth_date
unspecified
national
passport_number
driver_license
tax
company_registration_number
proxy
social_security_number
alien_registration_number
law_enforcement
military
travel
email

phone_number

SUBTYPE

Specifies if the document ID is registered for business or individual usage.

Valid values
business
individual

DOCUMENT ID

The document ID of the customer. See Document ID Parameter for more details. In case the `document_id` has a `birth_date` type, the required format is `yyyy-mm-dd` and must contain the valid birth date of the customer.

ISSUING COUNTRY

The country that has issued the document ID and has to be a country code in ISO 3166.

Scheme Maximum Settlement Date

The Scheme Maximum Settlement Date is a date that the schemes authorities compute and return with authorization response messages indicating the final date an authorization could be captured. This date defines the authorization hold period. The feature can be used with all authorization and full financial messages for purchase and purchase return transactions. Currently, this field is only supported for VISA transactions. When merchants submit authorizations with Visa, Visa will compute and provide a final date by when an authorization must be captured. If the Scheme Maximum Settlement Date has not passed, the capture will be approved, otherwise the capture will be declined with an error. The card scheme will provide the Maximum Settlement Date for sale transactions as well. Furthermore, the system will return the “scheme_max_settlement_date” parameter for purchase transactions.

Reconcile

Reconcile can be used to retrieve data about a transaction. This can be useful if you want to retrieve information about a transaction whose status is timeout, which returned an error or has changed eg. has beed chargebacked.

Reconcile request are handled exactly like transaction requests via XML.

Single Transaction

The URL for single transaction reconciling is similar to the processing url:

`https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN`

Reconcile By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
 </reconcile>'
```

Reconcile By Arn Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <arn>74537605248535042582882</arn>
 </reconcile>'
```

Reconcile By Transaction Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <transaction_id>merchant-transaction-id-here</transaction_id>
 </reconcile>'
```

XML Request to reconcile:

Note that reconcile can be done via either unique_id, ARN or transaction_id

XML Response:

Response is a standard payment response like it would be returned by any transaction. It can have either state as shown in the states section.

Successful Sale Transaction Reconciliation Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>sale</transaction_type>
   <status>approved</status>
   <authorization_code>005645</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
   <response_code>00</response_code>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <mode>live</mode>
   <timestamp>2025-11-20T10:19:03Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>9000</amount>
   <currency>USD</currency>
```

```
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```


Card brand and card number will be available in response only for card transaction types.

The reference transaction unique id is also returned when a reference-based transaction has been queried via the Reconcile API.

Successful Refund Transaction Reconciliation Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>refund</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>5de39380bf7ac7e1fc31cbd7805dc0ec</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:03Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>9000</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <reference_transaction_unique_id>44177a21403427eb96664a6d7e5d5d48</reference_transaction_unique_id>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```


Successful Sale3d 3 D Sv2 Transaction Reconciliation Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:03Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>9000</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <authentication_flow>frictionless</authentication_flow>
    <threeds_method>
      <status>completed</status>
    </threeds_method>
    <protocol>
      <target_version>2</target_version>
      <concrete_version>2</concrete_version>
      <sub_version>2</sub_version>
    </protocol>
    <eci>05</eci>
  </threeds>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

Captured flag and possible remaining capturable amount would be returned when an authorization transaction has been queried via the Reconcile API.

Successful Authorize Transaction Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:03Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>500</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <captured>false</captured>
  <capturable_amount>500</capturable_amount>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
  <digital_asset_type>nft</digital_asset_type>
</payment_response>
```

For some transaction types current funds status will also be available in the reconcile response. Note that refunds on those transactions will have funds status on the following day of the transaction. For more information please contact tech-support.

```
Successful Transaction Reconciliation Response with funds status attribute and provider unique ID


<?xml version='1.0' encoding='UTF-8'?>
  <payment_response>
    <transaction_type>aura</transaction_type>
    <status>approved</status>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <provider_unique_id>54321</provider_unique_id>
    <mode>live</mode>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <timestamp>2020-11-03T07:25:10Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>50</amount>
    <currency>USD</currency>
    <funds_status>SUCCEEDED</funds_status>
    <account_holder>Name+Surname</account_holder>
  </payment_response>
```

```
Declined Transaction Reconciliation Response

<?xml version='1.0' encoding='UTF-8'?>
  <payment_response>
    <transaction_type>sale3d</transaction_type>
    <status>declined</status>
    <exemption>low_risk</exemption>
    <sca_exemption_result>23</sca_exemption_result>
    <cvv_result_code>N</cvv_result_code>
    <retrieval_reference_number>433524286054</retrieval_reference_number>
    <scheme_response_code>N7</scheme_response_code>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <response_code>N7</response_code>
    <code>340</code>
    <technical_message>CVV2 Failure</technical_message>
    <message>Please check input data for errors!</message>
    <mode>live</mode>
    <timestamp>2020-11-03T07:25:10Z</timestamp>
    <descriptor>eMPPay.com  *eMPPay</descriptor>
    <amount>100</amount>
    <currency>EUR</currency>
    <threeds>
      <eci>06</eci>
    </threeds>
    <sent_to_acquirer>true</sent_to_acquirer>
    <card_brand>visa</card_brand>
    <card_number>479687...8062</card_number>
    <card_type>DEBIT</card_type>
    <card_subtype>BUSINESS</card_subtype>
    <card_issuing_bank>DSK BANK PLC</card_issuing_bank>
    <card_issuing_country>bulgaria</card_issuing_country>
    <card_holder>John Doe</card_holder>
    <expiration_year>2033</expiration_year>
    <expiration_month>8</expiration_month>
    <scheme_transaction_identifier>119643250547501c79d8295</scheme_transaction_identifier>
  </payment_response>
```

PREAUTHORIZATION

Custom response data will be returned when a Preauthorization transaction has been queried via the Reconcile API.

Name	Type	Description
preauthorization	"true"	Preauthorization flag

preauthorization_expires_at	string	Preauthorization expiration date time in ISO 8601 Combined date and time, e.g. 2007-08-30T17:46:11Z
preauthorization_total_amount	integer	Total preauthorization amount (initial + topup amount)
capturable_amount	integer	The total amount that can be captured
captured_amount	integer	The total captured amount
reversed_amount	integer	The total reversed amount
reversible_amount	integer	The total reversible amount
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

The total capturable amount will be decreased in case there is/are already submitted partial reversal(s).

Successful Preauthorization Reconciliation Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>live</mode>
  <timestamp>2025-11-20T10:19:03Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>5000</amount>
  <currency>USD</currency>
  <card_brand>master</card_brand>
  <card_number>555555...4444</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
  <preauthorization>true</preauthorization>
  <preauthorization_expires_at>2025-12-21T10:19:03+00:00</preauthorization_expires_at>
  <preauthorization_total_amount>10000</preauthorization_total_amount>
  <captured>false</captured>
  <capturable_amount>8000</capturable_amount>
  <captured_amount>0</captured_amount>
  <reversed_amount>2000</reversed_amount>
  <reversible_amount>8000</reversible_amount>
  <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
  <sca_exemption_result>13</sca_exemption_result>
</payment_response>
```

By date range

Date range based reconciliation allows you to fetch information for all payment transactions from a terminal within a given date range. The response is paginated, each request will return 100 entries max.

The URL for date range reconciling is:

`https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/by_date/TERMINAL-TOKEN`

Reconcile By Date Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/by_date/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<reconcile>
  <start_date>2014-01-01 09:20:00</start_date>
  <end_date>2014-01-31 21:30:00</end_date>
  <page>2</page>
</reconcile>'
```

Parameter	Required	Format	Description
start_date	required	yyyy-mm-dd hh:mm:ss	start of the requested date range (time is optional)
end_date	optional	yyyy-mm-dd hh:mm:ss	end of the requested date range (time is optional)
page	optional	integer the page within the paginated result, defaults to 1	

Response:

The attributes in the root node payment responses include information about the pagination of the response.

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_responses per_page="100" page="2" total_count="19" pages_count="7">
  <payment_response>
    <transaction_type>sale</transaction_type>
    <status>approved</status>
    <authorization_code>005645</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <crypto>true</crypto>
    <unique_id>130319cfb3bf65ff3c4a4045487b174f</unique_id>
    <transaction_id>EFBFBC7D-82CD-4375-9A69-15F19C88A134</transaction_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <mode>live</mode>
    <timestamp>2014-01-03T15:04:00Z</timestamp>
```

```
    <descriptor>descriptor one</descriptor>
    <amount>500</amount>
    <currency>USD</currency>
    <card_brand>visa</card_brand>
    <card_number>420000...0000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_year>2020</expiration_year>
    <expiration_month>2</expiration_month>
    <sent_to_acquirer>true</sent_to_acquirer>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
  </payment_response>
  <payment_response>
    <transaction_type>sale</transaction_type>
    <status>approved</status>
    <authorization_code>638745</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <digital_asset_type>nft</digital_asset_type>
    <unique_id>130319cfb3bf65ff3c4a4045487b173f</unique_id>
    <transaction_id>BBD7945B-BE57-4A14-A7FB-47F7AE928D95</transaction_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <mode>live</mode>
    <timestamp>2014-01-05T15:04:00Z</timestamp>
    <descriptor>descriptor one</descriptor>
    <amount>500</amount>
    <currency>USD</currency>
    <card_brand>visa</card_brand>
    <card_number>420000...0000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_year>2020</expiration_year>
    <expiration_month>2</expiration_month>
    <sent_to_acquirer>true</sent_to_acquirer>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
  </payment_response>
  <payment_response>
    <transaction_type>sale</transaction_type>
    <status>approved</status>
    <authorization_code>226534</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <unique_id>1e8a6f09253eb8b4f8c84c0d8803713e</unique_id>
    <transaction_id>_5041_2013041012_22_10_545</transaction_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <mode>live</mode>
    <timestamp>2013-01-09T10:22:13Z</timestamp>
    <descriptor>test_descriptor</descriptor>
    <amount>50422</amount>
    <currency>EUR</currency>
    <card_brand>visa</card_brand>
    <card_number>420000...0000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_year>2020</expiration_year>
    <expiration_month>2</expiration_month>
    <sent_to_acquirer>true</sent_to_acquirer>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
  </payment_response>
  <payment_response>
    <transaction_type>sale3d</transaction_type>
    <status>pending_async</status>
    <unique_id>5dbdb4c677ee16b8fb1e43483164be2c</unique_id>
    <transaction_id>_6547_2013041012_23_08_470</transaction_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <redirect_url>https://staging.gate.emerchantpay.net/redirect/to_acquirer/5dbdb4c677</redirect_url>
    <mode>live</mode>
    <timestamp>2014-01-10T10:23:10Z</timestamp>
    <descriptor>test_descriptor</descriptor>
    <amount>100</amount>
    <currency>EUR</currency>
    <card_brand>visa</card_brand>
    <card_number>471110...0000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_year>2020</expiration_year>
    <expiration_month>2</expiration_month>
    <sent_to_acquirer>true</sent_to_acquirer>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
  </payment_response>
  <payment_response>
    <transaction_type>refund</transaction_type>
    <status>approved</status>
    <authorization_code>005645</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <unique_id>44177a21403427eb96664a6d7e5d5d49</unique_id>
    <transaction_id>119643250547501c79d8296</transaction_id>
    <technical_message>Transaction successful!</technical_message>
    <message>Transaction successful!</message>
    <mode>test</mode>
    <timestamp>2014-01-30T14:21:48Z</timestamp>
    <descriptor>descriptor one</descriptor>
    <amount>9000</amount>
    <currency>USD</currency>
    <sent_to_acquirer>true</sent_to_acquirer>
    <reference_transaction_unique_id>44177a21403427eb96664a6d7e5d5d48</reference_transaction_unique_id>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
   </payment_response>
  ...
 </payment_responses>
```


Name	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

Payment Authorizations

PAYMENT AUTHORIZATIONS API

The Payment Authorizations API can be used to retrieve data about payment authorizations.

Payment Authorizations can be retrieved by date

BY DATE RANGE

Date range based retrieval allows you to fetch information for all payment authorizations for a given merchant within a given date range. Date range searches for payment authorizations by their creation date. The response is paginated, each request will return 100 entries max.

The URLs for date range payment authorizations retrieval are:

Production:

`https://gate.emerchantpay.net/payment_authorizations/by_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/payment_authorizations/by_date`

Request

```
curl https://staging.gate.emerchantpay.net/payment_authorizations/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_authorization_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <auth_start_date>2014-01-01</auth_start_date>
   <auth_end_date>2014-01-31</auth_end_date>
   <externally_processed>external</externally_processed>
   <processing_type>all</processing_type>
   <page>1</page>
 </payment_authorization_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required*	yyyy-mm-dd	start of the requested date range
end_date	optional	yyyy-mm-dd	end of the requested date range
auth_start_date	required*	yyyy-mm-dd	start of the requested auth date range
auth_end_date	optional	yyyy-mm-dd	end of the requested auth date range
page	optional	integer	the page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100
externally_processed	optional	string(255)	Filters transactions by being externally processed: or being native to Genesis. Possible values include 'genesis', 'external', and 'all'. If flag not supplied, it defaults to 'genesis'
processing_type	optional	string(255)	Filters transactions by being card present or card not present. Possible values include 'card_present', 'card_not_present', and 'all'. If flag not supplied, it defaults to 'all'.

`required* = conditionally required`

Note: One of **start_date** and **auth_start_date** is required.

Successful Response Parameters

Parameter	Type	Description
merchant_number	string(20)	Merchant number
record_number	string	Unique identifier for the authorizations
card_number	string(19)	Masked card number
exp_date	string(4)	Expiry MMYY
currency	string(3)	Currency
amount	integer	Amount in minor currency unit, see Currency and Amount Handling for details
auth_code	string(6)	Authorization code
auth_date	string	Authorization date in date and time format
resp_code	string	Description of the response code
reversed	string(1)	Contains the character Y if the authorisation has been reversed else N
pos_entry_mode	string(3)	POS Entry Mode
voice	string(1)	Y if this is a voice authorisation, N otherwise
avs_result	string(1)	AVS Result
cvv2_result	string(1)	CVV2 Result
card_type	string(1)	Card Type code
ecom_type	string(5)	Indicator for electronic commerce transactions
eci_sli	string(2)	Visa card scheme ECI / MasterCard SLI
rrn	string(12)	Retrieval Reference Number
card_acceptor	string(40)	Card Acceptor Name and Location
mcc	string(4)	Merchant category code
trace	integer	Trace number. All messages belonging the same transaction have to have the same trace value
type	string(1)	Transaction Type
card_sub_type	string(8)	Card Subtype
terminal_id	string(15)	Terminal ID
unique_tran_id	string(36)	Unique Transaction Identifier

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_authorizations_responses per_page="100" page="1" total_count="2" pages_count="1">
  <payment_authorizations_response>
    <xml_root>payment_authorization_response</xml_root>
    <merchant_number>605000000002029</merchant_number>
    <record_number>33202414090</record_number>
    <card_number>465944******7359</card_number>
    <exp_date/>
    <currency>EUR</currency>
    <amount>1234</amount>
    <auth_code>15056</auth_code>
    <auth_date>2019-06-10 16:17:18 UTC</auth_date>
    <resp_code>Transaction approved</resp_code>
    <reversed>N</reversed>
    <pos_entry_mode>102</pos_entry_mode>
    <voice>N</voice>
    <avs_result/>
    <cvv2_result>M</cvv2_result>
    <card_type>M</card_type>
    <ecom_type/>
    <eci_sli>21</eci_sli>
    <rrn>916116130233</rrn>
    <card_acceptor>test.bg                12629314     BG</card_acceptor>
    <mcc>7995</mcc>
    <trace>1130233</trace>
    <type/>
    <card_sub_type/>
    <terminal_id>53b1f5eacc9edd</terminal_id>
    <unique_tran_id/>
  </payment_authorizations_response>
  <payment_authorizations_response>
    <merchant_number>605000000002029</merchant_number>
    <record_number>33202414090</record_number>
    <card_number>465944******7359</card_number>
    <exp_date/>
    <currency>EUR</currency>
    <amount>1234</amount>
    <auth_code>15056</auth_code>
    <auth_date>2019-06-10 16:17:18 UTC</auth_date>
    <resp_code>Transaction approved</resp_code>
    <reversed>N</reversed>
    <pos_entry_mode>102</pos_entry_mode>
    <voice>N</voice>
    <avs_result/>
    <cvv2_result>M</cvv2_result>
    <card_type>M</card_type>
    <ecom_type/>
    <eci_sli>21</eci_sli>
    <rrn>916116130233</rrn>
    <card_acceptor>test.bg                12629314     BG</card_acceptor>
    <mcc>7995</mcc>
    <trace>1130233</trace>
    <type/>
    <card_sub_type/>
    <terminal_id>53b1f5eacc9edd</terminal_id>
    <unique_tran_id/>
  </payment_authorizations_response>
</payment_authorizations_responses>
```

The attributes in the root node payment authorization responses includes information about the pagination of the response.

Successful Response Parameters

Parameter	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

Processed Transactions

PROCESSED TRANSACTION API

The Processed Transaction API can be used to retrieve data about transactions, processed through external platforms (both card present and card not present). To retrieve data about transactions processed through the Genesis platform, use Reconcile API.

SINGLE PROCESSED TRANSACTION

Single processed transaction retrieval allows to get a certain processed transaction by its ARN or by passing its unique ID.

Request

```
curl https://staging.gate.emerchantpay.net/processed_transactions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<processed_transaction_request>
  <arn>74537604221431003881865</arn>
</processed_transaction_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/processed_transactions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<processed_transaction_request>
  <unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</unique_id>
</processed_transaction_request>'
```

The URLs for the single processed transaction API are:

Production:

`https://gate.emerchantpay.net/processed_transactions`

Staging (for integration):

`https://staging.gate.emerchantpay.net/processed_transactions`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<processed_transaction_response>
  <merchant_number>124000000006698</merchant_number>
  <batch_number>eMP</batch_number>
  <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
  <transaction_date>2019-09-01 16:43:02 UTC</transaction_date>
  <post_date>2019-09-01</post_date>
  <terminal_id>53b1f5eacc9eddda3afebb4e993fe962</terminal_id>
  <auth_code>09117B</auth_code>
  <currency>USD</currency>
  <amount>3690</amount>
  <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
  <arn>85301169244934771128812</arn>
  <card_brand>MC World Signia</card_brand>
  <card_number>420000...0000</card_number>
  <bin_country>124</bin_country>
  <service_type_desc>Credit Card</service_type_desc>
  <merchant_country>826</merchant_country>
  <area_of_event>Foreign - MASTER</area_of_event>
  <cross_rate>1</cross_rate>
  <card_scheme>Mastercard</card_scheme>
  <capture_method>ICC, contactless, no cvm</capture_method>
  <unique_id>b76e9a54bdc99b338068681727ed5e240000</unique_id>
  <type>purchase</type>
  <card_present>false</card_present>
  <deposit_slip_number>60506291293</deposit_slip_number>
  <batch_slip_number>60506282664</batch_slip_number>
</processed_transaction_response>
```

Successful Response Parameters

Parameter	Type	Description
merchant_number	string(20)	Merchant number
batch_number	string(23)	Batch number
transaction_id	string(255)	Merchant transaction ID. Returned only when the processed transaction is Card Not Present.
transaction_date	string(255)	Transaction date in date and time format
post_date	string(255)	Posting date
terminal_id	string(10)	Terminal ID
arn	string(23)	Acquirer reference number
merchant_transaction_reference	string(23)	Merchant's transaction reference number
card_scheme	string(16)	Descriptive text for the card scheme
capture_method	string(255)	Capture method identifying the type of the transaction
service_type_desc	string(25)	Indicates if transaction is a Debit or Credit transaction
card_brand	string(3)	Scheme card brand
card_number	string(13)	Masked card number
bin_country	string(3)	Issuing BIN ISO Country Code from Scheme BIN tables
merchant_country	string(3)	3 digit ISO country code of the merchant country
area_of_event	string(19)	Area of event
currency	string(3)	Currency of transaction
cross_rate	float(11)	FX rate to convert from transaction account to merchant funding currency
auth_code	string(6)	Authorization code
unique_id	string(36)	Unique Transaction Identifier is generated at PoS before sent for authorisation or offline approval
card_present	boolean	Transaction is card present or card not present
deposit_slip_number	string(11)	Deposit Slip Number
batch_slip_number	string(11)	Batch Slip Number
type	string(65)	Transaction type for the related charge posted to account

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<processed_transaction_response>
  <status>error</status>
  <code>465</code>
  <message>Processed transaction not found!</message>
  <technical_message>Processed transaction by the given criteria cannot be found!</technical_message>
</processed_transaction_response>
```

In case no processed transaction is found for the given ARN or unique ID, a corresponding XML response is as follows:

BY DATE OR POST DATE RANGE

Date range based processed transaction retrieval allows you to fetch information for all processed transactions for a given merchant within a given date range. Date range searches for processed transactions either by their creation or posting date. The response is paginated, each request will return 100 entries max.

The URLs for date range processed transaction retrieval are:

Production:

`https://gate.emerchantpay.net/processed_transactions/by_date`

`https://gate.emerchantpay.net/processed_transactions/by_post_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/processed_transactions/by_date`

`https://staging.gate.emerchantpay.net/processed_transactions/by_post_date`

Request

```
curl https://staging.gate.emerchantpay.net/processed_transactions/by_post_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <processed_transaction_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <batch_number>2065063</batch_number>
   <batch_slip_number>366236636</batch_slip_number>
   <deposit_slip_number>224234433</deposit_slip_number>
   <externally_processed>external</externally_processed>
   <processing_type>all</processing_type>
   <page>1</page>
 </processed_transaction_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required	yyyy-mm-dd	start of the requested date range
end_date	optional	yyyy-mm-dd	end of the requested date range
page	optional	integer	the page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100
batch_number	optional	string(255)	Batch number of processed transactions (only for `by_post_date` API call)
batch_slip_number	optional	string(255)	Batch slip number of processed transactions (only for `by_post_date` API call)
deposit_slip_number	optional	string(255)	Deposit slip number of processed transactions (only for `by_post_date` API call)
externally_processed	optional	string(255)	Filters transactions by being externally processed or being native to Genesis. Possible values include 'genesis', 'external', and 'all'. If flag not supplied, it defaults to 'genesis'
processing_type	optional	string(255)	Filters transactions by being card present or card not present. Possible values include 'card_present', 'card_not_present', and 'all'. If flag not supplied, it defaults to 'all'.

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <processed_transaction_responses per_page="100" page="1" total_count="2" pages_count="1">
   <processed_transaction_response>
     <merchant_number>124000000006698</merchant_number>
     <batch_number>eMP</batch_number>
     <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
     <transaction_date>2019-09-01 16:43:02 UTC</transaction_date>
     <post_date>2019-09-01</post_date>
     <terminal_id>53b1f5eacc9eddda3afebb4e993fe962</terminal_id>
     <auth_code>09117B</auth_code>
     <currency>USD</currency>
     <amount>3690</amount>
     <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
     <card_brand>MC World Signia</card_brand>
     <card_number>420000...0000</card_number>
     <bin_country>124</bin_country>
     <service_type_desc>Credit Card</service_type_desc>
     <merchant_country>826</merchant_country>
     <area_of_event>Foreign - MASTER</area_of_event>
     <cross_rate>1</cross_rate>
     <card_scheme>Mastercard</card_scheme>
     <capture_method>ICC, contactless, no cvm</capture_method>
     <unique_id>b76e9a54bdc99b338068681727ed5e240000</unique_id>
     <type>purchase</type>
     <card_present>false</card_present>
     <deposit_slip_number>60506291293</deposit_slip_number>
     <batch_slip_number>60506282664</batch_slip_number>
     <arn>85301169244934771128812</arn>
   </processed_transaction_response>
   <processed_transaction_response>
     <merchant_number>124000000006698</merchant_number>
     <batch_number>eMP</batch_number>
     <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
     <transaction_date>2019-09-01 16:43:02 UTC</transaction_date>
     <post_date>2019-09-01</post_date>
     <terminal_id>53b1f5eacc9eddda3afebb4e993fe962</terminal_id>
     <auth_code>09117B</auth_code>
     <currency>USD</currency>
     <amount>3690</amount>
     <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
     <card_brand>MC World Signia</card_brand>
     <card_number>420000...0000</card_number>
     <bin_country>124</bin_country>
     <service_type_desc>Credit Card</service_type_desc>
     <merchant_country>826</merchant_country>
     <area_of_event>Foreign - MASTER</area_of_event>
     <cross_rate>1</cross_rate>
     <card_scheme>Mastercard</card_scheme>
     <capture_method>ICC, contactless, no cvm</capture_method>
     <unique_id>b76e9a54bdc99b338068681727ed5e240000</unique_id>
     <type>purchase</type>
     <card_present>false</card_present>
     <deposit_slip_number>60506291293</deposit_slip_number>
     <batch_slip_number>60506282664</batch_slip_number>
     <arn>85301169244934771128812</arn>
   </processed_transaction_response>
 </processed_transaction_responses>
```

The attributes in the root node processed transaction responses includes information about the pagination of the response.

Successful Response Parameters

Parameter	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

Chargebacks

Chargebacks are a special type of transactions as they cannot be triggered by the merchant. Charge- backs occur if a customer disputes to an item of his credit card bill at his issuing bank and the bank requests a chargeback. In this case, the amount is automatically refunded to the customers cc account and deducted from your merchant account.

Customers who initiate chargebacks will automatically be blocked for future transactions. For details, please contact our Risk team.

You can also see a chargeback overview in the merchant console under the Risk Management menu.

CHARGEBACK REVERSALS

The reversals could be split into two types. These are the chargeback reversals, which appear when the a chargeback dispute is cancelled (withdrawn) by the consumer/issuer and the representments, which appear when the merchant or the acquirer disputes an already received chargeback. Both of these chargeback event types are handled properly and integrated into the whole process of chargeback dispute procedure.

CHARGEBACK NOTIFICATIONS

You now have the option to receive API and/or email notifications for each chargeback event that occurs - e.g. for first chargebacks, second chargebacks, and representments. Enable this feature by emailing the IT Support team at tech-support@emerchantpay.com with the chargeback notification URL if needed.

The email notifications are sent to the merchant user with role ’admin’ which is configured for managing the merchant entity on the gateway platform. The API notifications are equal to Notification for asynchronous payments, please refer to the section Notification for asynchronous payments to understand how notifications work.

Chargeback Notification Example

```
?transaction_id=343d9040a671c45832ee5381860e2996
&terminal_token=f4266042a6131b666060beb75691341d78ee5b4f
&unique_id=57ff74d1ca8727f59f243de6d01ff027
&transaction_type=sale
&status=chargebacked
&signature=ab4348afa9830834df90069646e4ce66c39a5358
&amount=100
&event=chargeback
```

CHARGEBACK API

The Chargeback API can be used to retrieve data about chargebacks.

SINGLE CHARGEBACK

Single chargeback retrieval allows to get a certain chargeback by its ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/chargebacks \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_request>
   <arn>74537604221431003881865</arn>
 </chargeback_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/chargebacks \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
 </chargeback_request>'
```

LIST OF CHARGEBACKS

Retrieve a list of chargebacks by ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/chargebacks \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_request>
   <arn>74537604221431003881865</arn>
   <mode>list</mode>
 </chargeback_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/chargebacks \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
   <mode>list</mode>
 </chargeback_request>'
```

The URLs for single and list of chargebacks API are:

Production:

`https://gate.emerchantpay.net/chargebacks`

Staging (for integration):

`https://staging.gate.emerchantpay.net/chargebacks`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_response>
   <type>1st Chargeback</type>
   <post_date>2014-01-24</post_date>
   <reason_code>4855</reason_code>
   <merchant_number>443344323459841</merchant_number>
   <reason_description>Non-receipt of merchandise</reason_description>
   <authorization_code>811714</authorization_code>
```

```
    <batch_number>2093064</batch_number>
    <cnn>9002578764</cnn>
    <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
    <capture_method>SET/3D-SET authenticated</capture_method>
    <amount>-14625</amount>
    <currency>USD</currency>
    <chargeback_amount>300.0</chargeback_amount>
    <chargeback_currency>EUR</chargeback_currency>
    <chargeback_account_amount>185.99</chargeback_account_amount>
    <chargeback_account_currency>EUR</chargeback_account_currency>
    <merchant_funding_amount>1003.72</merchant_funding_amount>
    <merchant_funding_currency>EUR</merchant_funding_currency>
    <original_transaction_amount>148.0</original_transaction_amount>
    <original_transaction_currency>EUR</original_transaction_currency>
    <merchant_settlement_amount>148.0</merchant_settlement_amount>
    <merchant_settlement_currency>EUR</merchant_settlement_currency>
    <network_settlement_amount>148.0</network_settlement_amount>
    <network_settlement_currency>EUR</network_settlement_currency>
    <merchant_dba_name>hyperstech.com</merchant_dba_name>
    <original_type>Purchase</original_type>
    <original_post_date>2019-06-28</original_post_date>
    <original_transaction_date>2019-06-28</original_transaction_date>
    <original_slip>92572791484</original_slip>
    <item_slip_number>93778283100</item_slip_number>
    <card_number>554960******5069</card_number>
    <card_brand>master</card_brand>
    <customer_email>jonh_doe@example.com</customer_email>
    <customer_phone>3598851248512</customer_phone>
    <transaction_type>sale3d</transaction_type>
    <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
    <arn>74537604221431003881865</arn>
  </chargeback_response>
```


Successful Response Parameters

Parameter	Type	Description
type	string(255)	The chargeback type. See chargeback types for details
post_date	string(255)	The date of the chargeback
reason_code	string(255)	Reason code of the chargeback
merchant_number	string(255)	Merchant number
reason_description	string(255)	Reason description of the chargeback
authorization_code	string(255)	Authorization code of the chargeback’s transaction
batch_number	string(23)	The batch number is provided by the submitter of the original presentment
cnn	string(14)	Chargeback Control Number filled for chargebacks and representments; empty for transfer transactions.
merchant_transaction_reference	string(255)	Merchant's transaction reference number
capture_method	string(255)	Capture method
amount	integer	Amount reported in the currency of the acquirer’s dispute account i.e. as per the accountancy of the acquirer. The amount can be negative for types 1st chargeback, 2nd chargeback, transfer reversal, and positive for all other types, see Currency and Amount Handling for details.
currency	string(3)	Currency as accounted by the acquirer. See ISO 4217
chargeback_amount	float	The amount in the chargeback’s transaction currency i.e. the way it has been reported by the issuer. See Currency and Amount Handling for details.
chargeback_currency	string(3)	The currency of the chargeback as reported by the issuer. See ISO 4217
chargeback_account_amount	float	Scheme settlement amount of the transaction
chargeback_account_currency	string(3)	Scheme settlement currency of the transaction
merchant_funding_amount	float	Amount corresponding to the financial impact for the merchant as reported by the acquirer
merchant_funding_currency	string(3)	Currency corresponding to the financial impact for the merchant as reported by the acquirer
original_transaction_amount	float(18)	Amount of the original presentment in transaction currency, see Currency and Amount Handling for details.
original_transaction_currency	string(3)	Transaction currency of the original presentment
merchant_settlement_amount	float(18)	Amount settled with the merchant for the original presentment (that is, the amount posted to the merchant account), before the deduction of any charges, see Currency and Amount Handling for details.
merchant_settlement_currency	string(3)	Currency settled with the payment network for the presentment before the deduction of any charges.
network_settlement_amount	float(18)	Amount settled with the merchant for the original presentment (that is, the amount posted to the merchant account), before the deduction of any charges, see Currency and Amount Handling for details.
network_settlement_currency	string(3)	Currency settled with the payment network for the presentment before the deduction of any charges.
merchant_dba_name	string(25)	Merchant name in the transaction as cleared to the schemes (charge descriptor).
original_type	string(28)	Transaction type of the original presentment
original_post_date	date(8)	Original presentment posting date
original_transaction_date	date(8)	Transaction date of the original presentment
original_slip	string(11)	OmniPay internal slip number of the original presentment
item_slip_number	string(11)	OmniPay internal slip number of the original presentment
card_number	string(255)	Card number used for the chargeback’s transaction
card_brand	string(255)	Card brand of the card number
customer_email	string(255)	The email of the cardholder
customer_phone	integer	The phone of the cardholder
transaction_type	string(255)	The type of the chargeback’s transaction
original_transaction_unique_id	string(255)	The unique id of the chargeback’s transaction
arn	string(255)	ARN of the chargeback’s transaction

Error Response

Response


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

```
  <status>error</status>
  <code>470</code>
  <message>Chargeback not found!</message>
  <technical_message>Chargeback by the given criteria cannot be found!</technical_message>
</chargeback_response>
```

In case no chargeback is found for the given ARN or unique ID, a corresponding XML response is as follows:

BY DATE RANGE

Date range based chargeback retrieval allows you to fetch information for all chargebacks for a given merchant within a given date range. Date range searches for chargebacks by their posting date. Search option is chargeback retrieval by their import (creation) date. The response is paginated, each request will return 100 entries max.

The URLs for date range chargeback retrieval are:

Production:

`https://gate.emerchantpay.net/chargebacks/by_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/chargebacks/by_date`

Request

```
curl https://staging.gate.emerchantpay.net/chargebacks/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <externally_processed>external</externally_processed>
   <processing_type>all</processing_type>
   <page>1</page>
 </chargeback_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required	yyyy-mm-dd	start of the requested date range
end_date	optional	yyyy-mm-dd	end of the requested date range
import_date	optional	yyyy-mm-dd	date of import in our system. Spans from beggining until end of day.
page	optional	integer	the page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100
externally_processed	optional	string(255)	Filters chargebacks by being externally processed or being native to Genesis. Possible values include 'genesis', 'external', and 'all'. If flag not supplied, it defaults to 'genesis'
processing_type	optional	string(255)	Filters chargebacks by being card present or card not present. Possible values include 'card_present', 'card_not_present', and 'all'. If flag not supplied, it defaults to 'all'.

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <chargeback_responses per_page="100" page="1" total_count="2" pages_count="1">
   <chargeback_response>
     <type>1st Chargeback</type>
     <merchant_number>443344323459841</merchant_number>
     <post_date>2014-01-24</post_date>
     <reason_code>4855</reason_code>
     <reason_description>Non-receipt of merchandise</reason_description>
     <authorization_code>811714</authorization_code>
     <batch_number>2093064</batch_number>
     <cnn>9002578764</cnn>
     <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
     <capture_method>SET/3D-SET authenticated</capture_method>
     <amount>-14625</amount>
     <currency>USD</currency>
     <chargeback_amount>300.0</chargeback_amount>
     <chargeback_currency>EUR</chargeback_currency>
     <chargeback_account_amount>185.99</chargeback_account_amount>
     <chargeback_account_currency>EUR</chargeback_account_currency>
     <merchant_funding_amount>1003.72</merchant_funding_amount>
     <merchant_funding_currency>EUR</merchant_funding_currency>
     <original_transaction_amount>148.0</original_transaction_amount>
     <original_transaction_currency>EUR</original_transaction_currency>
     <merchant_settlement_amount>148.0</merchant_settlement_amount>
     <merchant_settlement_currency>EUR</merchant_settlement_currency>
     <network_settlement_amount>148.0</network_settlement_amount>
     <network_settlement_currency>EUR</network_settlement_currency>
     <merchant_dba_name>hyperstech.com</merchant_dba_name>
     <original_type>Purchase</original_type>
     <original_post_date>2019-06-28</original_post_date>
     <original_transaction_date>2019-06-28</original_transaction_date>
     <original_slip>92572791484</original_slip>
     <item_slip_number>93778283100</item_slip_number>
     <card_number>554960******5069</card_number>
     <card_brand>master</card_brand>
     <customer_email>jonh_doe@example.com</customer_email>
     <customer_phone>3598851248512</customer_phone>
     <transaction_type>sale3d</transaction_type>
     <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
     <arn>74537604221431003881865</arn>
   </chargeback_response>
   <chargeback_response>
     <type>2nd Chargeback</type>
     <merchant_number>443344323459841</merchant_number>
     <post_date>2014-01-27</post_date>
     <reason_code>4855</reason_code>
     <reason_description>Non-receipt of merchandise</reason_description>
     <authorization_code>811714</authorization_code>
     <batch_number>2093064</batch_number>
     <cnn>9002578764</cnn>
     <merchant_transaction_reference>b76e9a54bdc99b3</merchant_transaction_reference>
     <capture_method>SET/3D-SET authenticated</capture_method>
     <amount>3456</amount>
     <currency>USD</currency>
     <chargeback_amount>300.0</chargeback_amount>
     <chargeback_currency>EUR</chargeback_currency>
     <chargeback_account_amount>185.99</chargeback_account_amount>
     <chargeback_account_currency>EUR</chargeback_account_currency>
```

```
    <merchant_funding_amount>1003.72</merchant_funding_amount>
    <merchant_funding_currency>EUR</merchant_funding_currency>
    <original_transaction_amount>148.0</original_transaction_amount>
    <original_transaction_currency>EUR</original_transaction_currency>
    <merchant_settlement_amount>148.0</merchant_settlement_amount>
    <merchant_settlement_currency>EUR</merchant_settlement_currency>
    <network_settlement_amount>148.0</network_settlement_amount>
    <network_settlement_currency>EUR</network_settlement_currency>
    <merchant_dba_name>hyperstech.com</merchant_dba_name>
    <original_type>Purchase</original_type>
    <original_post_date>2019-06-28</original_post_date>
    <original_transaction_date>2019-06-28</original_transaction_date>
    <original_slip>92572791484</original_slip>
    <item_slip_number>93778283100</item_slip_number>
    <card_number>454360******5008</card_number>
    <card_brand>visa</card_brand>
    <customer_email>ivan@example.com</customer_email>
    <customer_phone>3598851248512</customer_phone>
    <transaction_type>sale</transaction_type>
    <original_transaction_unique_id>67fbebc172b743a164a3f3af3d010457</original_transaction_unique_id>
    <arn>74537604221431003881865</arn>
  </chargeback_response>
</chargeback_responses>
```

The attributes in the root node chargeback responses includes information about the pagination of the response.

Successful Response Parameters

Parameter	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

CHARGEBACK TYPES

Chargebacks will have one of the following type:

Type	Description
1st Chargeback	The first stage of the dispute procedure raised by the issuer
2nd Chargeback	Second stage of the dispute procedure raised by the issuer (MasterCard only)
1st Chargeback Reversal	When the first chargeback is cancelled (withdrawn) by the issuer
2nd Chargeback Reversal	When the second chargeback is cancelled (withdrawn) by the issuer (MasterCard only)
Transfer Reversal	An operation that sends the amount of the dispute to the merchant when the acquirer represents a chargeback
Re-presentment	Acquirer’s defend of the issuer’s (first) chargeback
Representment Reversal	The Representment initiated by the merchant is cancelled or rejected by the acquirer (the merchant's bank) due to an error or invalid reason for representment. The funds that were initially refunded to the merchant as a result of the re-presentment are reversed back to the issuer account (the cardholder's bank).
Chargeback Transfer to Merchant Hold Acc	The money is taken from merchant’s hold account in Omnipay and is sent to the issuer
Chargeback Transfer to Writeoff Account Acq	The acquirer is taking the loss for this chargeback
Chargeback Transfer to Paymnt Acct Retail	The money is taken from merchant’s account in Omnipay and are sent to the issuer (as per the chargeback rules).
Chargeback Transfer to Writeoff SP	The Service Provider is taking the loss for the chargeback.

Rapid Dispute Resolution

Rapid Dispute Resolution(RDR) is a kind of a pre-dispute program of VISA via VISA's recent acquisition of VERIFI. Its goal is to reduce chargebacks.

RDR is now part of VROL and all the issuers have to use it now prior to initiating a dispute. A merchant can enrol via Visa's VERIFI service (or another authorized reseller) and define rules for auto-liability acceptance with the platform.

When an RDR event occurs and the merchant accepts the liability then the cardholder will be automatically refunded. VISA will withdraw the amount from the acquirer account.

RAPID DISPUTE RESOLUTION API

The Rapid Dispute Resolution API can be used to retrieve data about Rapid Dispute Resolutions.

SINGLE RAPID DISPUTE RESOLUTION

Single RDR retrieval allows to get a certain RDR by its ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/rapid_dispute_resolutions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_request>
   <arn>74537604221431003881865</arn>
 </rapid_dispute_resolution_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/rapid_dispute_resolutions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
 </rapid_dispute_resolution_request>'
```

LIST OF RAPID DISPUTE RESOLUTIONS

Retrieve a list of rdrs by ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/rapid_dispute_resolutions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_request>
   <arn>74537604221431003881865</arn>
   <mode>list</mode>
 </rapid_dispute_resolution_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/rapid_dispute_resolutions \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
   <mode>list</mode>
 </rapid_dispute_resolution_request>'
```

The URLs for single and list of Rapid Dispute Resolutions API are:

Production:

`https://gate.emerchantpay.net/rapid_dispute_resolutions`

Staging (for integration):

`https://staging.gate.emerchantpay.net/rapid_dispute_resolutions`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_response>
   <type>RDR Pre-dispute</type>
   <post_date>2014-01-24</post_date>
   <reason_code>4855</reason_code>
   <reason_description>Non-receipt of merchandise</reason_description>
   <rdr_amount>300.0</rdr_amount>
   <rdr_currency>EUR</rdr_currency>
   <card_number>554960******5069</card_number>
   <arn>74537604221431003881865</arn>
   <card_brand>master</card_brand>
   <customer_email>jonh_doe@example.com</customer_email>
   <customer_phone>3598851248512</customer_phone>
   <transaction_type>sale3d</transaction_type>
   <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
   <original_transaction_amount>200.0</original_transaction_amount>
   <original_transaction_currency>EUR</original_transaction_currency>
   <original_transaction_merchant_transaction_id>12345</original_transaction_merchant_transaction_id>
 </rapid_dispute_resolution_response>
```

Successful Response Parameters

Parameter	Type	Description
type	string(255)	The rapid dispute resolution type.
post_date	string(255)	The date of the rapid dispute resolution
reason_code	string(255)	Reason code of the rapid dispute resolution
reason_description	string(255)	Reason description of the rapid dispute resolution
rdr_amount	float	The amount in the rapid dispute resolution’s transaction currency i.e. the way it has been reported by the issuer. See Currency and Amount Handling for details.
rdr_currency	string(3)	The currency of the rapid dispute resolution as reported by the issuer. See ISO 4217
card_number	string(255)	Card number used for the rapid dispute resolution’s transaction
arn	string(255)	ARN of the rapid dispute resolution’s transaction
card_brand	string(255)	Card brand of the card number
customer_email	string(255)	The email of the cardholder
customer_phone	integer	The phone of the cardholder
transaction_type	string(255)	The type of the rapid dispute resolution’s transaction
original_transaction_unique_id	string(255)	The unique id of the rapid dispute resolution’s transaction
original_transaction_amount	string(255)	Original transaction amount
original_transaction_currency	string(255)	Original transaction currency
original_transaction_merchant_transaction_id	string(255)	Merchant reference id

In case no rapid dispute resolution is found for the given ARN or unique ID, the corresponding XML response is as follows:

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_response>
   <status>error</status>
   <code>471</code>
   <message>Rapid Dispute Resolution not found!</message>
   <technical_message>Rapid Dispute Resolution by the given criteria cannot be found!</technical_message>
 </rapid_dispute_resolution_response>
```

BY DATE RANGE

Date range based rapid dispute resolution retrieval allows you to fetch information for all rapid dispute resolutions for a given date range. Date range searches for rapid dispute resolutions by their posting date if start_date and an optional end_date is provided. Date range can also search by creation date if import_date parameter is specified in the request. The response is paginated, each request will return maximum 100 entries.

The URLs for date range rapid dispute resolution retrieval are:

Production:

`https://gate.emerchantpay.net/rapid_dispute_resolutions/by_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/rapid_dispute_resolutions/by_date`

Request

```
curl https://staging.gate.emerchantpay.net/rapid_dispute_resolutions/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <externally_processed>external</externally_processed>
   <processing_type>all</processing_type>
   <page>1</page>
 </rapid_dispute_resolution_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required	yyyy-mm-dd	start of the requested date range
end_date	optional	yyyy-mm-dd	end of the requested date range
import_date	optional	yyyy-mm-dd	date of import in our system. Spans from beginning until end of day.
page	optional	integer	the page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100
externally_processed	optional	string(255)	Filters rapid dispute resolutions by being externally processed or being native to Genesis. Possible values include 'genesis', 'external', and 'all'. If flag not supplied, it defaults to 'genesis'
processing_type	optional	string(255)	Filters rapid dispute resolutions by being card present or card not present. Possible values include 'card_present', 'card_not_present', and 'all'. If flag not supplied, it defaults to 'all'.

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <rapid_dispute_resolution_responses per_page="100" page="1" total_count="2" pages_count="1">
   <rapid_dispute_resolution_response>
     <type>RDR Pre-dispute</type>
     <post_date>2014-01-24</post_date>
     <reason_code>4855</reason_code>
     <reason_description>Non-receipt of merchandise</reason_description>
     <rdr_amount>300.0</rdr_amount>
     <rdr_currency>EUR</rdr_currency>
     <card_number>554960******5069</card_number>
     <arn>74537604221431003881865</arn>
     <card_brand>master</card_brand>
     <customer_email>jonh_doe@example.com</customer_email>
     <customer_phone>3598851248512</customer_phone>
     <transaction_type>sale3d</transaction_type>
     <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
     <original_transaction_amount>200.0</original_transaction_amount>
     <original_transaction_currency>EUR</original_transaction_currency>
     <original_transaction_merchant_transaction_id>12345</original_transaction_merchant_transaction_id>
   </rapid_dispute_resolution_response>
   <rapid_dispute_resolution_response>
     <type>RDR Pre-dispute</type>
     <post_date>2014-01-27</post_date>
     <reason_code>4855</reason_code>
     <reason_description>Non-receipt of merchandise</reason_description>
     <rdr_amount>300.0</rdr_amount>
     <rdr_currency>EUR</rdr_currency>
     <card_number>454360******5008</card_number>
     <arn>74537604221431003881865</arn>
     <card_brand>visa</card_brand>
     <customer_email>ivan@example.com</customer_email>
     <customer_phone>3598851248512</customer_phone>
     <transaction_type>sale</transaction_type>
     <original_transaction_unique_id>67fbebc172b743a164a3f3af3d010457</original_transaction_unique_id>
     <original_transaction_amount>200.0</original_transaction_amount>
     <original_transaction_currency>EUR</original_transaction_currency>
     <original_transaction_merchant_transaction_id>12345</original_transaction_merchant_transaction_id>
     <amount>3456</amount>
   </rapid_dispute_resolution_response>
 </rapid_dispute_resolution_responses>
```

The attributes in the root node rapid dispute resolution responses includes information about the pagination of the response.

Successful Response Parameters

Parameter	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

RAPID DISPUTE RESOLUTION TYPES

RDRs will have one of the following type:

Status	Description
RDR Pre-dispute	RDR for pre-dispute
RDR Pre-dispute Reversal	RDR Reversal means that the funds already taken from the acquirer with a previously received RDR are reversed to the acquirer's account with Visa and the acquirer could respectively credit the merchant.
RDR Transfer to Payment Account Retail / RDR Transfer to Paymnt Acct Retail	The money is taken from merchant’s account in Omnipay and are sent to the issuer (as per the RDR rules).
RDR Transfer to Merchant Hold Account	The money is taken from merchant’s hold account in Omnipay and is sent to the issuer

RDR Transfer to Write-off Acq	The acquirer is taking the loss for the RDR
RDR Transfer to Write-off SP	The Service Provider is taking the loss for the RDR

Retrieval Requests

Retrieval requests are a special type of transactions as they cannot be triggered by the merchant. Retrieval requests occur if the issuer requests additional documentation for a transaction. Retrieval requests do not have financial implication, but they indicate the issuer doubts a given transaction and can initiate a chargeback.

For details, please contact our Risk team.

You can see also see a retrieval request overview in the merchant console under the Risk Management menu.

Retrieval Request notifications

You now have the option to receive API and/or email notifications for each retrieval request event. Enable this feature by emailing the IT Support team at tech-support@emerchantpay.com with the desired notification URL.

The email notifications are sent to the merchant user with role ‘admin’ which is configured for managing the merchant entity on the gateway platform. The API notifications are equal to Notification for asynchronous payments, please refer to the section Notification for asynchronous payments to understand how notifications work.

Retrieval Notification Example

```
?transaction_id=30450
&terminal_token=cd577214de104fa0dd9c28486b3c817fd08c89a6
&unique_id=5de39380bf7ac7e1fc31cbd7805dc0ec
&transaction_type=sale
&status=chargebacked
&signature=98676c91391094b823d1f521d06cc129195952f9
&amount=400
&currency=USD
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&reason_code=10
&reason_description=Dispute+Transaction
&post_date=2014-07-16
&arn=17b4646c093b025
&event=retrieval_request
```

Retrieval Request API

The retrieval request API can be used to get info for retrieval requests.

Single Retrieval Request

Single retrieval request retrieval allows to get a certain retrieval request by its ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/retrieval_equests \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_request>
   <arn>74537604221431003881865</arn>
 </retrieval_request_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/retrieval_equests \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
 </retrieval_request_request>'
```

List of Retrieval Request

Retrieve a list of retrieval requests by ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/retrieval_equests \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_request>
   <arn>74537604221431003881865</arn>
   <retrieval_request_request>all</retrieval_request_request>
 </retrieval_request_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/retrieval_equests \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
   <mode>list</mode>
```

```
</retrieval_request_request>'
```

The URLs for the single and list of retrieval requests API are:

Production:

`https://gate.emerchantpay.net/retrieval_equests`

Staging (for integration):

`https://staging.gate.emerchantpay.net/retrieval_requests`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retrieval_request_response>
  <type>Retrieval request</type>
  <arn>74537604221431003881865</arn>
  <post_date>2014-01-24</post_date>
  <reason_code>42</reason_code>
  <reason_description>Cardholder request</reason_description>
  <authorization_code>811714</authorization_code>
  <merchant_number>1240000000006698</merchant_number>
  <issuer_number>0000002884</issuer_number>
  <item_slip_number>93778283100</item_slip_number>
  <original_type>Purchase</original_type>
  <original_slip>92572791484</original_slip>
  <original_batch_number>2093064</original_batch_number>
  <description>Action Control ID=20140224019152</description>
  <fulfillment_date>2019-06-28</fulfillment_date>
  <original_post_date>2019-06-28</original_post_date>
  <original_transaction_date>2019-06-28</original_transaction_date>
  <original_transaction_amount>148.0</original_transaction_amount>
  <original_transaction_currency>EUR</original_transaction_currency>
  <merchant_settlement_amount>148.0</merchant_settlement_amount>
  <merchant_settlement_currency>EUR</merchant_settlement_currency>
  <network_settlement_amount>148.0</network_settlement_amount>
  <network_settlement_currency>EUR</network_settlement_currency>
  <card_number>554960******5069</card_number>
  <card_brand>master</card_brand>
  <customer_email>jonh_doe@example.com</customer_email>
  <customer_phone>3598851248512</customer_phone>
  <transaction_type>sale3d</transaction_type>
  <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
</retrieval_request_response>
```

Successful Response Parameters

Parameter	Type	Description
type	string(255)	The retrieval request type. See retrieval request types for details
arn	string(255)	ARN of the retrieval request’s transaction
post_date	string(255)	The date of the retrieval request
reason_code	string(255)	Reason code of the retrieval request
reason_description	string(255)	Reason description of the retrieval request
authorization_code	string(255)	Authorization code of the retrieval request’s transaction
merchant_number	string(20)	Merchant number
issuer_number	string(14)	Issuer reference number for the retrieval request
item_slip_number	string(11)	OmniPay internal slip number of the original presentment
original_type	string(28)	Transaction type of the original presentment
original_slip	string(11)	OmniPay internal slip number of the original presentment
original_batch_number	string(23)	The batch number is provided by the submitter of the original presentment
description	string(255)	Free-text note entered by the institution and associated with the fulfilment
fulfillment_date	date(8)	Date on which the retrieval request was fulfilled. Empty if not yet fulfilled
original_post_date	date(8)	Original presentment posting date
original_transaction_date	date(8)	Transaction date of the original presentment
original_transaction_amount	float	Amount of the original presentment in major currency unit, see Currency and Amount Handling for details.
original_transaction_currency	string(3)	Transaction currency of the original presentment
merchant_settlement_amount	float	Amount settled with the merchant for the original presentment (that is, the amount posted to the merchant account) in major currency unit, before the deduction of any charges, see Currency and Amount Handling for details.
merchant_settlement_currency	string(3)	Currency settled with the payment network for the presentment before the deduction of any charges.
network_settlement_amount	float	Amount settled with the merchant for the original presentment (that is, the amount posted to the merchant account) in major currency unit, before the deduction of any charges, see Currency and Amount Handling for details.
network_settlement_currency	string(3)	Currency settled with the payment network for the presentment before the deduction of any charges.
card_number	string(255)	Card number used for the retrieval request’s transaction
card_brand	string(255)	Card brand of the card number
customer_email	string(255)	The email of the cardholder
customer_phone	integer	The phone of the cardholder
transaction_type	string(255)	The type of the retrieval request’s transaction
original_transaction_unique_id	string(255)	The unique id of the retrieval request’s transaction
arn	string(255)	ARN of the retrieval request’s transaction

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retrieval_request_response>
  <status>error</status>
  <code>480</code>
```

```
    <message>Retrieval request not found!</message>
    <technical_message>Retrieval request by the given criteria cannot be found!</technical_message>
  </retrieval_request_response>
```

In case no retrieval request is found with the given ARN or unique ID, a corresponding XML error response is received.

By date range

Date range based retrieval request retrieval allows you to fetch information for all retrieval requests for a given merchant within a given date range. Date range searches for retrieval requests by their posting date. The response is paginated, each request will return 100 entries max.

The URLs for date range retrieval request retrieval are:

Production:

`https://gate.emerchantpay.net/retrieval_requests/by_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/retrieval_requests/by_date`

Request

```
curl https://staging.gate.emerchantpay.net/retrieval_requests/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <page>1</page>
 </retrieval_request_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required	yyyy-mm-dd	start of the requested date range
end_date	optional	yyyy-mm-dd	end of the requested date range
import_date	optional	yyyy-mm-dd	date of import in our system. Spans from beggining until end of day.
page	optional	integer	the page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100
externally_processed	optional	string(255)	Filters retrieval requests by being externally processed or being native to Genesis. Possible values include 'genesis', 'external', and 'all'. If flag not supplied, it defaults to 'genesis'
processing_type	optional	string(255)	Filters retrieval requests by being card present or card not present. Possible values include 'card_present', 'card_not_present', and 'all'. If flag not supplied, it defaults to 'all'.

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <retrieval_request_responses per_page="100" page="1" total_count="2" pages_count="1">
   <retrieval_request_response>
     <type>Retrieval request</type>
     <post_date>2014-01-24</post_date>
     <reason_code>42</reason_code>
     <reason_description>Cardholder request</reason_description>
     <authorization_code>811714</authorization_code>
     <merchant_number>124000000006698</merchant_number>
     <issuer_number>0000002884</issuer_number>
     <item_slip_number>93778283100</item_slip_number>
     <original_type>Purchase</original_type>
     <original_slip>92572791484</original_slip>
     <original_batch_number>2093064</original_batch_number>
     <description>Action Control ID=20140224019152</description>
     <fulfillment_date>2019-06-28</fulfillment_date>
     <original_post_date>2019-06-28</original_post_date>
     <original_transaction_date>2019-06-28</original_transaction_date>
     <original_transaction_amount>148.0</original_transaction_amount>
     <original_transaction_currency>EUR</original_transaction_currency>
     <merchant_settlement_amount>148.0</merchant_settlement_amount>
     <merchant_settlement_currency>EUR</merchant_settlement_currency>
     <network_settlement_amount>148.0</network_settlement_amount>
     <network_settlement_currency>EUR</network_settlement_currency>
     <card_number>554960******5069</card_number>
     <card_brand>master</card_brand>
     <customer_email>jonh_doe@example.com</customer_email>
     <customer_phone>3598851248512</customer_phone>
     <transaction_type>sale3d</transaction_type>
     <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
     <arn>74537604221431003881865</arn>
   </retrieval_request_response>
   <retrieval_request_response>
     <type>Retrieval request</type>
     <post_date>2014-01-27</post_date>
     <reason_code>42</reason_code>
     <reason_description>Cardholder request</reason_description>
     <authorization_code>811714</authorization_code>
     <merchant_number>124000000006698</merchant_number>
     <issuer_number>0000002884</issuer_number>
     <item_slip_number>93778283100</item_slip_number>
     <original_type>Purchase</original_type>
     <original_slip>92572791484</original_slip>
     <original_batch_number>2093064</original_batch_number>
     <description>Action Control ID=20140224019152</description>
     <fulfillment_date>2019-06-28</fulfillment_date>
     <original_post_date>2019-06-28</original_post_date>
     <original_transaction_date>2019-06-28</original_transaction_date>
     <original_transaction_amount>148.0</original_transaction_amount>
     <original_transaction_currency>EUR</original_transaction_currency>
     <merchant_settlement_amount>148.0</merchant_settlement_amount>
     <merchant_settlement_currency>EUR</merchant_settlement_currency>
     <network_settlement_amount>148.0</network_settlement_amount>
     <network_settlement_currency>EUR</network_settlement_currency>
     <card_number>454360******5008</card_number>
     <card_brand>visa</card_brand>
     <customer_email>ivan@example.net</customer_email>
```

```
    <customer_phone>3598851248512</customer_phone>
    <transaction_type>sale</transaction_type>
    <original_transaction_unique_id>67fbebc172b743a164a3f3af3d010457</original_transaction_unique_id>
    <arn>74537604221431003881865</arn>
  </retrieval_request_response>
</retrieval_request_responses>
```

The attributes in the root node **retrieval_request_responses** includes information about the pagination of the response.

Successful Response Parameters

Parameter	Type	Description
@per_page	integer	number of entries per page
@page	integer	the current page
@total_count	integer	total number of all entries
@pages_count	integer	total number of pages

Fraud reports

SAFE/TC40 reports contain information for transactions reported as fraud to MasterCard or VISA.

You can see a SAFE/TC40 reports overview in the merchant console under the Risk management menu.

SAFE/TC40 API

The SAFE/TC40 API can be used to retrieve data about SAFE/TC40 reports.

Fraud report codes

Code	Description
0	Lost
1	Stolen
2	Card not received as issued (NRI)
3	Fraudulent application
4	Issuer-reported counterfeit
5	Miscellaneous/Account takeover
6	Fraudulent use of account number
7	(U.S. only) used by ICS
8	(U.S. only) used by ICS
9	Acquirer-reported counterfeit'
10	Manipulation of CH

Single SAFE/TC40 report

Single SAFE/TC40 retrieval allows to get a certain SAFE/TC40 by its ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <arn>74537604221431003881865</arn>
 </fraud_report_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
 </fraud_report_request>'
```

List of SAFE/TC40 report

Retrieve a list of SAFE/TC40 by ARN or by passing the unique ID of the original transaction.

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
```

```
    <fraud_report_request>arn,</fraud_report_request>
    <mode>list</mode>
  </fraud_report_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <original_transaction_unique_id>53b1f5eacc9e4d3a3afebb4e993fe962</original_transaction_unique_id>
   <mode>list</mode>
 </fraud_report_request>'
```

The URLs for the single and list of SAFE/TC40 API are:

Production:

`https://gate.emerchantpay.net/fraud_reports`

Staging (for integration):

`https://staging.gate.emerchantpay.net/fraud_reports`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_response>
   <arn>74537604221431003881865</arn>
   <post_date>2014-01-24</post_date>
   <reason_code>6</reason_code>
   <reason_description>Card not present</reason_description>
   <original_transaction_amount>450</original_transaction_amount>
   <original_transaction_currency>GBP</original_transaction_currency>
   <card_number>554960******5069</card_number>
   <card_brand>master</card_brand>
   <customer_email>name@example.net</customer_email>
   <customer_phone>+359885934567</customer_phone>
   <transaction_type>recurring_sale</transaction_type>
   <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
   <chargeback_amount>450</chargeback_amount>
   <chargeback_currency>USD</chargeback_currency>
   <report_date>2014-05-07</report_date>
 </fraud_report_response>
```

Successful Response Parameters

Parameter	Type	Description
arn	string(255)	ARN of the chargeback's transaction
post_date	yyyy-mm-dd	When the transaction was posted
reason_code	string(2)	Fraud report codes. See the codes here
reason_description	string(255)	Text description of reason code
original_transaction_amount	integer	The amount of the initial transaction in minor units
original_transaction_currency	integer	The initial transaction currency
card_number	string(255)	Card number used for the chargeback's transaction
card_brand	string(255)	Card brand of the card number
customer_email	string(255)	The email of the cardholder
customer_phone	integer	The phone of the cardholder
transaction_type	string(255)	The type of the chargeback's transaction
original_transaction_unique_id	string(255)	The unique id of the initial transaction
chargeback_amount	integer	The amount of the the chargeback's transaction in minor units
chargeback_currency	string(3)	The currency of the the chargeback's transaction
report_date	yyyy-mm-dd	The report entered date in the note payload

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_response>
   <status>error</status>
   <code>490</code>
   <message>Mastercard Fraud Report not found!</message>
   <technical_message>Mastercard fraud report by the given criteria cannot be found!</technical_message>
 </fraud_report_response>
```

In case no SAFE/TC40 is found for the given ARN or unique ID, a corresponding XML response is as follows:

By date range

Date range based SAFE/TC40 retrieval allows you to fetch information for all SAFE/TC40 reports for a given merchant within a given date range. Date range searches include:
- for SAFE/TC40 reports by their posting date.
- for SAFE/TC40 retrieval by their import (creation) date.
- for SAFE/TC40 retrieval by their fraud report date.
The response is paginated, each request will return 100 entries max.

The URLs for date range SAFE/TC40 retrieval are:

Production:

`https://gate.emerchantpay.net/fraud_reports/by_date`

Staging (for integration):

`https://staging.gate.emerchantpay.net/fraud_reports/by_date`

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <start_date>2014-01-01</start_date>
   <end_date>2014-01-31</end_date>
   <page>1</page>
 </fraud_report_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <import_date>2014-01-01</import_date>
   <page>1</page>
 </fraud_report_request>'
```

OR

Request

```
curl https://staging.gate.emerchantpay.net/fraud_reports/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_request>
   <report_start_date>2014-01-01</report_start_date>
   <report_end_date>2014-01-31</report_end_date>
   <page>1</page>
 </fraud_report_request>'
```

Request Parameters

Parameter	Required	Format	Description
start_date	required*	yyyy-mm-dd	Start of the requested date range
end_date	optional	yyyy-mm-dd	End of the requested date range
import_date	required*	yyyy-mm-dd	Date of import in our system. Spans from beginning until end of day.
report_start_date	required*	yyyy-mm-dd	Start of the requested date range for the date when the fraud was reported
report_end_date	optional	yyyy-mm-dd	End of the requested date range for the date when the fraud was reported
page	optional	integer	The page within the paginated result, defaults to 1
per_page	optional	integer	Number of entities on page, defaults to 100

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <fraud_report_responses per_page="100" page="1" total_count="2" pages_count="1">
   <fraud_report_response>
     <arn>74537604221431003881865</arn>
     <post_date>2014-01-24</post_date>
     <reason_code>6</reason_code>
     <reason_description>Card not present</reason_description>
     <original_transaction_amount>450</original_transaction_amount>
     <original_transaction_currency>GBP</original_transaction_currency>
     <card_number>554960******5069</card_number>
     <card_brand>master</card_brand>
     <customer_email>name@example.net</customer_email>
     <customer_phone>+359885934567</customer_phone>
     <transaction_type>recurring_sale</transaction_type>
     <original_transaction_unique_id>f9634ec5e7dbe6ca3871974accb875cd</original_transaction_unique_id>
     <chargeback_amount>450</chargeback_amount>
     <chargeback_currency>USD</chargeback_currency>
     <report_date>2014-05-07</report_date>
   </fraud_report_response>
   <fraud_report_response>
     <arn>67fbebc172b743a164a3f3af3d010457</arn>
     <post_date>2014-05-27</post_date>
     <reason_code>6</reason_code>
     <reason_description>Card not present</reason_description>
     <original_transaction_amount>450</original_transaction_amount>
     <original_transaction_currency>USD</original_transaction_currency>
     <card_number>554960******5069</card_number>
     <card_brand>master</card_brand>
     <customer_email>name@example.net</customer_email>
     <customer_phone>+359886213231</customer_phone>
     <transaction_type>recurring_sale</transaction_type>
     <original_transaction_unique_id>67fbebc172b743a164a3f3af3d010457</original_transaction_unique_id>
     <chargeback_amount>450</chargeback_amount>
     <chargeback_currency>USD</chargeback_currency>
     <report_date>2014-05-07</report_date>
   </fraud_report_response>
 </fraud_report_responses>
```

Conditionally required attributes mean that, you need to either send start/end_date, import_date or report_start/end_date.

The attributes in the root node fraud report responses includes information about the pagination of the response.

Blacklists

With the Blacklist API you can check if a certain credit card is blacklisted within the gateway. If a terminal token is not passed, the merchant and global PAN blacklists will be checked for the given card number. If a terminal token is passed, the terminal, its merchant, and the global PAN blacklists will be checked for blacklist matches.

The URLs for the Blacklist API are:

Production: `https://gate.emerchantpay.net/blacklists`

Staging (for integration): `https://staging.gate.emerchantpay.net/blacklists`

Invoking a Request

A transaction is invoked via HTTPS POST, parameters are passed as XML with UTF-8 encoding.

```
<?xml version="1.0" encoding="UTF-8"?>
<blacklist_request>
  <card_number>4200000000000000</card_number>
  <terminal_token>abd30ed00f88f838c5d233cbb62b6da0b69267b4</terminal_token>
</blacklist_request>
```

Parameter	Required	Format	Description
card_number	required	int(13..16)	the credit card number to be checked
terminal_token	optional	string(40)	the terminal token

Response

Successful response:

```
<?xml version="1.0" encoding="UTF-8"?>
<blacklist_response>
  <blacklisted>true</blacklisted>
</blacklist_response>
```

Name	Type	Description
blacklisted	boolean	credit card number is blacklisted or not

Error response:

```
<?xml version="1.0" encoding="UTF-8"?>
<blacklist_response>
  <code>350</code>
  <message>Invalid XML: No close tag for /blacklist_request</message>
</blacklist_response>
```

Name	Type	Description
code	integer	error code of the error that occurred
message	string	info about the error

Asynchronous Transactions and Notifications

Asynchronous Transactions

3D-Secure transactions can be either processed **asynchronously** or **synchronously** depending on the 3DSv2 authentication flow that will be reached (For more information, go to the 3DSv2-Authentication flows). Other types of transactions that are processed asynchronously, are payments that require the end-user to complete the payment using the **redirect_url** that is returned from the API within the synchronous response. Such transaction types are **Sofort**, **iDeal** Online Banking ePayments and others (For more information, check the documentation per transaction type and the available API responses - either synchronous or asynchronous response).

This means that the final result of the transaction will not be available immediately and the status is pending async. Once the transaction has reached a final status, a Notification is sent to the merchant.

> Whenever the status is **pending_async** the transaction gets processed asynchronously, and a Notification is sent to the merchant once the transaction has reached final state.

Overview

Transaction type	async?
Authorize	never
Authorize3d	always
Sale	never
Sale3d	always
Capture	never
Refund	never
Async Refund	always
Void	never
InitRecurringSale	never
InitRecurringSale3D	always
RecurringSale	never
Credit	never
BitPay Sale	always
BitPay Refund	always
iDeal	always
Sofort	always

Notifications

For asynchronous payments, a notification is always sent, either to the **notification_url** provided within the payment transaction or to the one configured in the merchant account.

The payment gateway can be configured to also send a notification after each synchronous payment transaction. The notification is sent to the **notification_url** which is configured per merchant.

Also see 3-D Secure Transactions and Notification for asynchronous payments.

The format of the notification in both cases is the same.

Notification Example

```
?transaction_id=82803B4C-70CC-43BD-8B21-FD0395285B40
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=500
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&consumer_id=123456
&token=ee946db8-d7db-4bb7-b608-b65b153e127d
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&scheme_response_code=00
&scheme_transaction_identifier=MCS267BG0
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_settlement_date=1103
&reason_for_not_honoring_exemption=8A01
&sca_exemption_result=13
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&provider_unique_id=12345
```

Sofort Notification Example

```
?transaction_id=82803B4C-70CC-43BD-8B21-FD0395285B40
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sofort
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=500
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&funds_status=sent
&account_holder=name+surname
&bank_account_number=DE89370400440532013000
&bank_identifier_code=GENODETT488
```

Parameters

Name	Type	Description
transaction_id	string	merchant generated transaction id
unique_id	string	unique id generated by Genesis
transaction_type	string	transaction type for the transaction eg: sale3d
terminal_token	string	the terminal token as used in the processing url
status	string	status of the payment transaction
amount	string	amount of the payment transaction. If the transaction is partially approved, this is the partially approved amount. Check Partial Approvals for details
partial_approval	string	If the transaction is partially approved, this is set to 'true'. Check Partial Approvals for details
signature	string	the signature of the notification, should be used to verify the notification was sent by Genesis
funds_status	string	funds status of transaction *present only when the transaction has funds status
account_holder	string	account Holder of transaction's bank account. *present only when the transaction has account holder
consumer_id	string(10)	Consumer unique reference. See Consumers
token	string(36)	Plain-text token value. See Tokenize
eci	string	See Electronic Commerce Indicator as returned from the MPI for details
event	string	The event that caused the notification
rc_code	string	The reason code for the event
rc_description	string	The reason description for the event
avs_response_code	string	Generated by the card network on trying to match the billing ad- dress when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string	Card Verification Value response code. Optional, returned only if acquirer supports it.
reference_transaction_unique_id	string	The unique id generated by Genesis, identifies the reference transaction if present.
authorization code	string	A code returned by some acquirers to indicate that a card payment has been authorized.
retrieval_reference_number	string	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
scheme_response_code	string	The response code returned from the schemes.
recurring_advice_code	string	An additional response code returned from the schemes. Specifies if the transaction can be retried in case of failure.
recurring_advice_text	string	The text representation of the recurring advice code.
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**. For more details about the 3DS-Method submission, go to the 3DSv2 authentication flows.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.
threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.

threeds_authentication_status_reason_code	string(2)	See 3DS Authentication Status Reason Codes for details.
scheme_transaction_identifier	string	The text representation of the scheme transaction identifier.
scheme_settlement_date	string	The text representation of the scheme settlement date.
card_brand	string*	The brand of the card used for the transaction.
card_number	string*	The card number of the card used for the transaction.
card_type	string*	The type of the card used for the transaction.
card_subtype	string*	The subtype of the card used for the transaction.
card_issuing_bank	string*	The card issuer.
card_holder	string*	The card holder.
expiration_year	string*	The expiration year of the card.
expiration_month	string*	The expiration month of the card.
status	string*	The transaction status.
customer_email	string*	The email of the customer.
customer_phone	string*	The phone of the customer.
first_name	string*	The first name of the customer.
last_name	string*	The last name of the customer.
address1	string*	The address of the customer.
address2	string*	The second line of address of the customer.
zip_code	string*	The zip code of the customer.
city	string*	The city of the customer.
state	string*	The state of the customer.
country	string*	The country of the customer.
arn acquirer_reference_number	string*	The unique number assigned to the card transaction as it moves through the payment flow.
bank_account_number	string*	The IBAN number of the customer.
bank_identifier_code	string*	The BIC of the customer bank.
currency	string*	The currency of the transaction.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.
scheme_transaction_link_id	string	The transaction unique identifier returned from the schemes.
scheme_pan_indicator	string	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string	The tail of the PAN number associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
payment_account_reference	string	The payment account reference value returned from the schemes.
scheme_max_settlement_date	string	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
provider_unique_id	string	The unique transaction identifier on the provider side, returned only for specific gateways.

`string* = This is an optional parameter.` Contact tech-support@emerchantpay.com for more details

Please, be advised that the **threeds_method_status** will be available only in the scope of 3DSv2 and if only the ACS Provider has requested a 3DS-Method to be submitted. For more information about the available 3DSv2 authentication flows with or without 3DS-Method, go to the 3DSv2 authentication flows.

For more information about the 3DS notification params and notification examples, go to the **Notification** section for each of the 3DSv2 authentication flows.

Status will be either "declined", "approved" or "error", like shown in the states table.

The event parameter is added only for fraud transactions eg: chargeback, chargeback_reversal, representment, representment_reversal, second_chargeback or retrieval_request.

The signature is a mean of security to ensure that the gate is really the sender of the notification. It is generated by concatenating the unique id of the transaction with your API password and generating a Hash of the string using SHA algorithm:

`SHA Hash Hex of <unique_id><Your API password>`

Possible encryption algorithms:

- SHA-1 (by default)
- SHA-256
- SHA-512

To change the encryption algorithm please contact Tech Support.

Notification signature examples

unique_id	API password	algorithm	signature
fc6c3c8c0219730c7a099eaa540f70dc	bogus	SHA-1	08d01ae1ebdc22b6a1a764257819bb26e9e94e8d
130319cfb3bf65ff3c4a4045487b173e	test123	SHA-256	e4c5e70de4a5b00663122f0b902ff4bb73f4542354e3a1edecf24a038576596d
a459f8781f2fe14a6e787648c146be02	secret	SHA-512	162528f9760c188076ca1694701f7827e4904f2f7c72179a9c493989e8ba2c73318f818d61a4685485296f95a4c0aba0d826890eeef618a78df6ba50f170da69

You can use the signature to verify the integrity of the notification, ensuring that it was really sent by the gate.

You must either use the signature to verify the notification’s integrity or make a reconcile to check the final transaction status.

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

```
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
</notification_echo>
```

When receiving the notification, you are required to render an xml page containing the transaction's unique id so that the gateway knows that you have accepted the notification. If the XML is not delivered, the notification is sent periodically until the XML is received.

WPF

The WPF (Web Payment Form) is a customizable component of the Genesis payment gateway. It provides merchants with an intuitive user interface to easily process their customers' payments. Through a single point of integration, the merchant can offer his customers multiple payment methods instantly and since the WPF is hosted on the secure Genesis infrastructure, it is already PCI-DSS compliant.

Workflow

In the example above the customer visits the merchant's website and does a checkout.

(1), the merchant initiates the payment on the Genesis payment gateway through a request to the WPF API, which carries the mandatory, initial payload (e.g. amount, currency, etc.). The response to this request (if successful) is a redirect URL, which the merchants hands over to the customer. Following this redirect URL

(2), the customer is then directed to the actual payment form (WPF), which gets served from the Genesis servers. Because the merchant has previously transmitted most of the relevant payment information, the form is prefilled with these values and the customer only needs to add personal data. The customer then selects one of the payment methods offered by the merchant and fills in his payment information

(3) (e.g. credit card data). Upon completion the customer is redirected back to the merchant

(4)[1]. After the payment has been processed and reached a final state the merchant is sent a notification

(5) to the notification url supplied in the initial create request (1). The merchant must either use the notification's signature to verify the payment's integrity or make a reconcile

(6) to check the final payment status. However, we urge all merchants to always do a reconcile.

`1 - Particularly to the return success url defined by the merchant in his initial request. If the customer has selected an asynchronous payment method, he is redirected to the MPI provider before this step`

> 3D secure WPF payments are always performed asynchronously. After submitting the web payment form, the customer is redirected to the MPI provider to enter his personal data. In the case when cardholder is not enrolled customer is redirected to the failure url.
>
> As with all other asynchronous payment transactions, the return-, success- and cancel-URLs are only meant to display a useful page/message to the customer. A redirect of the customer to one of these URLs never gives any form of indication of the payment's state. To find out whether the payment has gone through or not the merchant must always wait for the notification or (even better) do a reconcile.
>
> Please also note that there is no specific order in which notification and redirect will occur (that means that the notification may also arrive before the customer's redirect).

Express Checkout

APPLE PAY

When `Apple Pay` transaction type is sent in the initial WPF create request, the consumer will have an option to pay using enabled debit or credit card in the Apple Wallet instead of adding its payment details to the form, step (2) from the main workflow.

Apple Pay is available on all iOS devices with a Secure Element — an industry-standard, certified chip designed to store payment information safely. In macOS, users must have an Apple Pay-capable iPhone or Apple Watch to authorize the payment, or a MacBook Pro with Touch ID.

> Apple Pay is supported in Safari only.

In order to do so, while the consumer is on the WPF form page, there should be a `Apple Pay` button:

After this, the consumer should select the `Apple Pay` button.

Then a pop-up window with its predefined card details will appear and the consumer will be able to select any of the predefined cards to complete the payment. In macOS, consumers will be asked to turn on the Bluetooth on the mobile phone and pair the devices in order to be able to fetch and display the registered cards in Apple Wallet.

Lastly, the consumer should complete the payment either using biometric authentication such as fingerprint, Face ID on his/her mobile phone or to follow additional instructions on the popup window and the payment will be automatically processed with the next step (3) from the main workflow.

All other steps are the same as in the main workflow.

GOOGLE PAY

When `Google Pay` transaction type is sent in the initial WPF create request, the consumer will have an option to pay using saved to its `Google` account debit or credit card instead of adding its payment details to the form, step (2) from the main workflow.

In order to do so while the consumer is on the WPF form page, there should be a `Google Pay` button:

After this, the consumer should select the `Pay with Google Pay` button.

Then a pop-up window with its predefined card details will appear and the consumer will be able to select any of the predefined cards or add a new payment option which will be saved to its `Google` account for next payments.

Lastly, the consumer should confirm the selected payment option and the payment will be automatically processed with the next step (3) from the main workflow.

All other steps are the same as in the main workflow.

WPF API

URLS

Create:

The URL for the WPF API create method is:

`https://wpf.emerchantpay.net/<locale>/wpf`

For the test system the URL is:

`https://staging.wpf.emerchantpay.net/<locale>/wpf`

Note that if you do not submit one of the available locales, defaults to 'en' (English).

Check the WPF Internationalization (i18n) for details.

Reconcile:

The URL for the WPF API reconcile method is:

`https://wpf.emerchantpay.net/wpf/reconcile`

For the test system the URL is:

`https://staging.wpf.emerchantpay.net/wpf/reconcile`

CREATE

Web Payment Form API supports the 3DSv2 authentication protocol for the following transaction types Authorize3d Sale3d InitRecurringSale3d. For more information, please check the request parameters below and request examples on the right.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <return_pending_url>http://www.example.com/payment-pending.html</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_id>123456</consumer_id>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <remember_card>true</remember_card>
   <scheme_tokenized>true</scheme_tokenized>
   <lifetime>60</lifetime>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
   <transaction_types>
     <transaction_type moto="true" name="authorize" fx_rate_id="123" recurring_type="initial"/>
     <transaction_type crypto="true" name="sale" fx_rate_id="123" recurring_type="initial"/>
   </transaction_types>
   <business_attributes>
     <name_of_the_supplier>Best Furniture</name_of_the_supplier>
   </business_attributes>
   <pay_later>true</pay_later>
   <reminder_language>en</reminder_language>
   <reminders>
     <reminder>
       <channel>email</channel>
       <after>40</after>
     </reminder>
     <reminder>
       <channel>sms</channel>
       <after>10</after>
     </reminder>
   </reminders>
   <sca_params>
     <exemption>low_value</exemption>
   </sca_params>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
   <web_payment_form_id>1</web_payment_form_id>
 </wpf_payment>'
```

Funding Transaction Example

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <return_pending_url>http://www.example.com/payment-pending.html</return_pending_url>
   <amount>100</amount>
   <currency>USD</currency>
   <consumer_id>123456</consumer_id>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <remember_card>true</remember_card>
```

```
  <scheme_tokenized>true</scheme_tokenized>
  <lifetime>60</lifetime>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
  <transaction_types>
    <transaction_type moto="true" name="authorize" fx_rate_id="123" recurring_type="initial"/>
    <transaction_type crypto="true" name="sale" fx_rate_id="123" recurring_type="initial"/>
  </transaction_types>
  <business_attributes>
    <name_of_the_supplier>Best Furniture</name_of_the_supplier>
  </business_attributes>
  <pay_later>true</pay_later>
  <reminder_language>en</reminder_language>
  <reminders>
    <reminder>
      <channel>email</channel>
      <after>40</after>
    </reminder>
    <reminder>
      <channel>sms</channel>
      <after>10</after>
    </reminder>
  </reminders>
  <sca_params>
    <exemption>low_value</exemption>
  </sca_params>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
  <web_payment_form_id>1</web_payment_form_id>
  <funding>
    <identifier_type>business_disbursement</identifier_type>
    <business_application_identifier>funds_disbursement</business_application_identifier>
    <receiver>
      <first_name>Hamza</first_name>
      <last_name>Arshad</last_name>
      <country>AF</country>
      <account_number>090078601</account_number>
      <account_number_type>iban</account_number_type>
      <address>Gulberg 21 street</address>
      <state>CN</state>
      <city>Lahore</city>
    </receiver>
    <sender>
      <name>John Wick</name>
      <country>BG</country>
      <reference_number>90078602</reference_number>
      <address>Meow street 5</address>
      <state>CN</state>
      <city>Columbia</city>
    </sender>
  </funding>
</wpf_payment>'
```

Web Payment Form With 3 D Sv2 Authentication Protocol Request

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <description>You are about to buy 3 shoes at www.shoes.com!</description>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
  <return_pending_url>http://www.example.com/payment-pending.html</return_pending_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_id>123456</consumer_id>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <remember_card>true</remember_card>
  <lifetime>60</lifetime>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
  <transaction_types>
    <transaction_type name="authorize3d"/>
    <transaction_type name="wechat"/>
  </transaction_types>
  <business_attributes>
    <name_of_the_supplier>Best Furniture</name_of_the_supplier>
  </business_attributes>
  <pay_later>true</pay_later>
  <reminder_language>en</reminder_language>
  <reminders>
    <reminder>
      <channel>email</channel>
      <after>40</after>
    </reminder>
    <reminder>
      <channel>sms</channel>
      <after>10</after>
    </reminder>
  </reminders>
  <sca_params>
    <exemption>low_value</exemption>
  </sca_params>
  <account_owner>
```

```
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
  <web_payment_form_id>1</web_payment_form_id>
</wpf_payment>'
```

Web Payment Form With 3 D Sv2 Authentication Protocol Including Additional Optional 3 D Sv2 Attributes Request

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <description>You are about to buy 3 shoes at www.shoes.com!</description>
  <notification_url>https://www.example.com/notification</notification_url>
  <return_success_url>http://www.example.com/success</return_success_url>
  <return_failure_url>http://www.example.com/failure</return_failure_url>
  <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
  <return_pending_url>http://www.example.com/payment-pending.html</return_pending_url>
  <amount>100</amount>
  <currency>USD</currency>
  <consumer_id>123456</consumer_id>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <remember_card>true</remember_card>
  <lifetime>60</lifetime>
  <billing_address>
    <first_name>Travis</first_name>
    <last_name>Pastrana</last_name>
    <address1>Muster Str. 12</address1>
    <zip_code>10178</zip_code>
    <city>Los Angeles</city>
    <neighborhood>Hollywood</neighborhood>
    <state>CA</state>
    <country>US</country>
  </billing_address>
  <risk_params>
    <user_id>123456</user_id>
  </risk_params>
  <transaction_types>
    <transaction_type name="init_recurring_sale3d"/>
    <transaction_type name="sofort"/>
  </transaction_types>
  <business_attributes>
    <name_of_the_supplier>Best Furniture</name_of_the_supplier>
  </business_attributes>
  <threeds_v2_params>
    <control>
      <challenge_window_size>full_screen</challenge_window_size>
      <challenge_indicator>preference</challenge_indicator>
    </control>
    <purchase>
      <category>goods</category>
    </purchase>
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
  </threeds_v2_params>
  <pay_later>true</pay_later>
  <reminder_language>en</reminder_language>
  <reminders>
    <reminder>
      <channel>email</channel>
      <after>40</after>
    </reminder>
    <reminder>
      <channel>sms</channel>
      <after>10</after>
    </reminder>
  </reminders>
  <sca_params>
    <exemption>low_value</exemption>
  </sca_params>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
  </account_owner>
  <web_payment_form_id>1</web_payment_form_id>
</wpf_payment>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_id	required	string(255)	Unique transaction id defined by merchant
usage	optional	string(255)	Description of the transaction for later use.
amount	required*	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required*	string(3)	Currency code in ISO 4217
description	optional	string	a text describing the reason of the payment (e.g. "you’re buying concert tickets")

consumer_id	required*	string(10)	See Consumers and Tokenization. Saved cards will be listed for user to select
customer_email	required*	e-mail address	Must contain valid e-mail of customer
customer_phone	required*	string(32)	Must contain valid phone number of customer
notification_url	required*	url	URL at merchant where gateway sends outcome of transaction.
return_success_url	required*	url	URL where customer is sent to after successful payment
return_failure_url	required*	url	URL where customer is sent to after unsuccessful payment
return_cancel_url	required*	string	URL where customer is sent to when the customer cancels the payment process within the WPF
return_pending_url	optional	string	URL where customer is sent to when asynchronous payment is pending confirmation
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required*	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
neighborhood	optional	string(255)	Neighborhood
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
transaction_types	required		The transaction types that the merchant is willing to accept payments for
transaction_type	required	string	One of the available WPF transaction types. Multiple transaction type elements supported. Attribute ‘name’ contains the transaction type name in question
business_attributes	required*		Check business attributes section.
event_start_date	required*	dd-mm-yyyy	The date when event starts in format dd-mm-yyyy
event_end_date	required*	dd-mm-yyyy	The date when event ends in format dd-mm-yyyy
event_organizer_id	required*	string	
event_id	required*	string	
date_of_order	required*	dd-mm-yyyy	The date when order was placed in format dd-mm-yyyy
delivery_date	required*	dd-mm-yyyy	Date of the expected delivery in format dd-mm-yyyy
name_of_the_supplier	required*	string	
recurring_type	optional	string(255)	Specifies recurring type of the transaction, can be 'initial' or 'managed' when Sale or Sale3d or Authorize or Authorize3d is included in the **transaction_types**. Apple Pay and Google Pay transaction types supports 'initial' recurring type
recurring_category	optional		Specifies whether the recurring transaction is a subscription(fixed amount, fixed intervals)or if it is a standing order(varying amount, fixed intervals). The allowed values are `subscription` and `standing_order`. The default value is `subscription`
threeds_v2_params	optional		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
control	optional		General params for preferences in authentication flow and providing device interface information.
challenge_window_size	optional	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Optional for transactions to be processed through the 3DSv2 authentication protocol.
recurring	optional		Additional optional recurring attributes when InitRecurringSale3d is included in the **transaction_types**.
expiration_date	optional	dd-mm-yyyy	A future date indicating the end date for any further subsequent transactions. For more information, go to 3DSv2 recurring params
frequency	optional	integer	Indicates the minimum number of days between subsequent transactions. An empty value indicates the payment frequency is not set.For more information, go to 3DSv2 recurring params
merchant_risk	optional		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.

gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	optional		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder's account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder's account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.
password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder's account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.
provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.
suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
remember_card	optional	"true"	See Tokenize. Offer the user the option to save cardholder details for future use (tokenize).
scheme_tokenized	optional	"true"	See Tokenize and Tokenized e-commerce for details. Offer the user the option to generate a DPAN and save cardholder details for future use (tokenize).
lifetime	optional	integer	number of minutes determining how long the WPF will be valid. Will be set to 30 minutes by default. Valid value ranges between 1 minute and 3 months given in minutes (131487)
risk_params	optional		list of risk params as described in the Advanced risk management with RiskParams section
user_id (example)	optional	string	the customer's ID within the merchant's system (example)
session_id (example)	optional	string	the customer's session ID within the mer- chant's system (example)
pay_later	optional	"true"	Signifies whether the 'Pay Later' feature would be enabled on the WPF
reminder_language	optional	string	It must be a valid language abbreviation from the available WPF languages
reminders	optional		Settings for reminders sending when using the 'Pay Later' feature. The number of the sent reminders would be exactly as sent or configured and delivery failures could be handled on demand. Also there will be no reminders sent if the WPF is already completed
reminder	optional		Settings for a single reminder. Upto three reminders are allowed
channel	optional	string	Channel for sending WPF reminder. Valid values are 'email' and 'sms'
after	optional	integer	Number of minutes after WPF creation when the reminder should be sent. Valid value ranges between 1 minute and 31 days given in minutes
crypto	optional	"true"	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
digital_asset_type	optional	"string(255)"	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
gaming	optional	"true"	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
moto	optional	"true"	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
fx_rate_id	optional	integer	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
sca_preference	optional	"true"	Values 'true' or 'false'. Signifies whether to perform SCA on the transaction. At least one 3DS transaction type has to be submitted. Contact tech-support@emerchantpay.com for more details
sca_params	optional		SCA params
exemption	optional	string	Exemption for the Strong Customer Authentication. The allowed options are `low_value`, `low_risk`
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	string(35)	Account owner's first name
middle_name	optional	string(35)	Account owner's middle name
last_name	optional	string(35)	Account owner's last name
web_payment_form_id	optional		The unique ID of the the web payment form configuration to be displayed for the current payment.
funding	optional		Funding Transaction Params
identifier_type	required*	string	This is only required in case of Mastercard. Type of Funding Transaction. Please check Identifier Types
business_application_identifier	required*	string	This is only required in case of VISA. Type of VISA Funding Transaction. Please check BAI
receiver	optional		Funding Transaction Receiver details
first_name	required*	string	First name of the receiver
last_name	required*	string	Last name of the receiver
country	required*	string(2)	Country code in ISO 3166
account_number	required*	string	Receiver account number. Mandatory for both Visa and MasterCard
account_number_type	required*	string	This is only required in case of Mastercard. Receiver account number type. Please check Receiver Account Types

address	required*	string	Receiver address. Mandatory for Visa AFTs with cards issued in Canada, Australia, New Zealand and the South Pacific - American Samoa, British Indian Ocean Territories, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, French Southern Territories, Heard & McDonald Island, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Timor-Leste, Tokelau, Tonga, Tuvalu, U.S. Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands
state	required*	string	Receiver state. Only required in case of VISA and Canadian cards
city	required*	string	Receiver city. Only required in case of VISA and Canadian cards
sender	optional		Funding Transaction Sender details
name	required*	string	Sender name. Only required in case of VISA
reference_number	required*	string	Sender Reference Number. It represents an invoice number, other account identifier, or specific transaction reference number. It is mandatory for Visa transactions
country	required*	string	Sender country. Only required in case of VISA. If not provided billing address is used
address	required*	string	Sender address. Only required in case of VISA. If not provided billing address is used
state	required*	string	Sender state. Only required in case of VISA and Canadian card. If not provided billing address is used
city	required*	string	Sender city. Only required in case of VISA. If not provided billing address is used
dynamic_descriptor_params	optional		
merchant_name	optional	string(25)	Allows to dynamically override the charge descriptor
merchant_city	optional	string(13)	Allows to dynamically override the merchant phone number
sub_merchant_id	optional	string(15)	Allows to dynamically override the sub-merchant ID.
merchant_country	optional	string(3)	Allows to dynamically override the merchant country.
merchant_state	optional	string(3)	Allows to dynamically override the merchant subdivision code.
merchant_zip_code	optional	string(10)	Allows to dynamically override the merchant zip/postal code. Required for VISA OCT transactions with Australian and Canadian card bins.
merchant_address	optional	string(48)	Allows to dynamically override the merchant address.
merchant_url	optional	string(60)	Allows to dynamically override the merchant URL
merchant_phone	optional	string(16)	Allows to dynamically override the merchant phone number.
merchant_service_city	optional	string(13)	Allows to dynamically override the merchant service city.
merchant_service_country	optional	string(3)	Allows to dynamically override the merchant service country.
merchant_service_state	optional	string(3)	Allows to dynamically override the merchant service subdivision code.
merchant_service_zip_code	optional	string(10)	Allows to dynamically override the merchant service zip/postal code.
merchant_service_phone	optional	string(16)	Allows to dynamically override the merchant service phone number.
merchant_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant geographic coordinates.
merchant_service_geo_coordinates	optional	string(20)	Allows to dynamically override the merchant service geographic coordinates.

`required* = conditionally required`

The ‘amount’ and ‘currency’ parameters are **NOT** required when all of the submitted transaction type(s) have no financial impact on consumer’s account (i.e. ‘account_verification’)

The required business attributes must be provided with the WPF request if you are submitting at least one transaction type that supports business attributes

If the ‘web_payment_form_id’ parameter is not provided in the request the merchant's default web payment form configuration will be used

Successful Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <transaction_type>wpf_create</transaction_type>
  <status>new</status>
  <mode>live</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <consumer_id>123456</consumer_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <redirect_url>https://staging.wpf.emerchantpay.net/en/payment/c7e32c1e9d1</redirect_url>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <amount>100</amount>
  <currency>USD</currency>
</wpf_payment>
```

Successful With Optional Invalid Transactions For Amount Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <consumer_id>123456</consumer_id>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <amount>100</amount>
  <currency>USD</currency>
  <redirect_url>https://staging.wpf.emerchantpay.net/en/payment/c7e32c1e9d1</redirect_url>
  <invalid_transactions_for_amount>alipay</invalid_transactions_for_amount>
</wpf_payment>
```

Successful With Funds Status Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <consumer_id>123456</consumer_id>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <amount>100</amount>
  <currency>USD</currency>
  <redirect_url>https://staging.wpf.emerchantpay.net/en/payment/c7e32c1e9d1</redirect_url>
  <funds_status>WAITING</funds_status>
</wpf_payment>
```

Successful Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the WPF transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
consumer_id	string(10)	Consumer unique reference. See Consumers
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.
redirect_url	url	URL where user has to be redirected to complete payment process. Contains the locale in which the web payment form will be rendered by default. See WPF Internationalization (i18n)
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
invalid_transactions_for_amount	string*	list of comma separated transactions for which amount is not within the allowed limit *present only when at least for one transaction type an amount is invalid, check Currency and Amount Handling for details
funds_status	string*	funds status of transaction *present only when the transaction has funds status

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <transaction_type>wpf_create</transaction_type>
  <status>error</status>
  <mode>live</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <code>330</code>
  <technical_message>Unknown system error. Please contact support.</technical_message>
  <message>Transaction failed, please contact support!</message>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <amount>100</amount>
  <currency>USD</currency>
</wpf_payment>
```

Error Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the WPF transaction, see states
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

NOTIFICATION

WPF Notifications are sent once the WPF payment has reached a final state and are transmitted via HTTP POST (application/x-www-form-urlencoded) with the following parameters:

Apart from the workflow described above, the Genesis system will also use the notification url endpoint to send notifications to the merchant if a WPF payment is chargebacked.

Example Notification for Successful Frictionless 3dsv2

```
signature=c5219b3d385e74496b2b48a5497b347e102849f10eacd25b062f823b
&payment_transaction_transaction_type=sale3d
&payment_transaction_terminal_token=e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa
&payment_transaction_unique_id=bad08183a9ec545daf0f24c48361aa10
&payment_transaction_amount=500
&wpf_transaction_id=mtid20110408144716113553696 2
&wpf_status=approved
&wpf_unique_id=26aa150ee68b1b2d6758a0e6c44fce4c
&consumer_id=123456
&payment_transaction_token=ee946db8-d7db-4bb7-b608-b65b153e127d
&notification_type=wpf
&eci=05
&payment_transaction_avs_response_code=5I
&payment_transaction_avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&payment_transaction_cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_response_code=00
&scheme_transaction_identifier=MCS267BG0
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_settlement_date=1103
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&reason_for_not_honoring_exemption=8A01
&sca_exemption_result=13
&threeds_authentication_flow=frictionless
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Example Notification for Successful Frictionless 3dsv2 With 3ds Method

```
signature=c5219b3d385e74496b2b48a5497b347e102849f10eacd25b062f823b
&payment_transaction_transaction_type=sale3d
&payment_transaction_terminal_token=e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa
&payment_transaction_unique_id=bad08183a9ec545daf0f24c48361aa10
&payment_transaction_amount=500
&wpf_transaction_id=mtid201104081447161135536962
&wpf_status=approved
&wpf_unique_id=26aa150ee68b1b2d6758a0e6c44fce4c
&consumer_id=123456
&payment_transaction_token=ee946db8-d7db-4bb7-b608-b65b153e127d
&notification_type=wpf
&eci=05
&payment_transaction_avs_response_code=5I
&payment_transaction_avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&payment_transaction_cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_response_code=00
&scheme_transaction_identifier=MCS267BG0
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_settlement_date=1103
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&reason_for_not_honoring_exemption=8A01
&sca_exemption_result=13
&threeds_authentication_flow=frictionless
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Example Notification for Successful Challenge 3dsv2

```
signature=c5219b3d385e74496b2b48a5497b347e102849f10eacd25b062f823b
&payment_transaction_transaction_type=sale3d
&payment_transaction_terminal_token=e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa
&payment_transaction_unique_id=bad08183a9ec545daf0f24c48361aa10
&payment_transaction_amount=500
&wpf_transaction_id=mtid201104081447161135536962
&wpf_status=approved
&wpf_unique_id=26aa150ee68b1b2d6758a0e6c44fce4c
&consumer_id=123456
&payment_transaction_token=ee946db8-d7db-4bb7-b608-b65b153e127d
&notification_type=wpf
&eci=05
&payment_transaction_avs_response_code=5I
&payment_transaction_avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&payment_transaction_cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_response_code=00
&scheme_transaction_identifier=MCS267BG0
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_settlement_date=1103
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&reason_for_not_honoring_exemption=8A01
&sca_exemption_result=13
&threeds_authentication_flow=challenge
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Example Notification for Successful Challenge 3dsv2 With 3ds Method

```
signature=c5219b3d385e74496b2b48a5497b347e102849f10eacd25b062f823b
&payment_transaction_transaction_type=sale3d
&payment_transaction_terminal_token=e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa
&payment_transaction_unique_id=bad08183a9ec545daf0f24c48361aa10
&payment_transaction_amount=500
&wpf_transaction_id=mtid201104081447161135536962
&wpf_status=approved
&wpf_unique_id=26aa150ee68b1b2d6758a0e6c44fce4c
&consumer_id=123456
&payment_transaction_token=ee946db8-d7db-4bb7-b608-b65b153e127d
&notification_type=wpf
&eci=05
&payment_transaction_avs_response_code=5I
&payment_transaction_avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&payment_transaction_cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_response_code=00
&scheme_transaction_identifier=MCS267BG0
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_settlement_date=1103
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&reason_for_not_honoring_exemption=8A01
&sca_exemption_result=13
&threeds_authentication_flow=challenge
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Example Notification for Sofort

```
?transaction_id=82803B4C-70CC-43BD-8B21-FD0395285B40
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sofort
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=500
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&funds_status=sent
&account_holder=name+surname
&bank_account_number=DE89370400440532013000
&bank_identifier_code=GENODETT488
```

Name	Type	Description
signature	string	the signature of the notification, should be used to verify the the notification was sent by Genesis

payment_transaction_transaction_type	string	transaction type for the transaction eg: sale3d
payment_transaction_terminal_token	string	the terminal token as used in the processing url
payment_transaction_unique_id	string	unique id generated by Genesis
payment_transaction_amount	string	Amount of the payment transaction. If the transaction is partially approved, this is the partially approved amount. Check Partial Approvals for details
payment_transaction_partial_approval	string	If the transaction is partially approved, this is set to ’true’. Check Partial Approvals for details
wpf_transaction_id	string	merchant generated tranaction id
wpf_status	string	status of the payment transaction
wpf_unique_id	string	unique id generated by Genesis, required for WPF payment reconciliation
consumer_id	string(10)	Consumer unique reference. See Consumers
payment_transaction_token	string(36)	Plain-text token value. See Tokenize
notification_type	string	constant value "wpf"
eci	string	See Electronic Commerce Indicator as returned from the MPI for details
payment_transaction_avs_response_code	string	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
payment_transaction_avs_response_text	string	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
payment_transaction_cvv_result_code	string	Card Verification Value response code. Optional, returned only if acquirer supports it.
authorization code	string	A code returned by some acquirers to indicate that a card payment has been authorized.
retrieval_reference_number	string	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
funds_status	string	Funds status of transaction *present only when the transaction has funds status
account_holder	string	Account Holder of transaction's bank account. *present only when the transaction has account holder
scheme_response_code	string	The response code returned from the schemes.
recurring_advice_code	string	An additional response code returned from the schemes. Specifies if the transaction can be retried in case of failure.
recurring_advice_text	string	The text representation of the recurring advice code.
scheme_transaction_identifier	string	The text representation of the scheme transaction identifier.
scheme_settlement_date	string	The text representation of the scheme settlement date.
card_brand	string*	The brand of the card used for the transaction.
card_number	string*	The card number of the card used for the transaction.
card_type	string*	The type of the card used for the transaction.
card_subtype	string*	The subtype of the card used for the transaction.
card_issuing_bank	string*	The card issuer.
card_holder	string*	The card holder.
expiration_year	string*	The expiration year of the card.
expiration_month	string*	The expiration month of the card.
status	string*	The transaction status.
customer_email	string*	The email of the customer.
customer_phone	string*	The phone of the customer.
first_name	string*	The first name of the customer.
last_name	string*	The last name of the customer.
address1	string*	The address of the customer.
address2	string*	The second line of address of the customer.
zip_code	string*	The zip code of the customer.
city	string*	The city of the customer.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.
state	string*	The state of the customer.
country	string*	The country of the customer.
arn acquirer_reference_number	string*	The unique number assigned to the card transaction as it moves through the payment flow.
bank_account_number	string*	The IBAN number of the customer.
currency	string*	The currency of the transaction.
bank_identifier_code	string*	The BIC of the customer bank.
scheme_transaction_link_id	string	The transaction unique identifier returned from the schemes.
scheme_pan_indicator	string	The account number indicator in scheme-tokenized transactions. See Account number indicator codes for details.
scheme_pan_tail	string	The tail of the PAN number associated with the token in scheme-tokenized transactions. Returned in conjunction with `scheme_pan_indicator`.
scheme_max_settlement_date	string	The final date an authorization could be captured which is returned from the card scheme. See Scheme Maximum Settlement Date for more details.
scheme_authentication_data_quality	boolean	The Authentication Data Quality Indicator returned by the card scheme is used to indicate whether a transaction meets the authentication data quality requirements. The value can be either `true` or `false`.
payment_account_reference	string	The Payment Account Reference value returned from the schemes.
provider_unique_id	string	The unique transaction identifier on the provider side, returned only for specific gateways.

`string* = This is an optional parameter.` Contact tech-support@emerchantpay.com for more details

3DS Attributes

Name	Type	Description
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.
threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.
threeds_authentication_status_reason_code	string(2)	See Status Reason Code for details.

Status will be one of the following: approved, declined, error, timeout, pending, refunded, voided, chargebacked, chargeback reversed, represented, representment reversed and second chargebacked.

The signature is a mean of security to ensure that the gate is really the sender of the notification. It is generated by concatenating the unique id of the payment with your API password and generating a SHA-512 Hash (Hex) of the string:

```
SHA-512 Hash Hex of <wpf_unique_id><Your Merchant API password>
```

Notification signature examples

unique id	API password	signature
26aa150ee68b1b2d6758a0e6c44fce4c	50fd87e65eb415f42fb5af4c9cf497662e00b785	c5219b3d385e74496b2b48a549
3f760162ef57a829011e5e2379b3fa17	50fd87e65eb415f42fb5af4c9cf497662e00b785	14519d0db2f7f8f407efccc9b099

You must either use the signature to verify the notification's integrity or make a reconcile to check the final transaction status.

```
<?xml version="1.0" encoding="UTF-8"?>
<notification_echo>
  <wpf_unique_id>3f760162ef57a829011e5e2379b3fa17</wpf_unique_id>
</notification_echo>
```

When receiving the notification, you are required to render an xml page containing the transaction's unique id so that the gateway knows that you have accepted the notification. If the XML is not delivered, the notification is sent periodically until the XML is received.

RECONCILE

Reconcile can be used to retrieve data about a payment. This can be useful if you want to retrieve information about a payment whose status is timeout, which returned an error or has changed eg. has beed chargebacked.

Reconcile requests are handled exactly like transaction requests via XML. To a large degree, the WPF Reconcile follows the notions of the standard processing Reconcile API.

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_reconcile>
  <unique_id>26aa150ee68b1b2d6758a0e6c44fce4c</unique_id>
</wpf_reconcile>
```

Parameter	Required	Format	Description
unique_id	required	string(32)	unique id as returned by the create request

Please note that the response may include multiple payment transaction records, since a WPF payment is a container class for multiple payment transactions. Card brand and card number will be available in response only for card transaction types.

Please note, a new response xml node will appear for 3DS transactions depending on the 3DS authentication flow and protocol.

Example Reconcile Response XML for Successful Frictionless 3dsv2:

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>approved</status>
  <unique_id>26aa150ee68b1b2d6758a0e6c44fce4c</unique_id>
  <transaction_id>mtid20110408144716113553696 2</transaction_id>
  <consumer_id>123456</consumer_id>
  <timestamp>2011-04-08T14:46:27Z</timestamp>
  <amount>5000</amount>
  <currency>USD</currency>
  <usage>Shopify Electronic Transaction</usage>
  <description>You are about to buy shoes from Shopify</description>
  <card_brand>visa</card_brand>
  <card_number>401200...0085</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <card_holder>John Doe</card_holder>
  <expiration_year>2020</expiration_year>
  <expiration_month>2</expiration_month>
  <payment_transaction>
    <status>approved</status>
    <authorization_code>345678</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <avs_response_code>5I</avs_response_code>
    <avs_response_text>Response+provided+by+issuer+processor%3B+Address+information+not+verified</avs_response_text>
    <cvv_result_code>S</cvv_result_code>
    <response_code>00</response_code>
    <transaction_type>sale3d</transaction_type>
    <crypto>true</crypto>
    <digital_asset_type>nft</digital_asset_type>
    <unique_id>bad08183a9ec545daf0f24c48361aa10</unique_id>
    <transaction_id>mtid20110408144716113553696 2</transaction_id>
    <arn>74537605259536043849425</arn>
    <terminal_token>e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa</terminal_token>
    <mode>test</mode>
    <timestamp>2011-04-08T14:46:40Z</timestamp>
    <descriptor>emerchantpay.net/bogus +49123456789</descriptor>
    <bank_account_number>Bank Account Number</bank_account_number>
    <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
    <amount>4900</amount>
    <partial_approval>true</partial_approval>
    <currency>USD</currency>
    <customer_email>john.doe@example.com</customer_email>
    <customer_phone>+11234567890</customer_phone>
    <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
    <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
    <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
    <scheme_pan_indicator>V</scheme_pan_indicator>
    <scheme_pan_tail>0013</scheme_pan_tail>
    <scheme_settlement_date>1121</scheme_settlement_date>
    <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
```

```
    <scheme_authentication_data_quality>false</scheme_authentication_data_quality>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
    <technical_message>TESTMODE: No real money will be transferred!</technical_message>
    <message>TESTMODE: No real money will be transferred!</message>
      <billing_address>
        <first_name>John</first_name>
        <last_name>Doe</last_name>
        <address1>32, Doestreet</address1>
        <address2></address2>
        <zip_code>12345</zip_code>
        <city>New York</city>
      <state>NY</state>
      <country>US</country>
    </billing_address>
    <threeds>
      <authentication_flow>frictionless</authentication_flow>
      <protocol>
        <target_version>2</target_version>
        <concrete_version>2</concrete_version>
      </protocol>
      <eci>05</eci>
    </threeds>
  </payment_transaction>
</wpf_payment>
```


Example Reconcile Response XML for Successful Challenge 3dsv2 With 3ds Method:


```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>approved</status>
  <unique_id>26aa150ee68b1b2d6758a0e6c44fce4c</unique_id>
  <transaction_id>mtid20110408144716113553696 2</transaction_id>
  <consumer_id>123456</consumer_id>
  <timestamp>2011-04-08T14:46:27Z</timestamp>
  <amount>5000</amount>
  <currency>USD</currency>
  <usage>Shopify Electronic Transaction</usage>
  <description>You are about to buy shoes from Shopify</description>
  <card_brand>visa</card_brand>
  <card_number>493873...0001</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <card_holder>John Doe</card_holder>
  <expiration_year>2020</expiration_year>
  <expiration_month>2</expiration_month>
  <payment_transaction>
    <status>approved</status>
    <authorization_code>345678</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <avs_response_code>5I</avs_response_code>
    <avs_response_text>Response+provided+by+issuer+processor%3B+Address+information+not+verified</avs_response_text>
    <cvv_result_code>S</cvv_result_code>
    <response_code>00</response_code>
    <transaction_type>sale3d</transaction_type>
    <crypto>true</crypto>
    <digital_asset_type>nft</digital_asset_type>
    <unique_id>bad08183a9ec545daf0f24c48361aa10</unique_id>
    <transaction_id>mtid20110408144716113553696 2</transaction_id>
    <arn>74537605259536043849425</arn>
    <terminal_token>e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa</terminal_token>
    <mode>test</mode>
    <timestamp>2011-04-08T14:46:40Z</timestamp>
    <descriptor>emerchantpay.net/bogus +49123456789</descriptor>
    <bank_account_number>Bank Account Number</bank_account_number>
    <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
    <amount>4900</amount>
    <partial_approval>true</partial_approval>
    <currency>USD</currency>
    <customer_email>john.doe@example.com</customer_email>
    <customer_phone>+11234567890</customer_phone>
    <payment_account_reference>50019P9LBXOLHN9G7QMU5VN520YSY</payment_account_reference>
    <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
    <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
    <scheme_pan_indicator>V</scheme_pan_indicator>
    <scheme_pan_tail>0013</scheme_pan_tail>
    <scheme_settlement_date>1121</scheme_settlement_date>
    <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
    <scheme_authentication_data_quality>false</scheme_authentication_data_quality>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
    <technical_message>TESTMODE: No real money will be transferred!</technical_message>
    <message>TESTMODE: No real money will be transferred!</message>
      <billing_address>
        <first_name>John</first_name>
        <last_name>Doe</last_name>
        <address1>32, Doestreet</address1>
        <address2></address2>
        <zip_code>12345</zip_code>
        <city>New York</city>
      <state>NY</state>
      <country>US</country>
    </billing_address>
    <threeds>
      <authentication_flow>challenge</authentication_flow>
      <threeds_method>
        <status>completed</status>
      </threeds_method>
      <protocol>
        <target_version>2</target_version>
        <concrete_version>2</concrete_version>
      </protocol>
      <eci>05</eci>
    </threeds>
  </payment_transaction>
</wpf_payment>
```


Example Reconcile Response XML for successful payment with funds status and provider unique ID:


```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>approved</status>
  <unique_id>26aa150ee68b1b2d6758a0e6c44fce4c</unique_id>
  <transaction_id>mtid20110408144716113553696 2</transaction_id>
  <consumer_id>123456</consumer_id>
  <timestamp>2011-04-08T14:46:27Z</timestamp>
  <amount>5000</amount>
  <currency>USD</currency>
  <payment_transaction>
    <status>approved</status>
    <transaction_type>ideal</transaction_type>
    <unique_id>bad08183a9ec545daf0f24c48361aa10</unique_id>
    <transaction_id>mtid20110408144716113553696 2</transaction_id>
    <provider_unique_id>54321</provider_unique_id>
    <terminal_token>e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa</terminal_token>
```

```
    <mode>test</mode>
    <timestamp>2011-04-08T14:46:40Z</timestamp>
    <descriptor>emerchantpay.net/bogus +49123456789</descriptor>
    <funds_status>WAITING</funds_status>
    <account_holder>Name Surname</account_holder>
    <amount>4900</amount>
    <currency>GBP</currency>
    <customer_email>john.doe@example.com</customer_email>
    <customer_phone>+11234567890</customer_phone>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
    <technical_message>TESTMODE: No real money will be transferred!</technical_message>
    <message>TESTMODE: No real money will be transferred!</message>
  </payment_transaction>
</wpf_payment>
```

Example Response XML for voided payment:

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>voided</status>
  <unique_id>26aa150ee68b1b2d6758a0e6c44fce4c</unique_id>
  <transaction_id>mtid20110408144716113553696 2</transaction_id>
  <consumer_id>123456</consumer_id>
  <timestamp>2011-04-08T14:46:27Z</timestamp>
  <amount>5000</amount>
  <currency>USD</currency>
  <usage>Shopify Electronic Transaction</usage>
  <description>You are about to buy shoes from Shopify</description>
  <card_brand>visa</card_brand>
  <card_number>420000...0000</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_holder>John Doe</card_holder>
  <expiration_year>2020</expiration_year>
  <expiration_month>2</expiration_month>
  <payment_transaction>
    <status>voided</status>
    <authorization_code>345678</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <transaction_type>sale</transaction_type>
    <unique_id>bad08183a9ec545daf0f24c48361aa10</unique_id>
    <transaction_id>mtid20110408144716113553696 2</transaction_id>
    <arn>74537605259536043849425</arn>
    <terminal_token>e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa</terminal_token>
    <mode>test</mode>
    <timestamp>2011-04-08T14:46:40Z</timestamp>
    <descriptor>emerchantpay.net/bogus +49123456789</descriptor>
    <bank_account_number>Bank Account Number</bank_account_number>
    <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
    <amount>5000</amount>
    <currency>USD</currency>
    <reason_for_not_honoring_exemption>8A01</reason_for_not_honoring_exemption>
    <sca_exemption_result>13</sca_exemption_result>
    <customer_email>john.doe@example.com</customer_email>
    <customer_phone>+11234567890</customer_phone>
    <billing_address>
     <first_name>John</first_name>
     <last_name>Doe</last_name>
     <address1>32, Doestreet</address1>
     <address2></address2>
     <zip_code>12345</zip_code>
     <city>New York</city>
     <state>NY</state>
     <country>US</country>
    </billing_address>
  </payment_transaction>
  <payment_transaction>
    <status>approved</status>
    <authorization_code>345678</authorization_code>
    <scheme_response_code>00</scheme_response_code>
    <response_code>00</response_code>
    <transaction_type>void</transaction_type>
    <unique_id>bad08183a9ec545daf0f24c48361aa10</unique_id>
    <transaction_id>mtid20110408144716113553696 2</transaction_id>
    <terminal_token>e9fd7a957845450fb7ab9dccb498b6e1f6e1e3aa</terminal_token>
    <mode>test</mode>
    <timestamp>2011-04-08T14:46:40Z</timestamp>
    <descriptor>emerchantpay.net/bogus +49123456789</descriptor>
    <amount>5000</amount>
    <currency>USD</currency>
  </payment_transaction>
</wpf_payment>
```

Example Error Response XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>error</status>
  <code>100</code>
  <technical_message>Unknown system error. Please contact support.</technical_message>
  <message>Transaction failed, please contact support!</message>
</wpf_payment>
```

RECONCILE BY DATE RANGE

Reconcile by Date can be used to retrieve data about payments in date and time range. This can be useful if the merchant wants to retrieve information about payments belonging to the date and time range. For convenience, there are options to define records per page and the exact page of interest.

Reconcile by Date requests are handled exactly like transaction requests in the Processing API. To a large degree, the WPF Reconcile follows the notions of the standard Reconcile in Processing API.

The URL for date range reconcile is:

`https://staging.wpf.emerchantpay.net/wpf/reconcile/by_date`

Request

```
curl https://staging.wpf.emerchantpay.net/wpf/reconcile/by_date \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_reconcile>
   <start_date>2025-08-23 10:19:04</start_date>
   <end_date>2025-11-21 10:19:04</end_date>
   <page>1</page>
   <records_per_page>100</records_per_page>
 </wpf_reconcile>'
```

Request Parameters

Parameter	Required	Format	Description

start_date	required	yyyy-mm-dd hh:mm:ss	Start date and time of the reconcile range (time is optional)
end_date	optional	yyyy-mm-dd hh:mm:ss	End of date and time of the reconcile range (time is optional)
page	optional	string(11)	Number of the page
records_per_page	optional	1 to 3 digits	Number ot records per page

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment_responses page="1" per_page="100" total_count="1" pages_count="1">
  <wpf_payment>
    <status>approved</status>
    <unique_id>e27bd9472d40d3734a49e3e5c5ada52d</unique_id>
    <transaction_id>246d15a8644ff203fca6ae39fac8e999</transaction_id>
    <timestamp>2025-11-01</timestamp>
    <amount>500</amount>
    <currency>USD</currency>
    <authorization_code>345678</authorization_code>
    <retrieval_reference_number>016813015184</retrieval_reference_number>
  </wpf_payment>
</wpf_payment_responses>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the WPF transaction, see states
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
transaction_id	string(255)	Unique transaction id defined by merchant
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
reason_for_not_honoring_exemption	string	Reason for not honoring exemption. Check SCA Reason For Not Honoring Exemption Values.
sca_exemption_result	string	SCA exemption result. Check SCA Exemption Result Values.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>error</status>
  <code>340</code>
  <technical_message>start_date has an invalid format</technical_message>
  <message>Please check input data for errors!</message>
</wpf_payment>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>error</status>
  <code>320</code>
  <technical_message>start_date is missing</technical_message>
  <message>Please check input data for errors!</message>
</wpf_payment>
```

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <status>error</status>
  <code>340</code>
  <technical_message>per_page has an invalid format</technical_message>
  <message>Please check input data for errors!</message>
</wpf_payment>
```

Error Response Parameters

Parameter	Type	Description
status	string(255)	Status of the WPF transaction, see states
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

WPF STATES

WPF transactions will have one of the following states:

Status	Description
new	Initial status of the wpf transaction.
user	Waiting for the user to fill out and submit the WPF form.
timeout	The transaction has been pending for too long and the timeout period has been reached.
in_progress	The transaction is currently being processed.
unsuccessful	Currently not used.

pending	The outcome of the transaction could not be determined, e.g. due to a timeout. The transaction state will eventually change - perform a reconcile after a certain time frame to obtain the correct status.
pending_hold	An asynchronous transaction has been finalized by the user but is waiting for a final update from the provider.
approved	The transaction has been approved by the schemes and it has been successful.
declined	The transaction has been declined by the schemes or risk management.
error	An error has occurred while negotiating with the schemes.
refunded	Once an approved transaction has been refunded the state changes to refunded.
voided	The transaction has been authorized, but cancelled at a later stage by the merchant.
chargebacked	Once an approved transaction has been chargebacked - the state changes to chargebacked. A chargeback occurs when the cardholder or the issuer rejects an accepted transaction for which funds have already been transferred.
chargeback_reversal	Once a chargebacked transaction has been charged, the state changes to chargeback_reversal. The chargeback has been cancelled.
represented	When the merchant submits evidence to prove that a chargeback is illegitimate, a chargebacked transaction changes its state to represented. The chargeback has been dismissed.
representment_reversed	When a representment initiated by the merchant is cancelled or rejected by the acquirer (the merchant's bank) due to an error or invalid reason for representment. The funds that were initially refunded to the merchant as a result of the re-presentment are reversed back to the issuer account (the cardholder's bank).
second_chargebacked	Once a chargeback_reversed/represented transaction is chargebacked the state changes to second chargebacked.
pending_review	The transaction is on hold, a manual review needs to be performed.
submitted	The WPF form was submitted by the user.

ERRORS

WPF returns the same error codes/XML as the regular Server-to-Server API methods (e.g. sale). See the Error Section for more details.

WPF transaction types

The web payment form supports the typical card-related transaction types such as authorizes, sales, and init recurring - with and without 3D (see below). If more than one card-based transaction type is passed, then if the cardholder decides to pay with a credit card, the first card-based transaction type with a valid configuration - terminals, MIDs, currencies, etc - is selected and used when cardholder decides to pay with a (credit) card.

Also Account Verification for cards is supported by the web payment form. This is a transaction type for card verifications without any financial impact on cardholder's account. If ‘account_verification’ is the only transaction type provided, the ‘amount’ and the ‘currency’ parameters are **NOT** mandatory. If it is combined with other transaction types, they are still mandatory and required.

In addition, the WPF API supports a host of alternative payment methods (APMs), bank transfer payments, wallets, and more. All of the alternative transaction types are offered to the cardholder for payment, so the cardholder can choose between credit cards and alternatives defined by the merchant. Only credit cards or only a single alternative method can also work, there is no need to always offer credit cards for example.

Merchant custom attributes for a number of the transaction types are required. The WPF API supports those merchant custom attributes - they are submitted as child elements to the transaction type they belong to(see WPF API example request above).

The web payment form has the concept of a default payment method. If a given transaction type has the ‘default’ attribute set to ‘true’, then this transaction type will be pre-selected as default when the cardholder is redirected to the web payment form. If more than one transaction type has the ‘default’ attribute, the first one with this attribute will be pre-selected. In the case there is only one transaction type requested (with or without the ‘default’=’true’), this transaction type is automatically set as default by design.

Note that for each transaction type requested by a merchant in the WPF API, a valid configuration should exist - valid terminal, currency, MID, web payment form enabled for the merchant, etc. - otherwise a configuration error will be raised. If this happens, contact the IT support team to resolve/configure your desired transaction types correctly.

Example Request XML with custom attributes:

```
<?xml version="1.0" encoding="UTF-8"?>
<wpf_payment>
  <transaction_id>wev238f328nc</transaction_id>
  <usage>Order ID 500, Shoes</usage>
  <description>You are about to buy 3 shoes at www.shoes.com!</description>
  <notification_url>https://example.com/notification</notification_url>
  <return_success_url>https://example.com/return_success</return_success_url>
  <return_failure_url>https://example.com/return_failure</return_failure_url>
  <return_cancel_url>https://example.com/return_cancel</return_cancel_url>
  <amount>5000</amount>
  <currency>USD</currency>
  <customer_email>john.doe@example.com</customer_email>
  <customer_phone>+11234567890</customer_phone>
  <card_holder>john doe</card_holder>
  <billing_address>
    <first_name>John</first_name>
    <last_name>Doe</last_name>
    <address1>23, Doestreet</address1>
    <zip_code>11923</zip_code>
    <city>New York City</city>
    <state>NY</state>
    <country>US</country>
  </billing_address>
  <transaction_types>
    <transaction_type>
      <name>sale</name>
      <recurring_type>initial</recurring_type>
      <bin>420000</bin>
      <tail>0000</tail>
      <expiration_date>2017-03</expiration_date>
      <fx_rate_id>123</fx_rate_id>
      <crypto>true</crypto>
    </transaction_type>
    <transaction_type>
      <name>sale3d</name>
      <recurring_type>initial</recurring_type>
      <default>true</default>
      <tail>1111</tail>
      <expiration_date>2016-03</expiration_date>
      <fx_rate_id>123</fx_rate_id>
      <crypto>true</crypto>
    </transaction_type>
    <transaction_type name="cashu"/>
    <transaction_type name="ezeewallet">
      <source_wallet_id>john.doe@emerchantpay.net</source_wallet_id>
    </transaction_type>
    <transaction_type name="ppro">
        <payment_method>mybank</payment_method>
    </transaction_type>
    <transaction_type name="insta_debit_payin">
        <customer_account_id>123456</customer_account_id>
    </transaction_type>
    <transaction_type name="invoice">
      <payment_type>secure_invoice</payment_type>
      <customer_birthdate>1989-09-21</customer_birthdate>
      <customer_reference_number>123123</customer_reference_number>
    </transaction_type>
  </transaction_types>
  <recurring_category>subscription</recurring_category>
  <risk_params>
```

```
    <user_id>123456</user_id>
  </risk_params>
</wpf_payment>
```

Transaction Type	Custom Attribute	Required	Description
authorize			A standard authorization
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	gaming	no	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
	crypto	no	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
	digital_asset_type	no	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
authorize3d			A 3D-based authorization
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	gaming	no	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
	crypto	no	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
	digital_asset_type	no	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
sale			A standard sale
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	gaming	no	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
	crypto	no	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
	digital_asset_type	no	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
sale3d			A 3D-based sale
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	gaming	no	Signifies whether a gaming transaction is performed. Gaming transactions usually use MCC 7995. Contact tech-support@emerchantpay.com for more details
	crypto	no	NOTE: field is DEPRECATED. Signifies whether a purchase of crypto-currency transaction is performed. Must be populated when purchasing crypto-currency with a VISA card. Must be populated when purchasing crypto-currency with a MASTER or INTL MAESTRO card and MCC is one of 6051, 6211. Contact tech-support@emerchantpay.com for more details
	digital_asset_type	no	When performing crypto currency transaction with a VISA card there is an option to specify the digital asset type for detailed identification of the current crypto currency transaction. The allowed values are: `crypto` (Default crypto flag), `cbdc` (Central Bank Digital Currency or tokenized deposits), `stablecoin` (Stablecoin (Fiat-backed)) , `blockchain_native_token` (Blockchain native token/coin) or `nft` (Non-fungible token). If the digital asset type is provided in the request, there is no need to send the crypto-currency flag as well. Contact tech-support@emerchantpay.com for more details
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should

			have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
init_recurring_sale			A standard init recurring
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
	managed_recurring	no	See Managed Recurring. Offers the option to automatically schedule recurring transactions. Contact tech-support@emerchantpay.com for more details
init_recurring_sale3d			A 3D-based init recurring
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
	fx_rate_id	no	See Get rates for FX Service. Offers the option to use a specific FX rate to convert the transaction processing amount. Used FX rate should have the same source currency as the processing currency. Contact tech-support@emerchantpay.com for more details
	managed_recurring	no	See Managed Recurring. Offers the option to automatically schedule recurring transactions. Contact tech-support@emerchantpay.com for more details
account_verification			Card verification without any financial impact
	bin	no	Card’s first 6 digits
	tail	no	Card’s last 4 digits
	default	no	Configure as default or not
	expiration_date	no	Expiration month and year
	moto	no	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech-support@emerchantpay.com for more details
alipay			Alipay is an oBeP-style alternative payment method.
usage	optional	Description of the transaction for later use.	
default	no	Configure as default or not	
argencard			Argencard is a cash payment method in Argentina.
default	no	Configure as default or not	
aura			Aura is a cash payment method in Brazil.
default	no	Configure as default or not	
bancomer			BBVA Bancomer is a cash payment method in Mexico.
default	no	Configure as default or not	
boleto			Boleto Bancario is a cash payment method in Brazil.
default	no	Configure as default or not	
bcmc			Bancontact is a local Belgian debit card scheme.
default	no	Configure as default or not	
baloto			Baloto is a cash payment option in Colombia.
default	no	Configure as default or not	
banco_do_brasil			Banco do Brasil offers online bank transfer payment service.
default	no	Configure as default or not	
bitpay_sale			Alternative payment methods supporting digital cryptocurrencies.
	default	no	Configure as default or not
bitpay_payout			BitPay Payout is a crypto currency payout method.
crypto_address	required	string(255)	Valid crypto address where the funds will be received
crypto_wallet_provider	required	string(255)	If crypto wallet provider is not in the table below, you must send ‘other’
default	no	Configure as default or not	
bradesco			Bradesco is a payment service in Brazil.
default	no	Configure as default or not	
cashu			CashU is a voucher payment method
	default	no	Configure as default or not
container_store			The container store transactions are made using gift cards.

card_number	required	string(19..21)	Gift card number
cvv	required	5 to 8 digits	Verification code of the gift card, requirement is based on terminal configuration
default	no	Configure as default or not	
cabal			Cabal is a card payment method in Argentina.
default	no	Configure as default or not	
cencosud			Cencosud is a cash payment method in Argentina.
default	no	Configure as default or not	
davivienda			Davivienda is offering the Bill pay service which is a fast, easy and secure
default	no	Configure as default or not	
ezeewallet			eZeeWallet is a comprehensive digital wallet.
merchant_website	required	url	Website URL of the merchant initiating the wallet transfer
default	no	Configure as default or not	
e_wallet			eWallet transaction that handles different e-wallet providers
payment_type	required	string	eWallet provider name: Airtel Money / Amazon pay / Free Charge / Jio Money / Ola Money / Paytm / Payzapp / PhonePe
default	no	Configure as default or not	
efecty			Efecty is an offline cash payment voucher option in Colombia.
default	no	Configure as default or not	
elo			Elo is a cash payment method in Brazil.
default	no	Configure as default or not	
eps			EPS is a cash payment method in Austria.
default	no	Configure as default or not	
fashioncheque			Fashioncheque transactions are made using gift card
default	no	Configure as default or not	
apple_pay			Apple Pay is a mobile payment solution available on iOS devices with Touch ID / Face ID support and allows shoppers to purchase with credit and debit cards linked to their devices.
payment_subtype	yes	Payment subtype: **authorize** / **sale**	
recurring_type	no	Recurring type: **initial**	
default	no	Configure as default or not	
google_pay			Google Pay is an option to use credit or debit cards connected to a consumer's Google account
payment_subtype	yes	Payment subtype: **authorize** / **sale**	
recurring_type	no	Recurring type: **initial**	
default	no	Configure as default or not	
invoice			APMs Invoice Transaction
payment_type	yes	Payment type: **klarna** / **secure_invoice**	
customer_birthdate	yes	Customer birthdate. For example: **1989-09-22**	
customer_reference_number	yes	Customer number in merchant system	
default	no	Configure as default or not	
itau			Itau is a cash payment method in Brazil.
default	no	Configure as default or not	
ideal			iDeal is the most popular payment method in the Netherlands.
default	no	Configure as default or not	
idebit_payin			iDebit is alternative payment method
default	no	Configure as default or not	
insta_debit_payin			Debit is alternative payment method
default	no	Configure as default or not	
intersolve			Intersolve transactions iDeal is the most popular payment method in the Netherlands.
default	no	Configure as default or not	

multibanco			Multibanco allows Portugese shoppers to do payments through the Internet by using virtual credit cards.
default	no	Configure as default or not	
my_bank			MyBank is a payment method for Italy and Spain.
default	no	Configure as default or not	
naranja			Naranja is a cash payment method in Argentina.
default	no	Configure as default or not	
nativa			Nativa is a cash payment method in Argentina.
default	no	Configure as default or not	
neosurf			Neosurf is voucher payment method supported via IPG
default	no	Configure as default or not	
neteller			Neteller is wallet payment method
	default	no	Configure as default or not
online_banking			Online Banking is an OBeP payment method.
	default	no	Configure as default or not
	bank_codes	no	List of top level bank codes
oxxo			OXXO is the preferred payment method in Mexico.
default	no	Configure as default or not	
paysafecard			PaySafeCard is a voucher payment method
default	no	Configure as default or not	
post_finance			Online Banking ePayment method
default	no	Configure as default or not	
ppro			Supports payments with EPS, TeleIngreso, SafetyPay, Przelewy24, iDEAL, Mr. Cash and MyBank
default	no	Configure as default or not	
poli			Payment by bfvank account for customers with an Australian or New Zealand bank account.
default	no	Configure as default or not	
p24			Payment by bank account for customers with a Polish bank account.
default	no	Configure as default or not	
pay_pal			PayPal gives an option to use consumer's PayPal account payment methods.
payment_type	yes	Payment type: **authorize** / **sale** / **express**	
default	no	Configure as default or not	
payu			PayU is a Czech payment method.
default	no	Configure as default or not	
post_finance			Post Finance is an online Switzerland banking method
default	no	Configure as default or not	
pago_facil			Pago Facil is a payment service in Argentina
default	no	Configure as default or not	
pse			Pagos Seguros en Linea (PSE) is a payment service in Colombia
default	no	Configure as default or not	
upi			UPI (Unified Payment Interface) transaction is an alternative payment method.
default	no	Configure as default or not	
rapi_pago			Rapipago is an Argentinian payment method used for online purchases.
default	no	Configure as default or not	
redpagos			Redpagos is a cash payment method in Uruguay.
default	no	Configure as default or not	
santander			Santander is an online bank transfer for ecommerce purchases.
safetypay			Safetypay is a real-time bank transfer system that operates in more than 10 different countries.
default	no	Configure as default or not	
sofort			Bank transfer payment, popular in Germany
default	no	Configure as default or not	

webmoney			Bank transfer payment, popular in Russian Federation.
sdd_sale			SEPA Direct Debit sale
sdd_init_recurring_sale			SEPA Direct Debit init recurring
tarjeta_shopping			Tarjeta Shopping is a cash payment method in Argentina.
default	no	Configure as default or not	
trustly_sale			Solution for Online Banking ePayments.
return_success_url_target	required	URLTarget for successful payment in Trustly iFrame. Possible values: **top**, **self**, **parent**	
webpay			Webpay is a payment solution in Chile that allows shoppers to pay online with their credit card.
default	no	Configure as default or not	
wechat			Online Banking ePayment method
	product_code	no	Product code
	product_num	no	Product number
	product_desc	no	Product description
invoice			APMs Invoice Transaction
	payment_type	yes	Payment type: **klarna** / **secure_invoice**
	customer_birthdate	yes	Customer birthdate. For example: **1989-09-22**
	customer_reference_number	yes	Customer number in merchant system
russian_mobile_sale			Mobile network operator payments in Russian Federation.
	target	required	Payment target
	operator	required	Mobile network operator name (**mtc**, **megafon**, **tele2** or **beeline**).

WPF Internationalization (i18n)

The web payment form is internationalized (i18n) and supports the following locales and corresponding languages:

Locale	Language	Description
en	English	English locale and language settings (this is the default)
it	Italian	Italian locale and language settings
es	Spanish	Spanish locale and language settings
fr	French	French locale and language settings
de	German	German locale and language
pl	Polish	Polish locale and language
ja	Japanese	Japanese locale and language
zh	Mandarin Chinese	Mandarin Chinese locale and language
ar	Arabic	Arabic locale and language
pt	Portuguese	Portuguese locale and language
tr	Turkish	Turkish locale and language
ru	Russian	Russian locale and language
hi	Hindu	Hindu locale and language
bg	Bulgarian	Bulgarian locale and language
nl	Dutch	Dutch locale and language
is	Icelandic	Icelandic locale and language
id	Indonesian	Indonesian locale and language
ms	Malay	Malay locale and language
th	Thai	Thai locale and language
cs	Czech	Czech locale and language
hr	Croatian	Croatian locale and language
sl	Slovenian	Slovenian locale and language
fi	Finnish	Finnish locale and language
no	Norwegian	Norwegian locale and language
da	Danish	Danish locale and language
sv	Swedish	Swedish locale and language

Note that the English locale is the default, and if you don’t specify another locale in the WPF API, this is the locale and language that the web payment form will be translated into.

The customer has the option to change the language once he has been redirected to the WPF via the received `redirect_url`.

It is a good practice to submit the desired locale in the WPF API create call, so that a proper `redirect_url` is returned instead of manually parsing and generating a locale-specific `redirect_url`.

If a locale/language different than the current ones is needed or any translation errors/inconsistencies are spotted, feel free to contact the IT Support team at tech-support@emerchantpay.com and contribute to the translation effort.

3DSecure

3DSecure (3-domain structure), also known as a payer authentication, is a security protocol that helps to prevent fraud in online credit and debit card transactions. This additional security was initiated and created by **Visa** and **MasterCard** and it’s branded as **Verified by Visa** and **MasterCard SecureCode** respectively.

3DSecure (3DS): A set of protocols and procedures through which a customer's ownership of the credit card they are using can be assessed. 3DSv2 offers a number of enhancements, including frictionless flows.

V2

INTRODUCTION

How does 3DS 2.0 work? Better, stronger fraud-detection intelligence, to put it simply.

3DSecure has been around for years and creates an authentication data connection between digital merchants, payment networks and financial institutions to be able to analyze and share more intelligence about transactions. The new 2.0 version of the technology enables a real-time, secure, information-sharing pipeline that merchants can use to send an unprecedented number of transaction attributes that the issuer can use to authenticate customers more accurately without asking for a static password or slowing down commerce.

All in all, the second iteration of the 3DSecure protocol is a great improvement for all parties involved.

It allows merchants to provide protection across multiple platforms with easy integration into their systems, including mobile applications, while still being able to exploit the benefits that the protocol provides. It is also estimated that cart abandonment rates will dramatically fall.

Issuers can share and receive more data with merchants, giving them a greater insight into transactional patterns which will allow them to determine the risk with higher accuracy and therefore improve the authentication process. 3DS 2.0 will also offer banks the opportunity to effortlessly comply with the requirements of PSD2.

For customers, the updates are perhaps most beneficial. They can now enjoy protection from fraudulent transactions across most platforms.

Not only will transactions be more secure through the implementation of increased protection methods such as two-factor authentication (2FA), but the consumer experience will also be greatly improved by frictionless flows through risk-based authentication.

3DS 2.0 is an updated protocol created to recognise the need of current and future requirements including adding the support of mobile-based authentication and digital wallets integration. One of the main benefits is the introduction of a frictionless flow that allows issuers to approve a transaction without requiring any manual input from the cardholder.

3DSecure Challenge: The 3DS 2.0 step during which the customer interacts with the card issuer to provide additional authentication for the transaction.

3DSecure Method: Refers to the 3DS 2.0 step during which the card issuer gathers information about the customer via their browser. A card issuer may use this data to help make a risk-based decision , for example if the issuer can identify that the cardholder has used this web browser to make purchases in the past, they may decide the transaction is low risk and consider the customer authenticated without requiring a 3DSecure Challenge.

3DSecure Method Handling: The 3DSecure Method allows for additional browser information to be gathered by an ACS prior to receipt of the AReq message to help facilitate the transaction risk assessment. The use of the 3DSecure Method by an ACS is optional. The inclusion of 3DSecure Method URL and account ranges in a Directory Server is optional for an ACS.

Access Control Server: The ACS contains the authentication rules and is controlled by the Issuer. ACS functions include:

- Verifying whether a card number is eligible for 3DSecure authentication
- Verifying whether a Consumer Device type is eligible for 3DSecure authentication
- Authenticating the Cardholder for a specific transaction

Consumer Device: The Consumer Device has the capability to run a 3DSecure Requestor App or present a website on a browser that can be used for 3DSecure authentication. The Consumer Device-based components of the 3DSecure Requestor Environment depend on the model:

- App-based - the 3DSecure SDK integrated with the 3DSecure Requestor App
- Browser-based - a browser utilising the 3DSecure Method

Frictionless: The authentication completes without requiring a interaction between consumer and issuer.

REQUEST PARAMS

In order to enforce the 3DSecure v2 authentication protocol, the request params below must be submitted in the transaction request for: Authorize3d Sale3d InitRecurringSale3d.

Request Parameters

Parameter	Required	Format	Description
threeds_v2_params	required*		3DSv2 async parameters. They must be submitted in order to use the 3DSv2 authentication protocol in asynchronous workflow
threeds_method	optional		3DS-Method related parameters for any callbacks and notifications.
callback_url	optional	url	Specific 3DS-Method callback URL after the 3DS-Method completes. The actual status will be provided via HTTP POST to that URL. For more information, go to 3DSv2 method params
control	required*		General params for preferences in authentication flow and providing device interface information.
device_type	required*	string	Identifies the device channel of the consumer, **required** in the 3DSv2 authentication protocol. For more information, go to 3DSv2 control params
challenge_window_size	required*	string	Identifies the size of the challenge window for the consumer. For more information, go to 3DSv2 control params
challenge_indicator	optional	string	The value has weight and might impact the decision whether a challenge will be required for the transaction or not. If not provided, it will be interpreted as **no_preference**. For more information, go to 3DSv2 control params
purchase	optional		Purchase related params providing with additional information regarding the order.
category	optional	string	Identifies the type of transaction being authenticated. This field is required in some markets.Accepted values are: **goods**, **service**, **check_acceptance**, **account_funding**, **quasi_cash**, **prepaid_activation**, **loan**.
merchant_risk	recommended		Merchant risk assessment params. They are all optional, but recommended.
shipping_indicator	optional	string(16)	Indicator code that most accurately describes the shipping method for the cardholder specific transaction. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods. If all digital goods, use the code that describes the most expensive item. Accepted values are: **same_as_billing**, **stored_address**, **verified_address**, **pick_up**, **digital_goods**, **travel**, **event_tickets**, **other**.
delivery_timeframe	optional	string(11)	Indicates the merchandise delivery timeframe. Accepted values are: **electronic**, **same_day**, **over_night**, **another_day**.
reorder_items_indicator	optional	string(10)	Indicates whether the cardholder is reordering previously purchased merchandise. Accepted values are: **first_time**, **reordered**.
pre_order_purchase_indicator	optional	string(21)	Indicates whether cardholder is placing an order for merchandise with a future-availability or release date. Accepted values are: **merchandise_available**, **future_availability**.
pre_order_date	optional	dd-mm-yyyy	For a pre-ordered purchase, the expected date that the merchandise will be available.
gift_card	optional	'true'	Prepaid or gift card purchase.
gift_card_count	optional	integer	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased. The value is limited to **99**.
card_holder_account	recommended		Cardholder account additional information. They are all optional, but recommended, because they have a significant impact on approval rates
creation_date	optional	dd-mm-yyyy	Date that the cardholder opened the account with the 3DS Requester.
update_indicator	optional	string(19)	Length of time since the cardholder’s account information with the 3DS Requestor was last changed. Includes Billing or Shipping address, new payment account, or new user(s) added. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
last_change_date	optional	dd-mm-yyyy	Date that the cardholder’s account with the 3DS Requestor was last changed. Including Billing or Shipping address, new payment accout, or new user(s) added.

password_change_indicator	optional	string(18)	Length of time since the cardholder account with the 3DS Requestor had a password change or account reset. Accepted values are: **no_change**, **during_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
password_change_date	optional	dd-mm-yyyy	Date that cardholder's account with the 3DS Requestor had a password change or account reset.
shipping_address_usage_indicator	optional	string(19)	Indicates when the shipping address used for this transaction was first used with the 3DS Requestor. Accepted values are: **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
shipping_address_date_first_used	optional	dd-mm-yyyy	Date when the shipping address used for this transaction was first used with the 3DS Requestor.
transactions_activity_last_24_hours	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous 24 hours.
transactions_activity_previous_year	optional	integer	Number of transactions (successful and abandoned) for this cardholder account with the 3DS Requestor across all payment accounts in the previous year.
provision_attempts_last_24_hours	optional	integer	Number of Add Card attempts in the last 24 hours.
purchases_count_last_6_months	optional	integer	Number of purchases with this cardholder account during the previous six months.
suspicious_activity_indicator	optional	string(22)	Indicates whether the 3DS Requestor has experienced suspicious activity (including previous fraud) on the cardholder account. Accepted values are: **no_suspicious_observed**, **suspicious_observed**.
registration_indicator	optional	string(19)	Indicates the length of time that the payment account was enrolled in the cardholder's account with the 3DS Requester. Accepted values are: **guest_checkout**, **current_transaction**, **less_than_30days**, **30_to_60_days**, **more_than_60days**.
registration_date	optional	dd-mm-yyyy	Date that the payment account was enrolled in the cardholder's account with the 3DS Requestor.
browser	required*		For browser-based transactions. They are all *required* in case the **device_type** is set to **browser**
accept_header	required*	string(2048)	The exact content of the HTTP **ACCEPT** header as sent to the 3DS Requester from the Cardholder browser. Any other header different than the **ACCEPT** header will be rejected. Example: `application/json,text/plain,text/html,*/*`.
java_enabled	required*	boolean	Boolean that represents the ability of the cardholder browser to execute Java. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.javaEnabled`.
language	required*	string(8)	Value representing the browser language as defined in IETF BCP47. Note that only one browser language tag is about to be submitted as per the above **IETF BCP47**. Numeric chars are also allowed in the subtag and will represent the region.Example: `en-GB`, `zh-guoyu`, `fil-PH`, `gsw`, `es-419`, `de-1996`, etc. The value can be retrieved by accessing a property of the navigator with JavaScript, `navigator.language`.
color_depth	required*	integer	Value representing the bit depth of the colour palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the `screen.colorDepth` property. The value as per EMVCo specs can be one of **1**, **4**, **8**, **15**, **16**, **24**, **32**, **48**. In case, an unsupported `color_depth` is determined, the nearest supported value that is less than the actual one needs to be submitted. For example, if the obtained value is **30**, which is not supported as per EMVCo specs, **24** has to be submitted.
screen_height	required*	integer	Total height of the Cardholder's screen in pixels. Value is returned from the screen.height property.
screen_width	required*	integer	Total width of the Cardholder's screen in pixels. Value is returned from the screen.width property.
time_zone_offset	required*	string(5)	Time difference between UTC time and the Cardholder browser local time, in **minutes**. Note that the offset is positive if the local time zone is behind UTC and negative if it is ahead. If **UTC -5** hours then submit `300` or `+300`, If **UTC +2** hours then `-120`. The value can be retrieved using Javascript `getTimezoneOffset()` method over **Date** object.
user_agent	required*	string(2048)	Exact content of the HTTP user-agent header.
sdk	required*		For application-based transactions. They are all *required* in case the **device_type** is set to **application**
interface	required*	string(6)	SDK Interface types that the device of the consumer supports for displaying specific challenge interfaces within the SDK. Accepted values are: **native**, **html**, **both**.
ui_types	required*		Lists all UI types that the device of the consumer supports for displaying specific challenge interfaces within the SDK.
ui_type	required*	string(13)	UI type that the device of the consumer supports for displaying specific challenge interface. Accepted values are: **text**, **single_select**, **multi_select**, **out_of_bag**, **other_html**.
application_id	required*	string(36)	Universally unique ID created upon all installations and updates of the 3DS Requestor APp on a Customer Device. This will be newly generated and stored by the 3DS SDK for each installation or update. The field is limited to 36 characters and it shall have a canonical format as defined in IETF RFC 4122.
encrypted_data	required*	string(64000)	JWE Object as defined Section 6.2.2.1 containing data encrypted by the SDK for the DS to decrypt. The data will be present when sending to DS, but not present from DS to ACS.
ephemeral_public_key_pair	required*	string(256)	Public key component of the ephemeral key pair generated by the 3DS SDK and used to establish session keys between the 3DS SDK and ACS. In AReq, this data element is contained within the ACS Signed Content JWS Object. The field is limited to maximum 256 characters.
max_timeout	required*	integer	Indicates the maximum amount of time (in minutes) for all exchanges. The field shall have value greater or equals than 05.
reference_number	required*	string(32)	Identifies the vendor and version of the 3DS SDK that is integrated in a 3DS Requestor App, assigned by EMVCo when the 3DS SDK is approved. The field is limited to 32 characters.
recurring	optional		Additional recurring details.
expiration_date	optional	dd-mm-yyyy	A future date indicating the end date for any further subsequent transactions. For more information, go to 3DSv2 recurring params
frequency	optional	integer	Indicates the minimum number of days between subsequent transactions. An empty value indicates the payment frequency is not set.For more information, go to 3DSv2 recurring params

`required* = conditionally required`

3DS-METHOD PARAMS

`callback_url` - *optional*

> Please, make sure the **callback_url** can accept HTTP POST request and the 3DS-Method status is handled properly.

Notes: The `callback_url` is used in 3DSv2 scope is case a 3DS-Method is required to be submitted in asynchronous workflow. The 3DS-Method is about to be submitted in an iframe and the final HTTP POST request to the `callback_url` will be initiated inside the iframe target of the HTML form used for submitting the 3DS-Method.

Once the 3DS-Method reaches a final state, a callback will be sent via HTTP POST (**application/x-www-form-urlencoded**) with the following parameters:

```
unique_id=44177a21403427eb96664a6d7e5d5d48
&threeds_method_status=completed
&signature=0250af259e24e34240cb80245f89ab0418204e998a938228b3e86dacfd595d4702feb251f554bb5af123b70d9a47f4bf9084b646aee73c477b69481a0210490d
```

The signature is a **SHA512** of the concatenated string: `unique_id`, `threeds_method_status` and the `password` (**4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1**) used for the HTTP Basic authentication to the API.

For more detailed information about the 3DS-Method submission and the usage of the 3DS-Method `callback_url`, please take a look at the 3DSv2 authentication flow diagrams related to the asynchronous 3DS-Method submission.

CONTROL PARAMS

`challenge_indicator` - *optional*

Value	Description
no_preference *(default)*	Don't have any preferences related to the Challenge flow

no_challenge_requested	I prefer that a Challenge flow does not take place
preference	A request for the Challenge flow to take place
mandate	A Challenge flow must take place to fulfill a mandate

`device_type` - *required*

Value	Description
browser	Browser-based consumer interface. All the `browser` parameters are required.
application	Application-based consumer interface, mobile etc. All the `sdk` parameters are required.

`challenge_window_size` - *required**

The **challenge_window_size** is required when the **device_type** is set to **browser**

Notes: *Dimensions of the challenge window that has been displayed to the Cardholder. The ACS shall reply with content that is formatted to appropriately render in this window to provide the best possible consumer experience. Preconfigured sizes are width X height in pixels of the window displayed in the Cardholder browser window.*

Value	Description
250x400	Challenge window: width of `250px` and height of `400px`
390x400	Challenge window: width of `390px` and height of `400px`
500x600	Challenge window: width of `500px` and height of `600px`
600x400	Challenge window: width of `600px` and height of `400px`
full_screen	Challenge in a full screen

RECURRING PARAMS

All recurring params below are optional for asynchronous InitRecurringSale3d that is about to use the 3DSv2 authentication protocol.

All recurring params below are optional for the Web Payment Form that has the InitRecurringSale3d in **transaction_types** and is about to use the 3DSv2 authentication protocol.

`expiration_date` - *optional*

As a best practice, merchants should have a recurring expiry associated with all recurring transactions, but in cases like subscriptions where there is no established expiry or end date of recurring transactions, the param should be omitted.

Value	Description
21-05-2026	No further subsequent transactions are expected after that date.

`frequency` - *optional*

The **frequency** can be a positive number, not lower than **1** and not greater than **9999**. An empty value indicates the payment frequency is not set.

Value	Description
14	Indicates a minimum number of 14 days between subsequent recurring transactions.
30	Indicates a minimum number of 30 days *(monthly subscription)* between subsequent recurring transactions.

AUTHENTICATION FLOWS

There are two general workflows for 3DS 2.0, **Frictionless** Flow and **Challenge** Flow.

Transactions can fail prior to invoking the 3D mechanism (in case of e.g. invalid card number, expiry date or risk checks). In this case, the 3D transaction becomes synchronous.

If the card is not participating in 3DS and non-participating cards are allowed on the MID configuration, the async 3D transaction behaves like synchronous and proceeds with the authorization message.

Please, use only HTTP **GET** method in order to navigate consumer to any of the redirect URLs in the 3DS authentication scope. The other HTTP methods: **POST**, **PUT**, etc are not supported for redirect URLs and won't be accepted for redirection. HTTP **POST** and **PUT** are accepted in other scenarios for the 3DS-Method.

FRICTIONLESS

A Frictionless Flow occurs when the Issuer authenticates the cardholder without cardholder involvement by evaluating the transaction's risk level.

The customer has more frictionless experience through the merchant’s platform by not being challenged. That means the drop-off rate due to the 3DSecure protocol will be drastically reduced and the customer will happily come back to the merchant’s platform.

The Frictionless Flow does not require further Cardholder interaction to achieve a successful authentication and complete the 3DSecure authentication process. The payment will be completely synchronous, the consumer won't be redirected to the Access Control Server to complete the authentication.

In order to enforce using the 3DSv2 authentication protocol, make sure to **include** the **threeds_v2_params** in the transaction request.

1.) The merchant submit a 3D transaction to the API including the 3DSecure v2 params

2.) No 3DSecure Method or 3DSecure Challenge is required by the card issuer, the transaction will be completed without further action.

3.) A synchronous payment response is returned to the merchant indicating the status of the payment.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

Asynchronous 3 D Sv2 Frictionless Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4012000000060085</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
       <last_change_date>21-08-2025</last_change_date>
       <password_change_indicator>no_change</password_change_indicator>
       <password_change_date>06-11-2025</password_change_date>
       <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
       <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
       <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
       <transactions_activity_previous_year>10</transactions_activity_previous_year>
       <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
       <purchases_count_last_6_months>5</purchases_count_last_6_months>
       <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
       <registration_indicator>30_to_60_days</registration_indicator>
       <registration_date>21-11-2023</registration_date>
     </card_holder_account>
     <browser>
       <accept_header>*/*</accept_header>
       <java_enabled>false</java_enabled>
       <language>en-GB</language>
       <color_depth>24</color_depth>
       <screen_height>900</screen_height>
       <screen_width>1440</screen_width>
       <time_zone_offset>-120</time_zone_offset>
       <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
     </browser>
     <sdk>
       <interface>native</interface>
       <ui_types>
         <ui_type>multi_select</ui_type>
       </ui_types>
       <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
       <encrypted_data>encrypted-data-here</encrypted_data>
       <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
       <max_timeout>10</max_timeout>
       <reference_number>sdk-reference-number-here</reference_number>
     </sdk>
   </threeds_v2_params>
   <sca_params>
     <exemption>low_risk</exemption>
   </sca_params>
 </payment_transaction>'
```

Frictionless Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>authorize3d</transaction_type>
   <status>approved</status>
   <mode>test</mode>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <timestamp>2025-11-20T10:19:04Z</timestamp>
   <descriptor>Descriptor one</descriptor>
   <amount>100</amount>
   <currency>USD</currency>
   <sent_to_acquirer>true</sent_to_acquirer>
   <threeds>
     <eci>05</eci>
   </threeds>
 </payment_response>
```

Frictionless Declined Response

Response

```xml
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>declined</status>
  <cvv_result_code>P</cvv_result_code>
  <retrieval_reference_number>323623238231</retrieval_reference_number>
  <scheme_response_code>06</scheme_response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <consumer_id>123456</consumer_id>
  <response_code>05</response_code>
  <code>500</code>
  <technical_message>Do not honour</technical_message>
  <message>Transaction declined, please contact support!</message>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <threeds>
    <eci>05</eci>
  </threeds>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
</payment_response>
```


DIAGRAM

RECONCILE

Once the transaction reaches the final state, a single reconcile can also be performed to retrieve more detailed information about the 3D transaction. It should include information about the 3DS transaction as described in the reconcile request/response below, on the right.

Reconcile 3 D Transaction By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
 </reconcile>'
```

Successful Reconciliation Of Frictionless 3 D Sv2 Transaction Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>401200...0085</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <authentication_flow>frictionless</authentication_flow>
    <protocol>
      <target_version>2</target_version>
      <concrete_version>2</concrete_version>
      <sub_version>2</sub_version>
    </protocol>
    <eci>05</eci>
  </threeds>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
</payment_response>
```

Error Reconciliation Of Frictionless 3 D Sv2 Transaction Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>declined</status>
```

```
    <authorization_code>005645</authorization_code>
    <retrieval_reference_number>016813015184</retrieval_reference_number>
    <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
    <response_code>00</response_code>
    <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <mode>test</mode>
    <timestamp>2025-11-20T10:19:04Z</timestamp>
    <descriptor>Descriptor one</descriptor>
    <amount>100</amount>
    <currency>USD</currency>
    <card_brand>visa</card_brand>
    <card_number>401200...0085</card_number>
    <card_type>CREDIT</card_type>
    <card_subtype>CARD SUBTYPE</card_subtype>
    <card_issuing_bank>Issuing Bank</card_issuing_bank>
    <card_issuing_country>Exact Issuing country</card_issuing_country>
    <bank_account_number>Bank Account Number</bank_account_number>
    <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
    <sent_to_acquirer>false</sent_to_acquirer>
    <arn>74537605259536043849425</arn>
    <scheme_response_code>00</scheme_response_code>
    <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
    <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
    <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
    <threeds>
      <authentication_flow>frictionless</authentication_flow>
      <protocol>
        <target_version>2</target_version>
        <concrete_version>2</concrete_version>
        <sub_version>2</sub_version>
      </protocol>
      <eci>07</eci>
      <authentication>
        <status_reason_code>01</status_reason_code>
      </authentication>
    </threeds>
    <technical_message>Card authentication failed</technical_message>
    <message>Something went wrong, please contact support!</message>
    <code>910</code>
  </payment_response>
```


Successful Reconcile Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ’true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
threeds		
authentication_flow	string(255)	Identifies the concrete authentication flow of the 3DS transaction that it has gone through. It will be included only if the transaction reaches the final state. The possible values for 3DSv2 are **frictionless**, **challenge**.
protocol		
target_version	integer	Identifies the requested version of the 3DS authentication protocol to be used. The possible values are **2**.
concrete_version	integer	Identifies the concrete version of the 3DS authentication protocol that the transaction has been processed through. The possible values are **2**.
eci	string(2)	See Electronic Commerce Indicator for details

NOTIFICATION

Once the transaction reaches final state, a notification will be sent to the `notification_url` submitted in the initial transaction request. For more information, go to Asynchronous Transactions and Notifications.

Approved Notification Example for frictionless flow

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=authorize3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=frictionless
```

```
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Declined Notification Example for frictionless flow

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=authorize3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=declined
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=frictionless
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

3DS Attributes

Name	Type	Description
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.
threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.
threeds_authentication_status_reason_code	string(2)	See Status Reason Code for details.

Please have in mind, the above 3DS related params will be available for all transactions supporting 3DS in async workflow: Authorize3d, Sale3d, or InitRecurringSale3d. For more information about the 3DS transactions, go to 3DS Card.

FRICTIONLESS WITH 3DSECURE METHOD

A Frictionless Flow occurs when the Issuer authenticates the cardholder without cardholder involvement by evaluating the transaction's risk level.

The customer has more frictionless experience through the merchant’s platform by not being challenged. That means the drop-off rate due to the 3DSecure protocol will be drastically reduced and the customer will happily come back to the merchant’s platform.

The Frictionless Flow does not require further Cardholder interaction to achieve a successful authentication and complete the 3DSecure authentication process. The payment will be completely synchronous, the consumer won't be redirected to the Access Control Server to complete the authentication.

In order to enforce using the 3DSv2 authentication protocol, make sure to **include** the **threeds_v2_params** in the transaction request.

This flow is treated frictionless (without consumer interaction with the issuer), but with the only difference that the ACS requires a 3DSecure Method to be submitted before continuing.

Thanks to risk-based authentication performed in the ACS, frictionless flow allows issuers to approve a transaction without the need to interact with the consumer.

When the customer makes an online purchase they would add an item to their shopping cart, fill out the normal purchase information and then proceed to confirm the purchase.

Details of the purchase including device data, item purchased and value are submitted to the ACS server to determine the authenticity of the cardholder.

The ACS will then screen it with the risk-based elements. If the risk is deemed to be low, the ACS can authenticate the customer passively and not bother them with the extra confirmation.

This is a frictionless process for the customer as it happens behind the scenes. They are directed straight to the purchase confirmation screen, without even knowing that their transaction was screened.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

Asynchronous 3DS Method submission

A link between the customer's browser and the card issuer must be opened with a hidden iframe. It is used for the card issuer to load JavaScript which gathers device information to be returned to the card issuer. The next step after initiating the iframe, is to submit an API call to the `threeds_method_continue_url` using **HTTP PUT**, to retrieve the next step in the authentication. The API request won't require HTTP basic authentication, but a proper **signature** needs to be included to prove the authenticity of the request. The response of this API call will be the same as the normal 3D transaction processing API response, but with the only difference that an additional interaction with the issuer might be requested.

The asynchronous submission of the 3DS-Method might look difficult to achieve, but mitigates the risk of potential transaction processing interruptions, because the consumer redirection does not depend on a successful 3DS-Method submission. A continuation of the 3DS-Method might be requested regardless of the 3DS-Method submission result. It's a responsibility of the ACS then to take the appropriate decision how to continue with the authentication.

In order to simulate this authentication flow, use a test card 4066330000000004 for frictionless flow that requires 3DS-Method and submit a 3DSv2 transaction in asynchronous workflow by including the `threeds_v2_params`.

The response of the API will indicate that further action is required:

- `status` - **pending_async**
- `threeds_method_url` - the URL action where the 3DS-Method needs to be submitted using HTTP POST
- `threeds_method_continue_url` - API endpoint that accepts HTTP PUT requests with a signature and returns transaction API response identifying what the next step is *(transaction completed or consumer interaction is needed)*

In order to submit a 3DS-Method, you need to create a hidden iframe in the consumer browser (client side) with an `html` and `body` tags as described below, on the right side and create a hidden **HTML form** that:

- targets the iframe
- uses HTTP METHOD **POST** - `method="post"`
- has an **action** equivalent to the value of `threeds_method_url`, received from the response of the initial transaction request
- has 2 hidden inputs
  - `unique_id` - equivalent to the value of the `unique_id`, received from the response of the initial transaction request
  - `signature` - **SHA512** of a concatenated string (**unique_id**, **amount**, **timestamp**, **merchant_api_password**), where **unique_id**, **amount**, **timestamp** can be taken from the response of the initial transaction request and **merchant_api_password** is the password used for HTTP Basic authentication to the API during the initial transaction request

- submit the HTML form in the background using JavaScript

Once the 3DS-Method submission is initiated, a callback via HTTP POST will be done inside the iframe when the 3DS-Method reaches the final state. The 3DS-Method callback will be sent to the `callback_url` (submitted in the 3DSv2 request params as described in the diagram below) and will be constructed as described below:

- with request headers
  - `Content-Type` - **application/x-www-form-urlencoded**
- with POST request params
  - `unique_id` - the exact **unique_id** of the transaction in the initial transaction request
  - `threeds_method_status` - the status of the 3DS-Method submission, expect a value of **completed**
  - `signature` - **SHA512** of a concatenated string with the values of **unique_id**, **threeds_method_status**, and **merchant_api_password** where **unique_id** and **threeds_method_status** are POST params and **merchant_api_password** is the password used for HTTP HTTP Basic authentication to the API during the initial transaction request

The callback above can be handled *(optional)* in order to get informed of the 3DS-Method status, whether it has completed or not.

The 3DS-Method callback is sent asynchronously as shown in the diagram.

In case you have implemented the 3DS-Method callback handler (it's not required), make sure you validate the signature before storing the 3DS-Method status as described above.

Right after submitting the 3DS-Method *(without waiting for the 3DS-Method completion)*, submit a 3DS-Method continue API call to determine what the next step that is required *(as described in the diagram below)*:

- no further action - payment successful / failed
- consumer <--> Issuer interaction needed

In order to submit the 3DS-Method continue call, please make sure to follow the steps, as described below in the diagram:

Submit an API call using HTTP METHOD **PUT** to the URL returned in `threeds_method_continue_url` during the initial transaction request:

- with request headers
  - `Content-Type` - **application/x-www-form-urlencoded**
- with request params
  - `signature` - the same signature used for submitting the 3DS-Method

Please, make sure to submit the 3DS-Method continue with an HTTP PUT request from your backend site, not with an AJAX request from your client side that perfoms a cross-site request. You can still have a custom AJAX request to your own endpoint of the backend API, but the real request to the `threeds_method_continue_url` has to stay hidden. In order to avoid Cross-origin resource sharing issues during the 3DS-Method-Continue submission, make sure to implement an proxy endpoint into your backend site to ensure there will be no Cross-Origin requests. For security reasons, CORS is not allowed and the response header `Access-Control-Allow-Origin` will NOT be sent.

The response of the API call will be transaction response XML indicating what is expected:

- no action, the `status` will be in final state *(authentication completed without friction and authorization has been performed)*
- consumer redirection, the `status` will be **pending_async** *(consumer interaction with the the issuer needed to complete the authentication)*

Please, be aware that this request can take up to 15 seconds to completed. In case of another subsequent request is sent before the 1st one has finished, the API will return HTTP status code **409 Conflict**.

In case of improper **signature** submitted, the API will return HTTP status **400 Bad Request**

For both errors the XML will contain the current status of the transaction (including **in progress**) and state that a reconcile request will have to be sent in order to know what the next step is (approved transaction, declined transaction, challenge requested etc). More detailed information can be found in the diagram below.

Asynchronous 3 D Sv2 Frictionless With 3 Ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4066330000000004</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
       <last_change_date>21-08-2025</last_change_date>
       <password_change_indicator>no_change</password_change_indicator>
       <password_change_date>06-11-2025</password_change_date>
       <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
       <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
       <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
```

```
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```


Frictionless With 3 Ds Method Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>pending_async</status>
  <mode>test</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


```
<!-- Sample HTML for the 3DS-Method submission in an iframe -->
<html>
    <head>
    </head>

    <body onload="submitThreedsMethod()">
        <iframe width="..." height="..." id="threeDSMethodIframe" name="threeDSMethodIframe">
            <html>
              <body>
              </body>
            </html>
        </iframe>

        <form id ="threeDSMethodForm" name="threeDSMethodForm"
              enctype="application/x-www-form-urlencoded;charset=UTF-8"
              style="display: none"
              method="post"
              action="https://staging.gate.emerchantpay.net/threeds/threeds_method"
              target="threeDSMethodIframe">
            <input type="hidden" name="unique_id" value="44177a21403427eb96664a6d7e5d5d48" />
            <!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->
            <input type="hidden" name="signature" value="436e1f572ef6153ab84024291429d37ca1bbf97226b33ac2c32b5ffd5dc538c04a4a117689c22364820b366d36b66a6e85b87c5b4ed52427ef22461b69070a7e" />
        </form>
    </body>

    <script>

        function submitThreedsMethod() {
            threeDSMethodForm = document.getElementById('threeDSMethodForm');
            threeDSMethodForm.submit();
        }

    </script>

</html>
```

```
<!-- 3DS-Method Callback inside the iframe indicating the 3DS-Method completed -->
<!-- Content-Type: application/x-www-form-urlencoded -->
<!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->

POST https://www.example.com/threeds/threeds_method/callback

unique_id=44177a21403427eb96664a6d7e5d5d48
&threeds_method_status=completed
&signature=0250af259e24e34240cb80245f89ab0418204e998a938228b3e86dacfd595d4702feb251f554bb5af123b70d9a47f4bf9084b646aee73c477b69481a0210490d
```

```
<!-- 3DS-Method continue API call -->
<!-- Content-Type: application/x-www-form-urlencoded -->
<!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->

curl https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48 \
   -X PUT \
   -H "Content-Type: application/x-www-form-urlencoded" \
   -d signature=436e1f572ef6153ab84024291429d37ca1bbf97226b33ac2c32b5ffd5dc538c04a4a117689c22364820b366d36b66a6e85b87c5b4ed52427ef22461b69070a7e
```

3 Ds Method Continue Successful Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>approved</status>
  <mode>test</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
```

```
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>true</sent_to_acquirer>
  <scheme_transaction_identifier>019091214161031</scheme_transaction_identifier>
  <scheme_settlement_date>1121</scheme_settlement_date>
  <threeds>
    <eci>05</eci>
  </threeds>
</payment_response>
```

3 Ds Method Continue Declined Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>declined</status>
  <crypto>true</crypto>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <consumer_id>123456</consumer_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <code>910</code>
  <technical_message>Do not honour</technical_message>
  <message>Transaction declined, please contact support!</message>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <threeds>
    <authentication>
      <status_reason_code>01</status_reason_code>
    </authentication>
    <eci>07</eci>
  </threeds>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

A completion response will be returned by the API providing the status of the transaction. It might also be `approved`, `declined` or `error` depending on the authentication status and the authorization response.

DIAGRAM

Gateway
Transaction successful?
NO
YES
Merchant
<payment_response>
...
<status>declined</status>
...
</payment_response>
Merchant
<payment_response>
...
<status>approved</status>
...
</payment_response>
Merchant
Enqueue
an asynchronous notification
about the payment
to notification_url
(HTTP POST)
3DS-Method
required
Merchant
<payment_response>
...
<status>pending_async</status>
<unique_id>...</unique_id>
<threeds_method_url> 3ds_method_url</...>
<threeds_method_continue_url>api_call_continue_url</...>
...
</payment_response>
Gateway
1
1st action:
3DS-Method
submission
2
2nd action
Continue
after
3DS-Method
submission
is initiated
Build an iframe and submit the 3DS-Method inside a form
by targeting the iframe and using HTTP POST
(invisible to the consumer)
<iframe width="xxx" height="xxx" style="..."
id="threeDSMethodIframe" name="threeDSMethodIframe">
<html>
<body></body>
</html>
</iframe>
...
<form name="threeDSMethodForm" id ="threeDSMethodForm" method="post"
enctype="application/x-www-form-urlencoded;charset=UTF-8"
style="display: none"
action="{threeds_method_url}"
target="threeDSMethodIframe">
<input type="hidden" name="unique_id" value="{unique_id}" />
<input type="hidden" name="signature" value="SHA512(...)" />
</form>
...
<script>
function submitThreedsMethod() {
document.getElementById('threeDSMethodForm').submit();
}
</script>
Initiate
3DS-Method
(submitThreedsMethod)
Gateway
Signature valid?
NO
YES
Merchant
400
Bad Request
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress / pending_async</status>

<message>Please check signature!</message>
<technical_message>
InputDataInvalidError: 'signature' is incorrect.
</technical_message>
</payment_response>
Merchant
422
Unprocessable Entity
(no response body)
NO
3DS-Method required?
YES
Gateway
Acquire
3DS-Method Content
(HTTP POST)
Access Control Server (ACS)
3DS-Method content
(HTML + JS)
provided
Merchant (iframe)
Render
3DS-Method content
(HTML + JS)
Gateway
Automatic
3DS-Method form submission
(HTTP POST)
Access Control Server (ACS)
Callback
(HTTP POST)
3DS Server
Callback
(HTTP POST)
Gateway
Transition
3DS-Method status
to Completed
Gateway
Merchant (iframe)
200 OK
(no response body)
NO
callback_url submitted?
YES
No further action needed
(3DS-Method completed)
Merchant (iframe)
Async Callback
(HTTP POST)
POST {threeds_method_callback_url}?
unique_id={unique-id-here}&threeds_method_status=completed
&signature={SHA512(...)}
Validate
Signature
Merchant (iframe)

Handle 3DS-Method status
AUTOMATED 3DS-METHOD SUBMISSION (IFRAME)
Merchant
API call (HTTP PUT)
PUT {threeds_method_continue_url}?signature={SHA512(...)}
Gateway
409 Conflict
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress | pending_async</status>
<technical_message>
Please, reconcile the transaction in order to check its current status.
</technical_message>
</payment_response>
YES
Duplicate request?
NO
Merchant
Send a reconciliation API POST request with unique ID (HTTP POST)
Gateway
<payment_response>
...
<status>pending_async | declined | error</status>
...
</payment_response>
Merchant
Merchant
400 Bad Request
NO
Signature valid?
YES
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress | pending_async</status>
<message>Please check signature!</message>
<technical_message>
InputDataInvalidError: 'signature' is incorrect.
</technical_message>
</payment_response>
Acquire MPI params
3DS Server
Provide MPI Params
Gateway
Store MPI params
Merchant
<payment_response>
...
<status>error | declined</status>
...
</payment_response>
NO
Authenticated?
YES
Merchant
Enqueue an asynchronous notification about the payment to notification_url (HTTP POST)
Process Transaction
Gateway
Merchant
<payment_response>
...
<status>declined</status>
...
</payment_response>
NO
Transaction successful?
YES
Merchant
<payment_response>
...
<status>approved</status>
...

RECONCILE

Once the transaction reaches the final state, a single reconcile can also be performed to retrieve more detailed information about the 3D transaction. It should include information about the 3DS transaction as described in the reconcile request/response below, on the right.

Reconcile 3 D Transaction By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
 </reconcile>'
```

Successful Reconciliation Of Frictionless 3 D Sv2 Transaction With 3 Ds Method Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>406633...0004</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <authentication_flow>frictionless</authentication_flow>
    <threeds_method>
      <status>completed</status>
    </threeds_method>
    <protocol>
      <target_version>2</target_version>
      <concrete_version>2</concrete_version>
      <sub_version>2</sub_version>
    </protocol>
    <eci>05</eci>
  </threeds>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
</payment_response>
```

Error Reconciliation Of Frictionless 3 D Sv2 Transaction With 3 Ds Method Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>authorize3d</transaction_type>
  <status>declined</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>406633...0004</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>false</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <eci>07</eci>
    <authentication>
      <status_reason_code>01</status_reason_code>
    </authentication>
  </threeds>
```

```
    <technical_message>Card authentication failed</technical_message>
    <message>Something went wrong, please contact support!</message>
    <code>500</code>
  </payment_response>
```

Successful Reconcile Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ’true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
threeds		
authentication_flow	string(255)	Identifies the concrete authentication flow of the 3DS transaction that it has gone through. It will be included only if the transaction reaches the final state. The possible values for 3DSv2 are **frictionless**, **challenge**.
threeds_method		
status	string(255)	Identifies the current status of 3DSv2-Method. The possible values are **required**, **in_progress**, **completed**.
protocol		
target_version	integer	Identifies the requested version of the 3DS authentication protocol to be used. The possible values are **2**.
concrete_version	integer	Identifies the concrete version of the 3DS authentication protocol that the transaction has been processed through. The possible values are **2**.
eci	string(2)	See Electronic Commerce Indicator for details

NOTIFICATION

Once the transaction reaches final state, a notification will be sent to the `notification_url` submitted in the initial transaction request. For more information, go to Asynchronous Transactions and Notifications.

Approved Notification Example for frictionless flow with 3DS-Method

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=authorize3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=frictionless
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Declined Notification Example for frictionless flow with 3DS-Method

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=authorize3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=declined
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=frictionless
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

3DS Attributes

Name	Type	Description
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.
threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.
threeds_authentication_status_reason_code	string(2)	See Status Reason Code for details.

Please have in mind, the above 3DS related params will be available for all transactions supporting 3DS in async workflow: Authorize3d, Sale3d, or InitRecurringSale3d. For more information about the 3DS transactions, go to 3DS Card.

CHALLENGE

If the ACS determines that further Cardholder interaction is required to complete the authentication, the Frictionless Flow transitions into the Challenge Flow. For example, a challenge may be necessary because the transaction is deemed high-risk, is above certain thresholds, or requires a higher level of authentication due to country mandates (or regulations).

The Challenge Flow occurs when the issuer assesses the risk of the transaction during the frictionless flow and determines that the transaction requires additional cardholder authentication. The frictionless flow transitions into the challenge flow

In order to enforce using the 3DSv2 authentication protocol, make sure to **include** the **threeds_v2_params** in the transaction request.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

Asynchronous 3 D Sv2 Challenge Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4918190000000002</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
     <merchant_risk>
       <shipping_indicator>verified_address</shipping_indicator>
       <delivery_timeframe>electronic</delivery_timeframe>
       <reorder_items_indicator>reordered</reorder_items_indicator>
       <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
       <pre_order_date>21-12-2025</pre_order_date>
       <gift_card>true</gift_card>
       <gift_card_count>2</gift_card_count>
     </merchant_risk>
     <card_holder_account>
       <creation_date>21-11-2024</creation_date>
       <update_indicator>more_than_60days</update_indicator>
       <last_change_date>21-08-2025</last_change_date>
       <password_change_indicator>no_change</password_change_indicator>
       <password_change_date>06-11-2025</password_change_date>
       <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
       <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
       <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
       <transactions_activity_previous_year>10</transactions_activity_previous_year>
       <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
       <purchases_count_last_6_months>5</purchases_count_last_6_months>
       <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
       <registration_indicator>30_to_60_days</registration_indicator>
       <registration_date>21-11-2023</registration_date>
     </card_holder_account>
     <browser>
       <accept_header>*/*</accept_header>
       <java_enabled>false</java_enabled>
```

```
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```


Challenge Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>pending_async</status>
  <mode>test</mode>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


DIAGRAM

Merchant
<payment_response>
...
<status>declined</status>
...
</payment_response>
NO
Transaction successful?
YES
Merchant
<payment_response>
...
<status>approved</status>
...
</payment_response>
Merchant
Enqueue
an asynchronous notification
about the payment
to notification_url
(HTTP POST)
3DS-Challenge
required
Merchant
<payment_response>
...
<status>pending_async</status>
<redirect_url>3ds_challenge_url</redirect_url>
<redirect_url_type>3ds_v2_challenge</...>
...
</payment_response>
Gateway
Handle response
Merchant
Redirect consumer to
redirect_url
(HTTP GET)
Gateway
Acquire
Challenge Form
(HTTP POST)
Access Control Server (ACS)
Challenge Form
provided
Consumer
Render Challenge
Gateway
Solve Challenge
(strong authentication)
Consumer
Consumer
interacts with the
issuer to
complete the
strong 3DS
authentication
Access Control Server (ACS)
Solve Challenge
(strong authentication)
3DS-Challenge
Verify Challenge
Consumer
Render another
Challenge
YES
Challenge again?
NO
Prepare Callback
(Challenge finished)
Access Control Server (ACS)
Callback
(HTTP POST)

RECONCILE

Once the transaction reaches the final state, a single reconcile can also be performed to retrieve more detailed information about the 3D transaction. It should include information about the 3DS transaction as described in the reconcile request/response below, on the right.

Reconcile 3 D Transaction By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
 </reconcile>'
```

Successful Reconciliation Of 3 D Sv2 Transaction With Challenge Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_response>
   <transaction_type>sale3d</transaction_type>
   <status>approved</status>
   <authorization_code>005645</authorization_code>
   <retrieval_reference_number>016813015184</retrieval_reference_number>
   <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
   <response_code>00</response_code>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
   <transaction_id>1196432505475 01c79d8295</transaction_id>
   <mode>test</mode>
   <timestamp>2025-11-20T10:19:04Z</timestamp>
```

```
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>491819...0002</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <authentication_flow>challenge</authentication_flow>
    <protocol>
      <target_version>2</target_version>
      <concrete_version>2</concrete_version>
      <sub_version>2</sub_version>
    </protocol>
    <eci>05</eci>
  </threeds>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
</payment_response>
```


Error Reconciliation Of 3 D Sv2 Transaction With Challenge Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>sale3d</transaction_type>
  <status>declined</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>491819...0002</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>false</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <eci>07</eci>
    <authentication>
      <status_reason_code>01</status_reason_code>
    </authentication>
  </threeds>
  <technical_message>Do not honour</technical_message>
  <message>Something went wrong, please contact support!</message>
  <code>500</code>
</payment_response>
```


Successful Reconcile Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states
transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction’s terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to ’true’ if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
threeds		
authentication_flow	string(255)	Identifies the concrete authentication flow of the 3DS transaction that it has gone through. It will be included only if the transaction reaches the final state. The possible values for 3DSv2 are **frictionless**, **challenge**.
protocol		

target_version	integer	Identifies the requested version of the 3DS authentication protocol to be used. The possible values are **2**.
concrete_version	integer	Identifies the concrete version of the 3DS authentication protocol that the transaction has been processed through. The possible values are **2**.
eci	string(2)	See Electronic Commerce Indicator for details

NOTIFICATION

Once the transaction reaches final state, a notification will be sent to the `notification_url` submitted in the initial transaction request. For more information, go to Asynchronous Transactions and Notifications.

Approved Notification Example for challenge flow

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=challenge
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Declined Notification Example for challenge flow

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=declined
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=challenge
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

3DS Attributes

Name	Type	Description
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.
threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.
threeds_authentication_status_reason_code	string(2)	See Status Reason Code for details.

Please have in mind, the above 3DS related params will be available for all transactions supporting 3DS in async workflow: Authorize3d, Sale3d, or InitRecurringSale3d. For more information about the 3DS transactions, go to 3DS Card.

CHALLENGE WITH 3DSECURE METHOD

If the ACS determines that further Cardholder interaction is required to complete the authentication, the Frictionless Flow transitions into the Challenge Flow. For example, a challenge may be necessary because the transaction is deemed high-risk, is above certain thresholds, or requires a higher level of authentication due to country mandates (or regulations).

The Challenge Flow occurs when the issuer assesses the risk of the transaction during the frictionless flow and determines that the transaction requires additional cardholder authentication. The frictionless flow transitions into the challenge flow

In order to enforce using the 3DSv2 authentication protocol, make sure to **include** the **threeds_v2_params** in the transaction request.

An exemption from Strong Customer Authentication (SCA) can be requested by submitting an **exemption** with `low_risk` under SCA params.

In case the issuer accepts the exemption, a step up in the authentication flow might not be required because the transaction's risk analysis has already been performed by acquirer.

Note, the requested exemption might not be accepted due to internal risk validations.

For example, to be able to utilize the low risk exemption, the BIN country of the card must be part of the European Economic Area (EEA).

Furthermore, the acquirer could accept the merchant low-risk exemption request only if the transaction amount does not exceed the acquirer low-risk exemption threshold.

Finally, the ACS might not acknowledge the merchant/acquirer's exemption request and may still require a step up in the cardholder authentication.

Asynchronous 3DS Method submission

A link between the customer's browser and the card issuer must be opened with a hidden iframe. It is used for the card issuer to load JavaScript which gathers device information to be returned to the card issuer. The next step after initiating the iframe, is to submit an API call to the `threeds_method_continue_url` using **HTTP PUT**, to retrieve the next step in the authentication. The API request won't require HTTP basic authentication, but a proper **signature** needs to be included to prove the authenticity of the request. The response of this API call will be the same as the normal 3D transaction processing API response, but with the only difference that an additional interaction with the issuer might be requested.

The asynchronous submission of the 3DS-Method might look difficult to achieve, but mitigates the risk of potential transaction processing interruptions, because the consumer redirection does not depend on a successful 3DS-Method submission. A continuation of the 3DS-Method might be requested regardless of the 3DS-Method submission result. It's a responsibility of the ACS then to take the appropriate decision how to continue with the authentication.

In order to simulate this authentication flow, use a test card 4938730000000001 for challenge flow that requires 3DS-Method and submit a 3DSv2 transaction in asynchronous workflow by including the `threeds_v2_params`.

The response of the API will indicate that further action is required:

- `status` - **pending_async**
- `threeds_method_url` - the URL action where the 3DS-Method needs to be submitted using HTTP POST
- `threeds_method_continue_url` - API endpoint that accepts HTTP PUT requests with a signature and returns transaction API response identifying what the next step is *(transaction completed or consumer interaction is needed)*

In order to submit a 3DS-Method, you need to create a hidden iframe in the consumer browser (client side) with an `html` and `body` tags as described below, on the right side and create a hidden **HTML form** that:

- targets the iframe
- uses HTTP METHOD **POST** - `method="post"`
- has an **action** equivalent to the value of `threeds_method_url`, received from the response of the initial transaction request
- has 2 hidden inputs
  - `unique_id` - equivalent to the value of the `unique_id`, received from the response of the initial transaction request
  - `signature` - **SHA512** of a concatenated string (**unique_id**, **amount**, **timestamp**, **merchant_api_password**), where **unique_id**, **amount**, **timestamp** can be taken from the response of the initial transaction request and **merchant_api_password** is the password used for HTTP Basic authentication to the API during the initial transaction request
- submit the HTML form in the background using JavaScript

Once the 3DS-Method submission is initiated, a callback via HTTP POST will be done inside the iframe when the 3DS-Method reaches the final state. The 3DS-Method callback will be sent to the `callback_url` (submitted in the 3DSv2 request params as described in the diagram below) and will be constructed as described below:

- with request headers
  - `Content-Type` - **application/x-www-form-urlencoded**
- with POST request params
  - `unique_id` - the exact **unique_id** of the transaction in the initial transaction request
  - `threeds_method_status` - the status of the 3DS-Method submission, expect a value of **completed**
  - `signature` - **SHA512** of a concatenated string with the values of **unique_id**, **threeds_method_status**, and **merchant_api_password** where **unique_id** and **threeds_method_status** are POST params and **merchant_api_password** is the password used for HTTP HTTP Basic authentication to the API during the initial transaction request

The callback above can be handled *(optional)* in order to get informed of the 3DS-Method status, whether it has completed or not.

> The 3DS-Method callback is sent asynchronously as shown in the diagram.

> In case you have implemented the 3DS-Method callback handler (it's not required), make sure you validate the signature before storing the 3DS-Method status as described above.

Right after submitting the 3DS-Method *(without waiting for the 3DS-Method completion)*, submit a 3DS-Method continue API call to determine what the next step that is required *(as described in the diagram below)*:

- no further action - payment successful / failed
- consumer <--> Issuer interaction needed

In order to submit the 3DS-Method continue call, please make sure to follow the steps, as described below in the diagram:

Submit an API call using HTTP METHOD **PUT** to the URL returned in `threeds_method_continue_url` during the initial transaction request:

- with request headers
  - `Content-Type` - **application/x-www-form-urlencoded**
- with request params
  - `signature` - the same signature used for submitting the 3DS-Method

> Please, make sure to submit the 3DS-Method continue with an HTTP PUT request from your backend site, not with an AJAX request from your client side that perfoms a cross-site request. You can still have a custom AJAX request to your own endpoint of the backend API, but the real request to the `threeds_method_continue_url` has to stay hidden. In order to avoid Cross-origin resource sharing issues during the 3DS-Method-Continue submission, make sure to implement an proxy endpoint into your backend site to ensure there will be no Cross-Origin requests. For security reasons, CORS is not allowed and the response header `Access-Control-Allow-Origin` will NOT be sent.

The response of the API call will be transaction response XML indicating what is expected:

- no action, the `status` will be in final state *(authentication completed without friction and authorization has been performed)*
- consumer redirection, the `status` will be **pending_async** *(consumer interaction with the the issuer needed to complete the authentication)*

> Please, be aware that this request can take up to 15 seconds to completed. In case of another subsequent request is sent before the 1st one has finished, the API will return HTTP status code **409 Conflict**.
>
> In case of improper **signature** submitted, the API will return HTTP status **400 Bad Request**
>
> For both errors the XML will contain the current status of the transaction (including **in progress**) and state that a reconcile request will have to be sent in order to know what the next step is (approved transaction, declined transaction, challenge requested etc). More detailed information can be found in the diagram below.

Asynchronous 3 D Sv2 Challenge With 3 Ds Method Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>init_recurring_sale3d</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4938730000000001</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <threeds_v2_params>
     <threeds_method>
       <callback_url>https://www.example.com/threeds/threeds_method/callback</callback_url>
     </threeds_method>
     <control>
       <device_type>browser</device_type>
       <challenge_window_size>full_screen</challenge_window_size>
       <challenge_indicator>preference</challenge_indicator>
     </control>
     <purchase>
       <category>service</category>
     </purchase>
```

```
    <recurring>
      <expiration_date>21-05-2026</expiration_date>
      <frequency>30</frequency>
    </recurring>
    <merchant_risk>
      <shipping_indicator>verified_address</shipping_indicator>
      <delivery_timeframe>electronic</delivery_timeframe>
      <reorder_items_indicator>reordered</reorder_items_indicator>
      <pre_order_purchase_indicator>merchandise_available</pre_order_purchase_indicator>
      <pre_order_date>21-12-2025</pre_order_date>
      <gift_card>true</gift_card>
      <gift_card_count>2</gift_card_count>
    </merchant_risk>
    <card_holder_account>
      <creation_date>21-11-2024</creation_date>
      <update_indicator>more_than_60days</update_indicator>
      <last_change_date>21-08-2025</last_change_date>
      <password_change_indicator>no_change</password_change_indicator>
      <password_change_date>06-11-2025</password_change_date>
      <shipping_address_usage_indicator>current_transaction</shipping_address_usage_indicator>
      <shipping_address_date_first_used>16-11-2025</shipping_address_date_first_used>
      <transactions_activity_last_24_hours>2</transactions_activity_last_24_hours>
      <transactions_activity_previous_year>10</transactions_activity_previous_year>
      <provision_attempts_last_24_hours>1</provision_attempts_last_24_hours>
      <purchases_count_last_6_months>5</purchases_count_last_6_months>
      <suspicious_activity_indicator>no_suspicious_observed</suspicious_activity_indicator>
      <registration_indicator>30_to_60_days</registration_indicator>
      <registration_date>21-11-2023</registration_date>
    </card_holder_account>
    <browser>
      <accept_header>*/*</accept_header>
      <java_enabled>false</java_enabled>
      <language>en-GB</language>
      <color_depth>24</color_depth>
      <screen_height>900</screen_height>
      <screen_width>1440</screen_width>
      <time_zone_offset>-120</time_zone_offset>
      <user_agent>Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36</user_agent>
    </browser>
    <sdk>
      <interface>native</interface>
      <ui_types>
        <ui_type>multi_select</ui_type>
      </ui_types>
      <application_id>fc1650c0-5778-0138-8205-2cbc32a32d65</application_id>
      <encrypted_data>encrypted-data-here</encrypted_data>
      <ephemeral_public_key_pair>public-key-pair</ephemeral_public_key_pair>
      <max_timeout>10</max_timeout>
      <reference_number>sdk-reference-number-here</reference_number>
    </sdk>
  </threeds_v2_params>
  <sca_params>
    <exemption>low_risk</exemption>
  </sca_params>
</payment_transaction>'
```


Challenge With 3 Ds Method Response

Response


```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>pending_async</status>
  <mode>test</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <threeds_method_url>https://staging.gate.emerchantpay.net/threeds/threeds_method</threeds_method_url>
  <threeds_method_continue_url>https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48</threeds_method_continue_url>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```


```
<!-- Sample HTML for the 3DS-Method submission in an iframe -->
<html>
    <head>
    </head>

    <body onload="submitThreedsMethod()">
        <iframe width="..." height="..." id="threeDSMethodIframe" name="threeDSMethodIframe">
            <html>
              <body>
              </body>
            </html>
        </iframe>

        <form id ="threeDSMethodForm" name="threeDSMethodForm"
              enctype="application/x-www-form-urlencoded;charset=UTF-8"
              style="display: none"
              method="post"
              action="https://staging.gate.emerchantpay.net/threeds/threeds_method"
              target="threeDSMethodIframe">
            <input type="hidden" name="unique_id" value="44177a21403427eb96664a6d7e5d5d48" />
            <!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->
            <input type="hidden" name="signature" value="436e1f572ef6153ab84024291429d37ca1bbf97226b33ac2c32b5ffd5dc538c04a4a117689c22364820b366d36b66a6e85b87c5b4ed52427ef22461b69070a7e" />
        </form>
    </body>

    <script>

        function submitThreedsMethod() {
            threeDSMethodForm = document.getElementById('threeDSMethodForm');
            threeDSMethodForm.submit();
        }

    </script>

</html>
```

```
<!-- 3DS-Method Callback inside the iframe indicating the 3DS-Method completed -->
<!-- Content-Type: application/x-www-form-urlencoded -->
<!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->

POST https://www.example.com/threeds/threeds_method/callback

unique_id=44177a21403427eb96664a6d7e5d5d48
&threeds_method_status=completed
&signature=0250af259e24e34240cb80245f89ab0418204e998a938228b3e86dacfd595d4702feb251f554bb5af123b70d9a47f4bf9084b646aee73c477b69481a0210490d
```

```
<!-- 3DS-Method continue API call -->
<!-- Content-Type: application/x-www-form-urlencoded -->
```

```
<!-- The signature is built as per the above notes for merchant with API password 4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1 -->

curl https://staging.gate.emerchantpay.net/threeds/threeds_method/44177a21403427eb96664a6d7e5d5d48 \
  -X PUT \
  -H "Content-Type: application/x-www-form-urlencoded" \
  -d signature=436e1f572ef6153ab84024291429d37ca1bbf97226b33ac2c32b5ffd5dc538c04a4a117689c22364820b366d36b66a6e85b87c5b4ed52427ef22461b69070a7e
```

3 Ds Method Continue Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>pending_async</status>
  <mode>test</mode>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <redirect_url>https://staging.gate.emerchantpay.net/threeds/authentication/44177a21403427eb96664a6d7e5d5d48</redirect_url>
  <redirect_url_type>3ds_v2_challenge</redirect_url_type>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <sent_to_acquirer>false</sent_to_acquirer>
</payment_response>
```

The consumer needs to be redirected to the Challenge `redirect_url` URL to complete the authentication with the ACS. Once the consumer completes all the challenges of the ACS provider, will be redirected either to `return_success_url` or `return_failure_url` depending on the challenge authentication status and authorization response as described in the diagram below.

DIAGRAM

YES
Merchant
<payment_response>
...
<status>approved</status>
...
</payment_response>
Merchant
Enqueue
an asynchronous notification
about the payment
to notification_url
(HTTP POST)
3DS-Method
required
Merchant
<payment_response>
...
<status>pending_async</status>
<unique_id>...</unique_id>
<threeds_method_url> 3ds_method_url</...>
<threeds_method_continue_url>api_call_continue_url</...>
...
</payment_response>
Gateway
1
1st action:
3DS-Method
submission
2
2nd action
Continue
after
3DS-Method
submission
is initiated
Build an iframe and submit the 3DS-Method inside a form
by targeting the iframe and using HTTP POST
(invisible to the consumer)
<iframe width="xxx" height="xxx" style="..."
id="threeDSMethodIframe" name="threeDSMethodIframe">
<html>
<body></body>
</html>
</iframe>
...
<form name="threeDSMethodForm" id ="threeDSMethodForm" method="post"
enctype="application/x-www-form-urlencoded;charset=UTF-8"
style="display: none"
action="{threeds_method_url}"
target="threeDSMethodIframe">
<input type="hidden" name="unique_id" value="{unique_id}" />
<input type="hidden" name="signature" value="SHA512(...)" />
</form>
...
<script>
function submitThreedsMethod() {
document.getElementById('threeDSMethodForm').submit();
}
</script>
Initiate
3DS-Method
(submitThreedsMethod)
Gateway
Signature
valid?
NO
YES
Merchant
400
Bad Request
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress | pending_async</status>
<message>Please check signature!</message>
<technical_message>
InputDataInvalidError: 'signature' is incorrect.
</technical_message>
</payment_response>

Merchant
422
Unprocessable Entity
(no response body)
NO
3DS-Method required?
YES
Gateway
Acquire
3DS-Method Content
(HTTP POST)
Access Control Server (ACS)
3DS-Method content
(HTML + JS)
provided
Merchant (iframe)
Render
3DS-Method content
(HTML + JS)
Gateway
Automatic
3DS-Method form submission
(HTTP POST)
Access Control Server (ACS)
Callback
(HTTP POST)
3DS Server
Callback
(HTTP POST)
Gateway
Transition
3DS-Method status
to Completed
Gateway
Merchant (iframe)
200 OK
(no response body)
NO
callback_url submitted?
YES
No further action needed
(3DS-Method completed)
Merchant (iframe)
Callback
(HTTP POST)
POST {threeds_method_callback_url}?
unique_id={unique-id-here}&threeds_method_status=completed
&signature={SHA512(...)}
Validate
Signature
Merchant (iframe)
Handle 3DS-Method
status
AUTOMATED 3DS-METHOD SUBMISSION
(IFRAME)

Merchant
API call (HTTP PUT)
PUT {threeds_method_continue_url}?signature={SHA512(...)}
Gateway
409
Conflict
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress / pending_async</status>
<technical_message>
Please, reconcile the transaction in order to check its current status.
</technical_message>
</payment_response>
YES
Duplicate request?
NO
Merchant
Send a reconciliation API POST request with unique ID (HTTP POST)
Gateway
<payment_response>
...
<status>pending_async / declined / error</status>
...
</payment_response>
Merchant
Merchant
400
Bad Request
NO
Signature valid?
YES
<payment_response>
<unique_id>...</unique_id>
<transaction_id>...</transaction_id>
<transaction_type>...</transaction_type>
<status>in_progress / pending_async</status>
<message>Please check signature!</message>
<technical_message>
InputDataInvalidError: 'signature' is incorrect.
</technical_message>
</payment_response>
Acquire MPI params
3DS Server
Challenge required
Gateway
<payment_response>
...
<status>pending_async</status>
<redirect_url>3ds_v2_challenge_url</redirect_url>
<redirect_url_type>3ds_v2_challenge</redirect_url_type>
...
</payment_response>
Merchant
Handle response
Merchant
Redirect consumer to redirect_url (HTTP GET)
Gateway
Acquire Challenge Form (HTTP POST)
Access Control Server (ACS)
Challenge Form provided
Gateway
Render Challenge
Consumer
Solve Challenge (strong authentication)
Consumer interacts with the issuer to
Access Control

Consumer
complete the
strong 3DS
authentication
Server (ACS)
Solve Challenge
(strong authentication)
3DS-Challenge
Verify Challenge
Consumer
Render another
Challenge
YES
Challenge
again?
NO
Prepare Callback
(Challenge finished)
Access Control
Server (ACS)
Callback
(HTTP POST)
Gateway
Acquire MPI params
3DS Server
MPI Params
provided
Gateway
Store MPI params
Merchant
Back to
merchant
Consumer
Redirect consumer to
return_failure_url
(HTTP GET)
NO
Authenticated?
YES
Merchant
Enqueue
an asynchronous notification
about the payment
to notification_url
(HTTP POST)
Process
Transaction
Gateway
Merchant
Back to
merchant
Consumer
Redirect consumer to
return_failure_url
(HTTP GET)
NO
Transaction
successful?
YES
Merchant
Back to
merchant
Consumer
Redirect consumer to
return_success_url
(HTTP GET)
Enqueue
an asynchronous notification

RECONCILE

Once the transaction reaches the final state, a single reconcile can also be performed to retrieve more detailed information about the 3D transaction. It should include information about the 3DS transaction as described in the reconcile request/response below, on the right.

Reconcile 3 D Transaction By Unique Id Request

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/reconcile/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <reconcile>
   <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
 </reconcile>'
```

Successful Reconciliation Of 3 D Sv2 Transaction With Challenge And 3 Ds Method Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>approved</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>493873...0001</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>true</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <authentication_flow>challenge</authentication_flow>
    <threeds_method>
      <status>completed</status>
    </threeds_method>
    <protocol>
      <target_version>2</target_version>
      <concrete_version>2</concrete_version>
      <sub_version>2</sub_version>
    </protocol>
    <eci>05</eci>
  </threeds>
  <technical_message>Transaction successful!</technical_message>
  <message>Transaction successful!</message>
  <payment_response>code</payment_response>
</payment_response>
```

Error Reconciliation Of Challenge 3 D Sv2 Transaction Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_type>init_recurring_sale3d</transaction_type>
  <status>declined</status>
  <authorization_code>005645</authorization_code>
  <retrieval_reference_number>016813015184</retrieval_reference_number>
  <payment_account_reference>Q1HJZ28RKA1EBL470G9XYG90R5D3E</payment_account_reference>
  <response_code>00</response_code>
  <unique_id>44177a21403427eb96664a6d7e5d5d48</unique_id>
  <transaction_id>1196432505475 01c79d8295</transaction_id>
  <mode>test</mode>
  <timestamp>2025-11-20T10:19:04Z</timestamp>
  <descriptor>Descriptor one</descriptor>
  <amount>100</amount>
  <currency>USD</currency>
  <card_brand>visa</card_brand>
  <card_number>493873...0001</card_number>
  <card_type>CREDIT</card_type>
  <card_subtype>CARD SUBTYPE</card_subtype>
  <card_issuing_bank>Issuing Bank</card_issuing_bank>
  <card_issuing_country>Exact Issuing country</card_issuing_country>
  <bank_account_number>Bank Account Number</bank_account_number>
  <bank_identifier_code>Bank Identifier Code</bank_identifier_code>
  <sent_to_acquirer>false</sent_to_acquirer>
  <arn>74537605259536043849425</arn>
  <scheme_response_code>00</scheme_response_code>
  <scheme_transaction_link_id>TLINKIDENTIFIER4521412</scheme_transaction_link_id>
  <scheme_max_settlement_date>2024-07-31</scheme_max_settlement_date>
  <scheme_authentication_data_quality>true</scheme_authentication_data_quality>
  <threeds>
    <eci>07</eci>
    <authentication>
      <status_reason_code>01</status_reason_code>
    </authentication>
  </threeds>
  <technical_message>Card authentication failed</technical_message>
  <message>Something went wrong, please contact support!</message>
  <code>910</code>
</payment_response>
```

Successful Reconcile Response Parameters

Parameter	Type	Description
transaction_type	string(255)	The transaction type
status	string(255)	Status of the transaction, see states

transaction_id	string(255)	Unique transaction id defined by merchant
unique_id	string(32)	Unique id defined by gate (must later be used if capturing, voiding or refunding a transaction)
moto	'true'	Signifies whether a MOTO (mail order telephone order) transaction is performed. Contact tech support for more details.
avs_response_code	string(255)	Generated by the card network on trying to match the billing address when performing the address verification. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
avs_response_text	string(255)	Gives the human response text for the AVS response code above. Optional, returned if config is enabled and acquirer supports it. Check AVS Status Codes for details.
cvv_result_code	string(1)	Card Verification Value response code. Optional, returned only if acquirer supports it
authorization_code	string(6)	Generated by the card network when an authorisation has occurred, used to identify that auth. Consists of 6 alphanumeric chars
retrieval_reference_number	string(255)	A reference number used for tracking all messages related to a given cardholder transaction returned by some acquirers.
response_code	string(2)	Defines the result of a transaction with the acquirer, the status of a message or some action taken or required. Contact tech-support@emerchantpay.com for more details.
mode	string(4)	Mode of the transaction's terminal, can be **test** or **live**
timestamp	string(255)	Time when the transaction was processed in ISO 8601 Combined date and time e.g. 2007-08- 30T17:46:11Z
descriptor	string(255)	Static descriptor MID info as configured on the gateway
amount	integer	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	string(255)	Currency code in ISO 4217
partial_approval	string(4)	Optional, set to 'true' if partial approval happened. Partially approved amount is then in the amount field. Check Partial Approvals for details
sent_to_acquirer	string(255)	"true" or "false"
threeds		
authentication_flow	string(255)	Identifies the concrete authentication flow of the 3DS transaction that it has gone through. It will be included only if the transaction reaches the final state. The possible values for 3DSv2 are **frictionless**, **challenge**.
threeds_method		
status	string(255)	Identifies the current status of 3DSv2-Method. The possible values are **required**, **in_progress**, **completed**.
protocol		
target_version	integer	Identifies the requested version of the 3DS authentication protocol to be used. The possible values are **2**.
concrete_version	integer	Identifies the concrete version of the 3DS authentication protocol that the transaction has been processed through. The possible values are **2**.
eci	string(2)	See Electronic Commerce Indicator for details

NOTIFICATION

Once the transaction reaches final state, a notification will be sent to the `notification_url` submitted in the initial transaction request. For more information, go to Asynchronous Transactions and Notifications.

Approved Notification Example for challenge flow with 3DS-Method

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=init_recurring_sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=approved
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=challenge
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

Declined Notification Example for challenge flow with 3DS-Method

```
?transaction_id=119643250547501c79d8295
&unique_id=44177a21403427eb96664a6d7e5d5d48
&transaction_type=init_recurring_sale3d
&terminal_token=394f2ebc3646d3c017fa1e1cbc4a1e20
&status=declined
&amount=100
&signature=088e16a1019277b15d58faf0541e11910eb756f6
&eci=05
&avs_response_code=5I
&avs_response_text=Response+provided+by+issuer+processor%3B+Address+information+not+verified
&cvv_result_code=M
&authorization_code=005645
&retrieval_reference_number=016813015184
&payment_account_reference=50019P9LBXOLHN9G7QMU5VN520YSY
&scheme_transaction_link_id=TLINKIDENTIFIER4521412
&scheme_pan_indicator=V
&scheme_pan_tail=0013
&scheme_max_settlement_date=2024-07-31
&scheme_authentication_data_quality=true
&threeds_authentication_flow=challenge
&threeds_method_status=completed
&threeds_target_protocol_version=2
&threeds_concrete_protocol_version=2
&threeds_protocol_sub_version=2
```

3DS Attributes

Name	Type	Description
threeds_authentication_flow	string	Identifies the concrete 3DS authentication flow that the transaction has gone through. It will be available in the notification only if the consumer has finished the 3DS authentication with the issuer. The available values for 3DSv2 are frictionless and challenge.
threeds_method_status	string	Identifies the status of the 3DS-Method in the scope of 3DSv2 authentication protocol. The possible values are **required**, **in_progress** and **completed**.
threeds_target_protocol_version	string(1)	Identifies the 3DS protocol that has been enforced. The possible values are **2**.

threeds_concrete_protocol_version	string(1)	Identifies the concrete 3DS protocol version that the transaction has gone through. The possible values are **2**.
threeds_protocol_sub_version	string(1)	Identifies the 3DS protocol sub-version that the transaction has gone through. The possible values are **1**, **2**, **3**, **4**, **5**, **6**, **7**, **8**, **9**.
threeds_authentication_status_reason_code	string(2)	See Status Reason Code for details.

Please have in mind, the above 3DS related params will be available for all transactions supporting 3DS in async workflow: Authorize3d, Sale3d, or InitRecurringSale3d. For more information about the 3DS transactions, go to 3DS Card.

STATUS REASON CODE

The authentication status reason code is a predefined code as per the EMVCo specification and provides further information about the reason for the failed/declined 3DS authentication or the error that has occurred while trying to authenticate the cardholder.

Code	Description
01	Card authentication failed
02	Unknown Device
03	Unsupported Device
04	Exceeds authentication frequency limit
05	Expired card
06	Invalid card number
07	Invalid transaction
08	No Card record
09	Security failure
10	Stolen card
11	Suspected fraud
12	Transaction not permitted to cardholder
13	Cardholder not enrolled in service
14	Transaction timed out at the ACS
15	Low confidence
16	Medium confidence For 01-PA, required if the Transaction Status field = N, U, or R. For 02-NPA, Conditional asdefined by the DS.
17	High confidence
18	Very High confidence
19	Exceeds ACS maximum challenges
20	Non-Payment transaction not supported
21	3RI transaction not supported
22	ACS technical issue
23	Decoupled Authentication required by ACS but not requested by 3DS Requestor
24	3DS Requestor Decoupled Max Expiry Time exceeded
25	Decoupled Authentication was provided insufficient time to authenticate cardholder. ACS will not make attempt
26	Authentication attempted but not performed by the cardholder
27–79	Reserved for EMVCo future use (values invalid until defined by EMVCo)
87	Transaction is excluded from Attempts Processing (includes non-reloadable pre-paid cards and Non-Payments (NPA)) (Visa only)

TESTING

Scenario	3DSecure Method	3DSecure Challenge	Result	Card Number	Note
Frictionless	-	-	Authenticated	4012000000060085	
Frictionless	-	-	Authenticated	4901170000000003	
Frictionless	-	-	Authenticated	4901164281364345	
Frictionless	-	-	Authenticated	4378510000000004	
Frictionless	-	-	Attempted	4456530000001005	
Frictionless	-	-	Attempted	5200000000001054	
Frictionless	Y	-	Authenticated	4066330000000004	
Frictionless	Y	-	Authenticated	5200000000001021	
Low risk exemption accepted (MasterCard)	-	-	Authenticated	5169750000001111	Used only for synchronous 3DS workflow.
Low risk exemption accepted (Visa)	-	-	Authenticated	4378510000000004	Used only for synchronous 3DS workflow.
Frictionless	-	-	Not authenticated	4111110000000922	
Frictionless	-	-	Not authenticated	5200000000001047	
Frictionless	Y	-	Not authenticated	4111112232423922	
Challenge	-	Y	Choose Challenge result	4918190000000002	
Challenge	-	Y	Choose Challenge result	5433300000000133	
Challenge	Y	Y	Choose Challenge result	4938730000000001	
Challenge	Y	Y	Choose Challenge result	5200000000001005	

Authentication Services

Introduction

Authentication Services provide Strong Customer Authentication (SCA) which is a type of authentication relying on two or more independent elements.

SCA as defined by the European Central Bank (ECB) and in the context of the EU's Payment Services Directive (PSD2) is:

"a procedure based on the use of two or more of the following elements categorised as knowledge, ownership and inherence:

- something only the user knows, e.g. static password, code, personal identification number;
- something only the user possesses, e.g.token, smart card, mobile phone;
- something the user is, e.g. biometric characteristic, such as a fingerprint.

In addition, the elements selected must be mutually independent, i.e. the breach of one does not compromise the other(s).

At least one of the elements should be non-reusable and non-replicable (except for inherence), and not capable of being surreptitiously stolen via the Internet.

The strong authentication procedure should be designed in such a way as to protect the confidentiality of the authentication data."

Using multiple solutions from the same category would not constitute SCA.

SCA WITH 3DSECURE

Only the newest variant of 3DSecure involving one-time passwords (OTP) constitutes a form of SCA.

3DSecure however might be a weak SCA solution for several reasons:

1. it relies on the cards being actively enrolled by the cardholder after issuing, i.e prior any transaction made with it and
2. it is not available on all card schemes.

ALTERNATIVE SERVICES

A number of services exist that provide SCA in a compliant way.

They rely on different solutions like generating payment "secrets", one-time passwords etc. Key advantage of such services is that they allow cards to be enrolled "on-the-fly", i.e. during a transaction rather than having to be pre-enrolled after issuing.

Such services could potentially work with any card and are thus card scheme agnostic.

> Authentication services are not available by default, they need to be enabled on your account. Please contact Tech Support for further assistance.

Genesis KYC Services

General Info

Genesis KYC Services gives us the ability to perform particular checks on the integrity of the consumer data. Based on the returned consumer score we can decide whether we want to reject/approve a given transaction or perform another action for this consumer.

> You must contact support in order to obtain KYC service credentials.

Create Consumer Registration

Review all aspects of the customer's information, as it is received in the registration process, against local and external databases to increase accuracy and produce a risk score for that customer.

`POST /api/v1/create_consumer`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_consumer \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "customer_information": {
     "first_name": "John",
     "last_name": "Doe",
     "customer_email": "jdoe@example.com",
     "address1": "Sample Address",
     "address2": "4th floor",
     "city": "MyCity",
     "zip_code": "32132",
     "country": "BG",
     "province": "ProvinceName",
     "phone1": "0883113332",
     "phone2": "0883113334",
     "birth_date": "1987-03-03",
     "document_number": "f2345838972",
     "document_type": 3,
     "gender": "M"
   },
   "customer_unique_id": "21343253",
   "customer_registration_date": "2016-12-12",
   "customer_registration_ip_address": "255.255.255.255",
   "customer_username": "dimo16",
   "customer_registration_device_id": "12343242",
   "third_party_device_id": "3432424",
   "profile_action_type": 1,
   "device_fingerprint_type": 1,
   "current_profile_status": 1,
   "bonus_code": "1922",
   "bonus_amount": 100,
   "merchant_website": "dai.com",
   "how_did_you_hear": "friend",
   "affiliate_id": "1922"
 }'
```

Request Parameters

Parameter	Required	Format	Description
session_id	optional	string	If this value is not provided the user email account should be complete and valid
customer_information	required	object	Customer information. See below for each of the nested required fields
customer_username	optional	string	Username of the customer on your system
customer_unique_id	required	string	Unique user identificator on your system
customer_registration_date	required	string	

			Date in which the customer was registered in the system OR the date in which the customer was created in the cashier Database yyyy-mm-dd
customer_registration_ip_address	required	string	IP address of customer used when the customer was registered in the system OR the current IP address
customer_registration_device_id	optional	string	Propietary DeviceId technology, refer to the DeviceId Instruction Manual (provided on request)
third_party_device_id	optional	string	Third Party DeviceId
device_fingerprint	optional	string	Open Source DeviceId technologies (Interpreted as a String)
device_fingerprint_type	optional	enum	1 - Custom; 2 - Open Source; 3 - Open Source 2;
profile_action_type	optional	enum	1 - Registration;2 - Profile Update;
profile_current_status	optional	enum	0 - Undefined;1 - Review;2 - Denied;3 - Approved;
bonus_code	optional	string	Open text variable. Represents the code entered by the customer
bonus_submission_date	optional	string	
bonus_amount	optional	number	
merchant_website	optional	string	Website URL of the merchant initiating the wallet transfer
industry_type	optional	string	1 - Finance; 2 - Gambling; 3 - Crypto; 4 - Travel; 5 - Retail; 6 - Risk Vendor; 7 - Adult; 8 - Remittance/Transfer; 9 - Other;
how_did_you_hear	optional	string	
affiliate_id	optional	string	
rule_context	optional	number	Number assigned to a given rule context. Please contact to get the available contexts

`required* = conditionally required`

Customer Information Fields

The fields of the customer information object.

Request Parameters

Parameter	Required	Format	Description
first_name	required	string	Customer first name
middle_name	optional	string	
last_name	required	string	Customer last name
customer_email	required	string	Must contain valid e-mail of customer
address1	required	string	Primary address
address2	optional	string	Secondary address
city	required	string	City
province	required	string	
zip_code	required	string	ZIP code
country	required	string	two-letter iso codes
phone1	optional	number	
phone2	optional	number	
birth_date	optional	string	Required for Visa only when MCC is a Financial Services one (e.g. MCC 6012)
document_type	optional	enum	0 - SSN; 1 - Passport Registry; 2 - Personal ID / National ID; 3 - Identity Card; 4 - Driver License; 8 - Travel Document; 12 - Residence Permit; 13 - Identity Certificate; 16 - Registro Federal de Contribuyentes; 17 - Credencial de Elector; 18 - CPF
document_number	optional	string	
gender	optional	enum	F - female; M - male

`required* = conditionally required`

Successful Response


```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "details": [
    {
      "reference_id": "233",
      "risk_score": 98,
      "kyc_provider_recommendation": "Reject",
      "rules_triggered": [
        {
          "name": "Multi-Accounting : IP shared to Chargeback reason",
          "risk_score": "100.00",
          "display_to_merchant": 1
        }
      ],
      "scrubber_results": {
        "geo_check": "",
        "address_verification": "",
        "phone_verify": "",
        "idv_usa": "",
        "idv_global": "",
        "gav": "",
        "idv_br": "",
        "bav_usa": "",
        "bav_advanced": "",
        "cb_aml": "",
        "cb_bvs": "",
        "email_age": "",
        "compliance_watchlist": "",
        "iovation": "",
        "idv_advance": ""
      },
      "result_confidence_level": 91.5
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description

code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
reference_id	string	KYC provider internal id
risk_score	number	risk score low is better
kyc_provider_recommendation	string	KYC service provider recommendation
result_confidence_level	number	Confidence level in percentages
...	string	additional response data

Update Consumer Registration

Update the customer registration to be able to pass on the latest status required so we can continue improving the data models and provide the best scores and recommendations possible.

`POST /api/v1/update_consumer`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/update_consumer \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "reference_id": "9999333344443",
   "profile_current_status": 2,
   "status_reason": "Reject"
 }'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	number	Unique id returned by corresponding transaction
profile_current_status	required	enum	0 - Undefined; 1 - Review; 2 - Denied; 3 - Approved;
status_reason	optional	string	Required only if status is Reject / Decline / Chargeback / Refund / Return / Void

`required* = conditionally required`

Make sure that `reference_id` points to a preliminary created transaction (will describe transactions below).

Successful Response

```
 {
   "code": 0,
   "message": "Successful Response",
   "technical_message": "Successful Response",
   "details": [
     {
       "reference_id": "9999333344443"
     }
   ]
 }
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
reference_id	string	KYC provider internal id

Create Transaction

Implement this to scrub a new transaction. We will take the information specific to that transaction and run various verification checks available, returning the recommendation, score, and third-party verification scrubbing results.

`POST /api/v1/create_transaction`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_transaction \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "customer_information": {
     "first_name": "John",
     "last_name": "Doe",
     "customer_email": "jdoe@example.com",
     "address1": "Sample address",
     "city": "Paris",
     "zip_code": "666",
     "country": "FR",
     "province": "MyProvince"
   },
   "deposit_limits": {
     "payment_method": "CC"
   },
   "transaction_unique_id": "1332",
   "payment_details": {
     "bin": "411111",
     "tail": "1111"
   },
   "customer_ip_address": "255.255.255.255",
   "transaction_created_at": "2016-12-12 23:23:23",
```

```
    "currency": "USD",
    "amount": 99999
  }'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_transaction \
   -X POST \
   -H "Content-Type: application/json" \
   -d '
  {
    "customer_information": {
      "first_name": "John",
      "last_name": "Doe",
      "customer_email": "jdoe@example.com",
      "address1": "Sample address",
      "city": "Paris",
      "zip_code": "666",
      "country": "FR",
      "province": "MyProvince"
    },
    "deposit_limits": {
      "payment_method": "CC"
    },
    "transaction_unique_id": "1332",
    "payment_details": {
      "ewallet_id": "test@example.com"
    },
    "customer_ip_address": "255.255.255.255",
    "transaction_created_at": "2016-12-12 23:23:23",
    "currency": "USD",
    "amount": 99999
  }'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_transaction \
   -X POST \
   -H "Content-Type: application/json" \
   -d '
  {
    "customer_information": {
      "first_name": "John",
      "last_name": "Doe",
      "customer_email": "jdoe@example.com",
      "address1": "Sample address",
      "city": "Paris",
      "zip_code": "666",
      "country": "FR",
      "province": "MyProvince"
    },
    "deposit_limits": {
      "payment_method": "CC"
    },
    "transaction_unique_id": "1332",
    "payment_details": {
      "bin": "411111",
      "tail": "1111",
      "cvv_present": "YES"
    },
    "customer_ip_address": "255.255.255.255",
    "transaction_created_at": "2016-12-12 23:23:23",
    "currency": "USD",
    "amount": 99999
  }'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_transaction \
   -X POST \
   -H "Content-Type: application/json" \
   -d '
  {
    "customer_information": {
      "first_name": "John",
      "last_name": "Doe",
      "customer_email": "jdoe@example.com",
      "address1": "Sample address",
      "city": "Paris",
      "zip_code": "666",
      "country": "FR",
      "province": "MyProvince"
    },
    "deposit_limits": {
      "payment_method": "EC"
    },
    "transaction_unique_id": "1332",
    "payment_details": {
      "routing": "1912",
      "account": "000001234512345123450000 00"
    },
    "customer_ip_address": "255.255.255.255",
    "transaction_created_at": "2016-12-12 23:23:23",
    "currency": "USD",
    "amount": 99999
  }'
```

Request Parameters

Parameter	Required	Format	Description
session_id	optional	string	If this value is not provided the user email account should be complete and valid
customer_username	optional	string	Username of the customer on your system
customer_unique_id	optional	string	Unique user identificator on your system
customer_status	optional	string	Current status of the customer account in your system
customer_loyalty_level	optional	string	Customer loyalty level; for example: VIP; Bronze; Platinum; Gold; etc. This is an open text variable
customer_registration_date	optional	string	Date in which the customer was registered in the system OR the date in which the customer was created in the cashier Database yyyy-mm-dd
customer_registration_ip_address	optional	string	IP address of customer used when the customer was registered in the system OR the current IP address
customer_registration_device_id	optional	string	Propietary DeviceId technology, refer to the DeviceId Instruction Manual (provided on request)
customer_information	required	object	Customer information. See below for each of the nested required fields
first_deposit_date	optional	string	Empty if first deposit yyyy-mm-dd
first_withdrawal_date	optional	string	Empty if 0 withdrawals yyyy-mm-dd

deposits_count	optional	number	
withdrawals_count	optional	number	
current_balance	optional	number	
deposit_limits	required	object	See below
transaction_unique_id	required	string	Transaction id
billing_information	optional	object	See below
shipping_information	optional	object	See below
payment_details	required	object	See below
amount	optional	number	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	optional	string	ISO 4217 Three digits
transaction_created_at	required	string	Represents the time of the transaction on the Merchant server. Format: yyyy-mmdd hh:mm:ss
transaction_status	optional	enum	Transaction status; it is recommended to send 0 on the initial call. Afterwards call Update Transaction endpoint to update the status. 0 - numberUndefined; 1 - number- Approved; 2 - number- Pre-Auth; 3 - number- Settled; 4 - number- Void; 5 - number- Rejected internally by Negative Database or other scrubber decided to reject the transaction; 6 - number- Declined the bank / gateway / processor rejected the transaction; 7 - number- Chargeback; 8 - number- Return;9 - number- Pending; 10 - number- Pass Transaction validation;11 - number- Failed Transaction validation; 12 - number- efund; 13 - number- Approved Review; 14 - number- Abandon This status is used when the user just leaves the transaction;
customer_ip_address	required	string	Customers IP address
customer_device_id	optional	string	Propietary DeviceId technology; refer to the DeviceId Instruction Manual (provided on request)
third_party_device_id	optional	string	Third Party DeviceId
device_fingerprint	optional	string	Open Source DeviceId technologies (Interpreted as a String)
device_fingerprint_type	optional	enum	1 - Custom; 2 - Open Source; 3 - Open Source 2;
shopping_cart_items_count	optional	number	Represents the quantity of items in the shopping cart
local_time	optional	string	Represents the local time of the customer doing the transaction. Format: yyyy-mmdd hh:mm:ss
order_source	optional	enum	internet; mobile; inhouse
merchant_website	optional	string	Open text variable; it represents the website name or URL that submitted the transaction
industry_type	optional	enum	Definition of the industry type the transaction was performed on; 1-number - Finance; 2-number - Gambling; 3-number - Crypto; -number - Travel; 5-number - Retail; 6-number - Risk Vendor; 7-number - Adult; 8-number - Remittance/Transfer; 9-number - Other;
customer_password	optional	string	Open text variable; it represents the customers password in hashed format (using MD5) some companies share that information in order to look for patterns
rule_context	optional	number	Number assigned to a given rule context. Please contact to get the available contexts.
custom_variable	optional	string	Represents anything the merchant wants to store with this transaction

`required* = conditionally required`

Deposit Limits Fields

Request Parameters

Parameter	Required	Format	Description
payment_method	required	enum	CC; EC - CreditCard; Echeck
minimum	optional	number	Lowest valid amount for deposit in minor currency units; ex: 100 = $1
daily_maximum	optional	number	In minor currency units
weekly_maximum	optional	string	In minor currency units
monthly_maximum	optional	string	In minor currency units

`required* = conditionally required`

Billing Information Fields

Request Parameters

Parameter	Required	Format	Description
first_name	optional	string	Customer first name
last_name	optional	string	Customer last name
customer_email	optional	string	Must contain valid e-mail of customer
address1	optional	string	Primary address
address2	optional	string	Secondary address
city	optional	string	City
province	optional	string	
zip_code	optional	string	ZIP code
country	optional	string	ISO 3166-1 Alpha-2. For example: USD
phone1	optional	number	Numbers only; no dash or any other separator. Please include area code if applicable. Country code is not required
birth_date	optional	string	yyyy-mm-dd
gender	optional	enum	M; F

`required* = conditionally required`

Shipping Information Fields

Request Parameters

Parameter	Required	Format	Description
first_name	optional	string	Customer first name
last_name	optional	string	Customer last name

customer_email	optional	string	Must contain valid e-mail of customer
address1	optional	string	Primary address
address2	optional	string	Secondary address
city	optional	string	City
province	optional	string	
zip_code	optional	string	ZIP code
country	optional	string	ISO 3166-1 Alpha-2. For example: USD
phone1	optional	number	Numbers only; no dash or any other separator. Please include area code if applicable. Country code is not required

`required* = conditionally required`

Payment Details Fields

Request Parameters

Parameter	Required	Format	Description
bin	optional	string	First 6 digits of the card number; Only required if Payment Method Type is Credit Card;
tail	optional	string	Last 4 digits of the card number; Only required if Payment Method Type is Credit Card;
cvv_present	optional	string	Indicator if the CVV was received or not; The expected values in this field are Yes or No;
hashed_pan	optional	string	Only required if Payment Method Type is Credit Card; It should be hashed using SHA256; the string to be hashed is Card Number and the MD5 hash of the Expiration Date; For example; if the card number is 1111-2222-3333-4444 with expiration date 01/22; The have should be done on the string without spaces nor dash nor other special chars; The MD5 of the Expiration Date 0122 is f0f4b6598f2cee45644673998b4f44be; That said; the string to be hashed is 1111222233334444f0f4b6598f2cee45644673998b4f44be which generates the following result fecd244b7d647b0db391e35910e0d42aaf88f7633a4f4f4883b109abad1d6d7
routing	optional	string	Routing number; Only required if Payment Method Type is eCheck;
account	optional	string	Only numbers up to 30 digits; Only required if Payment Method Type is eCheck;
ewallet_id	optional	string	Most of the times its an email; Only required if Payment Method Type is eWallet;

`required* = conditionally required`

Required attributes, depending on the Payment Method:

- For payment method CC
  - bin
  - tail
- For payment method CC OPTIONAL
  - cvv_present
  - hashed_pan
- For payment method EC
  - routing
  - account

Successful Response


```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "details": [
    {
      "reference_id": "481119",
      "kyc_provider_recommendation": "Approve",
      "risk_score": 0.39,
      "third_party": "",
      "processors": "",
      "reason": "",
      "result_confidence_level": 91.5,
      "rules_triggered": [
        {
          "name": "Address Verification : Global 25",
          "score": "0",
          "display_to_merchant": 1
        }
      ],
      "bin_information": {
        "bank_name": "BANCO NACIONAL DE COSTA RICA",
        "bank_location": "COSTA RICA",
        "card_type": "STANDARD",
        "card_level": "DEBIT",
        "iso_card_country": "CR",
        "card_brand_db": "MASTERCARD",
        "card_brand_script": "MASTERCARD"
      },
      "scrubber_results": {
        "geo_check": "",
        "address_verification": "",
        "phone_verify": "",
        "idv_usa": "",
        "idv_global": "",
        "gav": "",
        "idv_br": "",
        "bav_usa": "",
        "bav_advanced": "",
        "cb_aml": "",
        "cb_bvs": "",
        "email_age": "",
        "compliance_watchlist": "",
        "iovation": "",
        "idv_advance": ""
      }
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
reference_id	string	KYC provider internal id

kyc_provider_recommendation	string	KYC provider recommendation
risk_score	number	risk score low is better
result_confidence_level	number	KYC service level of decision confidence
...	*	KYC provider additional data

Update Transaction

Utilize this method to update a particular transaction status so we can continue improving the data models and provide the best scores and recommendations.

`POST /api/v1/update_transaction`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/update_transaction \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "transaction_status": 1,
   "reference_id": "4454982",
   "reason": "a reason message",
   "transaction_unique_id": "1332",
   "cvv_check_result": "",
   "avs_check_result": "",
   "processor_identifier": ""
 }'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/update_transaction \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "transaction_status": 2,
   "transaction_unique_id": "1332"
 }'
```

Request Parameters

Parameter	Required	Format	Description
session_id	optional	string	If this value is not provided the user email account should be complete and valid
transaction_unique_id	required	string	Transaction id
reference_id	optional	number	Required only if status is Reject / Decline / Chargeback / Refund / Return / Void
transaction_status	optional	enum (number)	1-Approved; 2-Pre-Auth; 3-Settled; 4-Void; 5-Rejected internally by Negative Database or other scrubber decided to reject the transaction; 6-Declined the bank / gateway / processor rejected the transaction; 7-Chargeback; 8-Return; 9-Pending; 10-Pass Transaction validation; 11-Failed transaction validation; 12-Refund; 13-Approved Review; 14-Abandon This status is used when the user just leaves the transaction;
reason	optional	string	Required only if status is Reject / Decline / Chargeback / Refund / Return / Void
cvv_check_result	optional	string	Response from processor regarding CVV check
avs_check_result	optional	string	Result from processor regarding AVS check
processor_identifier	optional	string	Unique identifier of the processor attempted

`required* = conditionally required`

Successful Response

```
 {
   "code": 0,
   "message": "Successful Response",
   "technical_message": "Successful Response",
   "details": [
     {
       "reference_id": "481119"
     }
   ]
 }
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
reference_id	string	KYC provider internal id

Identity Document Upload

Used to verify documents provided by the customer.

When called this action returns the following:

- An instant response with a reference id and additional keys by which the particular query could be addressed.
- Async responses with answers from the performed checks (OCR, manual, etc.). Usually, this responses arrive after 5-7 minutes. The notification url is agreed on environment basis. Create a new transaction for the particular user before making a call of this kind.

`POST /api/v1/upload_document`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/upload_document \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
```

```
  {
    "transaction_unique_id": "1332",
    "doc": {
      "mime_type": "image/jpeg",
      "base64_content": "{base_64_endcoded_content}"
    }
  }'
```

Request Parameters

Parameter	Required	Format	Description
customer_username	optional	string	Username of the customer on your system
customer_unique_id	optional	string	Unique user identificator on your system
transaction_unique_id	required*	string	Unique Transaction Id with info of the customer to be verified. Please note; if Transaction Id and Customer Registration Id are provided the system will use the Transaction Id. Please provide the Transaction Id or the Customer Registration Id; one of them must be provided
reference_id	required*	string	Unique Customer Registration Id with info of the customer to be verified
method	required	enum (number)	1 - Manual; 2 - OCR; 3 - Both;
doc	required	object	see below
doc2; doc3; doc4	optional	object	additional document images

`required* = conditionally required`

One of `transaction_unique_id` and `reference_id` fields is required.

Document Fields

Request Parameters

Parameter	Required	Format	Description
base64_content	required	string	
mime_type	required	string	

`required* = conditionally required`

Successful Response

```
  {
    "code": 0,
    "message": "Successful Response",
    "technical_message": "Successful Response",
    "details": [
      {
        "kyc_source": "OCR",
        "reference_id": "382"
      },
      {
        "kyc_source": "Semi-manual",
        "reference_id": "129"
      }
    ],
    "doc": "51f7e411cd1202e040b21655738beb89",
    "doc2": "b0139d3fb1785c1e57ac5a6b054692eb",
    "doc3": "e0059153192876ce8ab36d8cd8ab1bca"
  }
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
kyc_source	string	KYC service name triggered for verification
reference_id	string	id used for reference when verification result is received

---

Identity Document Download

Uploaded documents will be stored by legal provisions and they can be requested for review. Just post a JSON body with the identity document id of the given document and a response with the filename and the base64 encoded content of that file would be returned.

`POST /api/v1/download_document`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/download_document \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
  {
    "identity_document_id": "676a053b16781e43db7e75dcb1444ef8"
  }'
```

Request Parameters

Parameter	Required	Format	Description
identity_document_id	required	string	document id

`required* = conditionally required`

Successful Response

```
  {
    "code": 0,
    "message": "Successful Response",
    "technical_message": "Successful Response",
    "details": [
```

```
    {
      "document": {
        "file_name": "430d595c22dbae26ef39ed91c3aabb49.jpg",
        "base64_content": "{base_64_endcoded_content}"
      }
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const 'Successful Response'
technical_message	string	const 'Successful Response'
details		
file_name	string	file name
base64_content	string	base64 encoded document content

Make call

This method is used to make a call or send an SMS to a given phone number. This method is used to complement the verification process. The system will make a call and dictates the verification code to be typed in the website. The following is a transcript of the voice message the system will use when en-US is used as language:

> Hello, thank you for using our phone verification system. Your code is [CODE]. Once again, your code is [CODE]. Goodbye!

The following is an example of the SMS text the system will use when en-US is used as language:

> Your code is [CODE]. Thank you.

`POST /api/v1/create_authentication`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/create_authentication \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "customer_username": "896342",
   "customer_unique_id": "2",
   "transaction_unique_id": "387783428790324",
   "customer_phone_number": "372489879342",
   "service_language": "bg",
   "security_code": "3423",
   "service_type": 1
 }'
```

Request Parameters

Parameter	Required	Format	Description
customer_username	optional	string	Username of the customer on your system
customer_unique_id	optional	string	Unique user identificator on your system
transaction_unique_id	required	string	Transaction identification in the merchants system; If not provided the system won't be able to link with the transaction that is being verified
customer_phone_number	required	string	Phone number to call; It must be complete country code + phone number; No dashes; For example: 50622560000
service_language	required	string	a string value; See below
security_code	required	string	Numeric value - 4 digits only; It cannot start with 0; The boot is going to say this numeric value so the user can type it back on the website;
service_type	required	string	Numeric value to indicate if the system will send a text message or make a voice call; 1 for SMS; 2 for Voice call;

`required* = conditionally required`

Available languages for t_language

Language	Code
Arabic	a
Cantonese, Chinese/Hong Kong	zh-HK
Catalan	ca
Croatian	hr
Czech	cs
Danish	da
Dutch	nl
English, Australian	en-AU
English, UK	en-GB
English, US	en-US
Estonian	et
Filipino	fil
Finnish	fi
French	fr
French, Canadian	fr-CA
German	de

Greek	el
Hebrew	he
Hindi	hi
Hungarian	hu
Icelandic	is
Indonesian	id
Italian	it
Japanese	ja
Korean	ko
Latvian	lv
Lingala	ln
Lithuanian	lt
Mandarin	zh-CN
Norwegian	no
Polish	pl
Portuguese, Brazilian	pt-BR
Portuguese, European	pt
Romanian	ro
Russian	ru
Slovakian	sk
Spanish, European	es
Spanish, Latin American	es-419
Swedish	sv
Thai	th
Turkish	tr
Ukrainian	uk
Vietnamese	vi

Successful Response

```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "details": [
    {
      "reference_id": "233"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const ‘Successful Response’
technical_message	string	const ‘Successful Response’
details		
reference_id	string	id used for future reference

Update call

This method is used to update the call status with the latest info received from the main system. It also updates the transaction associated with this verification call.

`POST /api/v1/update_authentication`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/update_authentication \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "reference_id": 1237834,
  "security_code_input": "4322",
  "verification_status": "4"
}'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	string	Unique value to identify the call in back office.
security_code_input	required	string	Transaction identification in the merchants system; If not provided the system won't be able to link with the transaction that is being verified
verification_status	required	string	The first two values are defined by the system when the call is created; the ones accepted in this call are the status 3; 4 and 5 only 1-In Progress; 2-Failed; 3-Verification Failed; 4-Verification Successful; 5-Abandon;

`required* = conditionally required`

Successful Response

```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "details": [
    {
      "reference_id": "233"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	genesis success code - 0
message	string	const 'Successful Response'
technical_message	string	const 'Successful Response'
details		
reference_id	string	id used for future reference

Create Verification

The verification request will provide a link that will be used to redirect the customer. The customer will provide the required documents and will be verified against them. As a result, the user will be redirected back to merchant based on the provided redirect URL.

`POST /api/v1/verifications`

> Be aware that if neither `document_supported_types` nor `redirect_url` parameters are passed, the verification will be performed synchronously and either `accepted` or `declined` status will be returned.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
  "email": "test@email.com",
  "country": "US",
  "language": "EN",
  "redirect_url": "https://merchant.com/from_kyc",
  "reference_id": "123456",
  "document_supported_types": [
    "id_card",
    "passport"
  ],
  "address_supported_types": [
    "id_card",
    "passport"
  ],
  "face": {
    "allow_offline": true,
    "allow_online": true,
    "check_duplicate_request": true
  },
  "backside_proof_required": true,
  "address_backside_proof_required": true,
  "expiry_date": "2021-10-10",
  "background_checks": {
    "date_of_birth": "1995-10-10",
    "async_update": true,
    "with_alias_search": true,
    "with_associates_search": true,
    "first_name": "John",
    "middle_name": "Carter",
    "last_name": "Doe",
    "full_name": "John Carter Doe",
    "match_score": 100,
    "business": {
      "name": "Test LTD",
      "incorporation_date": "2020-01-13"
    },
    "filters": [
      "sanction",
      "warning",
      "fitness-probity",
      "pep",
      "pep-class-1",
      "pep-class-2",
      "pep-class-3",
      "pep-class-4",
      "adverse-media"
    ]
  },
  "document": {
    "date_of_birth": "1995-10-10",
    "first_name": "John",
    "last_name": "Doe",
    "allow_offline": false,
    "allow_online": true
  },
  "allow_retry": true,
  "verification_mode": "image_only"
 }'
```

Request Parameters

Parameter	Required	Format	Description
email	required	string	User's email
country	optional	string	Country code in ISO 3166
language	optional	string	Supported Language Code. Check Supported Languages
redirect_url	optional	string	URL where the customer is sent to after completing the verification process
reference_id	optional	string	Unique value to identify the performed verification. Should be not less than 6 characters, and not more than 250 characters.
document_supported_types	optional	array	Supported types of document that can be verified. Check Supported Document Types
address_supported_types	optional	string	Supported types of address that can be verified, Check Supported Address Types

face			Represents the options to be supplied to the service in order to provide face verification functionality
allow_offline	optional	boolean	Whether uploading of previously taken picture is allowed for verification of document/face
allow_online	optional	boolean	Whether the realtime usage of device camera is allowed for verification of document/face
check_duplicate_request	optional	boolean	Whether to enable the duplicate account detection service
backside_proof_required	optional	boolean	Signifies that both sides of the document are required to verify the identity
address_backside_proof_required	optional	boolean	Signifies that both sides of the document are required to verify the address
expiry_date	optional	yyyy-mm-dd	Document's expiry date at yyyy-mm-dd format, for example - 2025-12-31, can be a blank string. A blank string means that the user will need to enter the expiry date from the UI
allow_retry	optional	boolean	If the parameter value is set to 'true', the customer will be able to retry if the verification request is declined by the AI. On retry, the customer can re-upload the verification proof after correcting the indicated issues.
verification_mode	optional	string	This key specifies the types of proof that can be used for verification. Check Supported Verification Modes
background_checks	optional		An AML (anti-money laundering) background check will be done based on the provided data. Please note that the name and the date of birth keys will be extracted from the document service if they are missing.
first_name	optional	string	Customer's first name
middle_name	optional	string	Customer's middle name
last_name	optional	string	Customer's last name
full_name	optional	string	Customer's full name
date_of_birth	optional	yyyy-mm-dd	Customer's date of birth. just, without at yyyy-mm-dd format, for example - 1990-12-31
async_update	optional	boolean	Will allow the system to send notifications with information about the checked person when the status has been changed. The registered asynchronous update doesn't expire and notification will be sent on each change, but not often than 15 minutes
with_alias_search	optional	boolean	A flag to enable the user search within a list of aliases. The default value is 'false'.
with_associates_search	optional	boolean	A flag to enable the user search within a list of RCA (relatives and close associates). The default value is 'false'.
filters	optional	array	One or more AML Filters to query. Check AML Filters for more information
match_score	optional	number	Minimum match score to consider the match successful. Default: 100
business	optional		Parameters required to perform business-related AML screening.
name	required*	string	The name of the business. Required when the business section is submitted.
incorporation_date	optional	yyyy-mm-dd	The date of incorporation of the business.
document	optional		Document represents the data used by the document verification service to check the authenticity of identity documents submitted by customers
first_name	optional	string	Customer's first name
last_name	optional	string	Customer's last name
date_of_birth	optional	yyyy-mm-dd	Customer's date of birth. just, without at yyyy-mm-dd format, for example - 1990-12-31
allow_offline	optional	boolean	Whether uploading of previously taken picture is allowed for verification of document/face
allow_online	optional	boolean	Whether the realtime usage of device camera is allowed for verification of document/face

`required* = conditionally required`

Successful Response

```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "pending",
  "verification_url": "https://app.shuftipro.com/process/kyc/code",
  "reference_id": "123456"
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or genesis error code, see below
message	string	code description, ’Successful Response’ for code - 0
technical_message	string	’Successful Response’, or technical error description
status	string	Status of verification, Check Available Statuses Types
verification_url	string	URL that should be used by end user to submit verification process
reference_id	string	Unique value to identify the performed verification

SUPPORTED DOCUMENT TYPES

Supported Types
passport
id_card
driving_license
credit_or_debit_card

SUPPORTED ADDRESS TYPES

Supported Types
id_card
passport
driving_license
utility_bill

bank_statement
rent_agreement
employer_letter
insurance_agreement
tax_bill
envelope
cpr_smart_card_reader_copy

AVAILABLE STATUSES

Status
pending
error
cancelled
timeout
error
accepted
declined
changed
deleted
received

SUPPORTED LANGUAGES

Country Name	Language Code
Afrikaans	AF
Albanian	SQ
Amharic	AM
Arabic	AR
Armenian	HY
Azerbaijani	AZ
Basque	EU
Belarusian	BE
Bengali	BN
Bosnian	BS
Bulgarian	BG
Burmese	MY
Catalan	CA
Chichewa	NY
Chinese	ZH
Corsican	CO
Croatian	HR
Czech	CS
Danish	DA
Dutch	NL
English	EN
Esperanto	EO
Estonian	ET
Filipino	TL
Finnish	FI
French	FR
Frisian	FY
Galician	GL
Georgian	KA
German	DE
Greek (modern)	EL
Gujarati	GU
Haitian, Haitian Creole	HT
Hausa	HA
Hebrew (modern)	HE
Hindi	HI
Hungarian	HU
Indonesian	ID

Irish	GA
Igbo	IG
Icelandic	IS
Italian	IT
Japanese	JA
Javanese	JV
Kannada	KN
Kazakh	KK
Khmer	KM
Kirghiz, Kyrgyz	KY
Korean	KO
Kurdish	KU
Latin	LA
Luxembourgish, Letzeburgesch	LB
Lao	LO
Lithuanian	LT
Latvian	LV
Macedonian	MK
Malagasy	MG
Malay	MS
Malayalam	ML
Maltese	MT
Maori	MI
Marathi	MR
Mongolian	MN
Nepali	NE
Norwegian	NO
Punjabi	PA
Persian	FA
Polish	PL
Pashto	PS
Portuguese	PT
Romanian	RO
Russian	RU
Sindhi	SD
Samoan	SM
Serbian	SR
Scottish Gaelic	GD
Shona	SN
Sinhala	SI
Slovak	SK
Slovenian	SL
Somali	SO
Sesotho	ST
Spanish	ES
Sundanese	SU
Swahili	SW
Swedish	SV
Tamil	TA
Telugu	TE
Tajik	TG
Thai	TH
Turkish	TR
Ukrainian	UK
Urdu	UR
Uzbek	UZ
Vietnamese	VI
Welsh	CY
Xhosa	XH
Yiddish	YI

Yoruba	YO
Zulu	ZU

SUPPORTED VERIFICATION MODES

Verification Modes
any
image_only
video_only

AML FILTERS

AML Filters	Default
sanction	Yes
warning	Yes
fitness-probity	Yes
pep	Yes
pep-class-1	Yes
pep-class-2	Yes
pep-class-3	Yes
pep-class-4	Yes
adverse-media	Yes
adverse-media-general	No
adverse-media-narcotics	No
adverse-media-fraud	No
adverse-media-terrorism	No
adverse-media-sexual-crime	No
adverse-media-violent-crime	No
adverse-media-financial-crime	No
adverse-media-v2-other-minor	No
adverse-media-v2-other-serious	No
adverse-media-v2-other-financial	No
adverse-media-v2-violence-non-aml-cft	No
adverse-media-v2-financial-difficulty	No
adverse-media-v2-regulatory	No
adverse-media-v2-general-aml-cft	No
adverse-media-v2-cybercrime	No
adverse-media-v2-terrorism	No
adverse-media-v2-violence-aml-cft	No
adverse-media-v2-narcotics-aml-cft	No
adverse-media-v2-fraud-linked	No
adverse-media-v2-financial-aml-cft	No
adverse-media-v2-property	No

Remote Identity Verification

Used to verify documents provided by the customer.

When called this action returns the following:

- An instant response with a reference id and additional keys by which the particular query could be addressed.
- Asynchronous responses with answers from the performed checks (OCR, manual, etc.). Usually, these responses arrive within 3-5 minutes. See Kyc Service Notification for more details.

`POST /api/v1/verifications`

If document parameters are not provided, they will be extracted and returned in the notification. If provided, they will be matched with once extracted from the document.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "email": "test@email.com",
   "reference_id": "123456",
   "country": "US",
   "backside_proof_required": true,
   "expiry_date": "2021-10-10",
   "document_supported_types": [
     "id_card",
     "passport"
   ],
   "document": {
     "proof": "base64_encoded_image",
     "additional_proof": "base64_encoded_image",
     "date_of_birth": "1995-10-10",
     "first_name": "John",
     "middle_name": "Middle",
     "last_name": "Doe",
     "full_address": "123 Main St, City, State, Zip"
   }
```

```
}'
```

Request Parameters

Parameter	Required	Format	Description
email	required*	string	User's email
reference_id	required*	string	Unique value to identify the performed verification. Should be not less than 6 characters, and not more than 250 characters.
country	optional	string	Country code in ISO 3166
backside_proof_required	optional	boolean	Signifies that both sides of the document are required to verify the identity. Please submit the backside of the document in the `additional_proof` field.
expiry_date	optional	yyyy-mm-dd	Document's expiry date
document_supported_types	optional	array	Supported types of document that can be verified. Check Supported Document Types
document	optional		Document represents the data used by the document verification service to check the authenticity of identity documents submitted by customers
proof	optional	string(16MB)	Base64 encoded image of the document
additional_proof	optional	string(16MB)	Base64 encoded additional image of the document. Can be used to provide backside of the document or additional proof of identity
date_of_birth	optional	yyyy-mm-dd	Customer's date of birth
first_name	optional	string(32)	Customer's first name
middle_name	optional	string(32)	Customer's middle name
last_name	optional	string(32)	Customer's last name
full_address	optional	string(250)	Customer's full address

`required* = conditionally required`

Successful Response

```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "pending",
  "reference_id": "123456"
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or genesis error code, see below
message	string	code description, 'Successful Response' for code - 0
technical_message	string	'Successful Response', or technical error description
status	string	Status of verification, Check Available Statuses Types
reference_id	string	Unique value to identify the performed verification

SUPPORTED DOCUMENT TYPES

Supported Types
passport
id_card
driving_license
credit_or_debit_card

AVAILABLE STATUSES

Status
received
pending
error
cancelled
timeout
error
accepted
declined
changed
deleted

Verification Status

Verification status check request can be performed by reference_id. A status check may be needed if async notification has not arrived yet or when kyc notifications are not used in general.

`POST /api/v1/verifications/status`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications/status \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90"
}'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	string	Unique value to identify the performed verification

`required* = conditionally required`

Successful Response


```
{
  "code": 0,
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "timeout",
  "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90",
  "proofs": {
    "document": {
      "proof": "https://api.shuftipro.com/storage/proof.png",
      "additional_proof": "https://api.shuftipro.com/storage/additionalproof.png"
    },
    "access_token": "6bf8a72b18062532576b30a2da8b881bbcb1bd4727a97a439270bec90943478e"
  },
  "background_checks": {
    "aml_filters": [
      "sanction",
      "pep",
      "pep-class-1"
    ],
    "aml_hits": [
      {
        "entity_type": "person",
        "score": 33.411358,
        "match_types": [
          "name_exact",
          "year_of_birth"
        ],
        "sources": [
          "european-union-council",
          "complyadvantage-adverse-media"
        ],
        "types": [
          "adverse-media",
          "pep",
          "pep-class-1"
        ],
        "name": "Boyko John Smith",
        "associates": [
          {
            "association": "spouse",
            "name": "Sue Smith"
          }
        ]
      }
    ]
  },
  "verification": {
    "document_expiry_date": "2030-11-12",
    "document_type": "driving_license"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or genesis error code, see below
message	string	code description, 'Successful Response' for code - 0
technical_message	string	'Successful Response', or technical error description
status	string	Status of verification, Check Available Statuses Types
reference_id	string	Unique value to identify the performed verification
proofs		
document		
proof	string	Link to the proof document uploaded by the user (access_token is required to access it).
additional_proof	string	Link to any additional proof documents uploaded by the user (access_token is required to access it).
access_token	string	Token that must be included in POST requests to access documents from the proofs object.
background_checks		
aml_filters	array	Applied AML filters
aml_hits		
entity_type	string	Type of checked entry
score	float	Compliance score
sources	array	Sources of information
match_types	array	Contains AML match types
types	array	Contains AML types
name	string	Name of checked entry
associates	array	Information about the associates
verification		
document_expiry_date	string	Expiration date of used identity document
document_type	string	The document type used for the verification

---

Verification Register

Verification register request can be performed by reference_id. A reference id registration allows you to store the reference id in Genesis and receive notifications in Genesis for it.

`POST /api/v1/verifications/register`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications/register \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90"
 }'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	string	Unique value to identify the performed verification

`required* = conditionally required`

Successful Response

```
 {
   "code": 0,
   "message": "Successful Response",
   "technical_message": "Successful Response",
   "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90"
 }
```

Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or genesis error code, see below
message	string	code description, 'Successful Response' for code - 0
technical_message	string	'Successful Response', or technical error description
reference_id	string	Unique value to identify the performed verification

---

Address verification by document proof

Verification of customer address using a document.

`POST /api/v1/verifications/address/by_proof`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications/address/by_proof \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90",
   "document_supported_types": [
     "id_card"
   ],
   "backside_proof_required": "1",
   "with_enhanced_address_verification": true,
   "document": {
     "first_name": "John",
     "last_name": "Doe",
     "full_address": "Sample Address",
     "proof": "image"
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	string(250)	Unique value to identify the performed verification
document_supported_types	required	array	Supported types of document that can be verified. Check Supported Document Types for more details.
backside_proof_required	optional	boolean	Signifies that both sides of the document are required to verify the identity
with_enhanced_address_verification	optional	boolean	A flag to enable the enhanced address verification. The default value is 'false'. This feature is disabled by default and can be enabled upon request through configuration. Contact tech-support@emerchantpay.com for more details
document			Document related parameters
first_name	optional	string(32)	Customer's first name
middle_name	optional	string(32)	Customer's middle name
last_name	optional	string(32)	Customer's last name
full_address	required	string(250)	Customer's last full address
proof	required	string(16MB)	Base64 encoded image of the document

`required* = conditionally required`

Successful Response

```
 {
   "code": 0,
   "message": "Successful Response",
   "technical_message": "Successful Response",
   "status": "approved",
   "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90",
   "verification_data": {
     "declined_codes": "AA",
     "expired_document": "true",
     "document_types": [
       "id_card"
     ]
   }
 }
```

Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or error code, see below
message	string	code description, ’Successful Response’ for code - 0
technical_message	string	’Successful Response’, or technical error description
status	string	Status of verification, Check Available Statuses Types
reference_id	string	Unique value to identify the performed verification
verification_data		
declined_codes	array	Decline codes for the verification. Check Declined Reasons for more details.
expired_document	boolean	True or false base on document expiration.
document_types	array	Document types used for verification.

SUPPORTED DOCUMENT TYPES FOR ADDRESS VERIFICATION

Supported Types
id_card
passport
driving_license
utility_bill
bank_statement
rent_agreement
employer_letter
insurance_agreement
tax_bill
envelope
cpr_smart_card_reader_copy
property_tax
lease_agreement
insurance_card
permanent_residence_permit
credit_card_statement
insurance_policy
e_commerce_receipt
bank_letter_receipt
birth_certificate
salary_slip

Address verification by electronic identity

Verification of the customer address using customer's electronic identity.

`POST /api/v1/verifications/address/by_electronic_identity`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/verifications/address/by_electronic_identity \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90",
   "country": "US",
   "email": "test@email.com",
   "first_name": "John",
   "middle_name": null,
   "last_name": "Doe",
   "full_address": "Sample Address",
   "zip_code": "ZIP 011"
 }'
```

Request Parameters

Parameter	Required	Format	Description
reference_id	required	string(250)	Unique value to identify the performed verification
country	required	string(2)	Country code in ISO 3166
email	optional	string(255)	Customer's email address
first_name	required	string(32)	Customer's first name
middle_name	optional	string(32)	Customer's middle name
last_name	required	string(32)	Customer's last name
full_address	required	string(250)	Customer's last full address
zip_code	required	string(32)	Customer's last ZIP code

`required* = conditionally required`

Successful Response

```
 {
```

```
    "code": 0,
    "message": "Successful Response",
    "technical_message": "Successful Response",
    "status": "approved",
    "reference_id": "2021-01-27-14:55:22-abb6966a-a6d4-4a3a-a364-ea3347384a90",
    "verification_data": {
      "declined_codes": [
        "SPDR18"
      ]
    }
  }
```


Successful Response Parameters

Parameter	Type	Description
code	number	0 - for successful response or error code, see below
message	string	code description, ‘Successful Response’ for code - 0
technical_message	string	‘Successful Response’, or technical error description
status	string	Status of verification, Check Available Statuses Types
reference_id	string	Unique value to identify the performed verification
verification_data		
declined_codes	array	Decline codes for the verification. Check Declined Reasons for more details.

Error Response

Error Response


```
{
  "code": 404,
  "message": "Passed attribute is invalid!",
  "technical_message": "The property ‘#/’ did not contain a required property of ‘customer_information’"
}
```


Error Response


```
{
  "code": 803,
  "message": "KYC Services not configured!",
  "technical_message": "KYC Services not configured for Merchant!"
}
```


Error Response Parameters

Parameter	Type	Description
code	number	Genesis internal error code. See KYC Errors for more details.
message	string	Short explanation of occurred error
technical_message	string	More detailed explanation of occurred error

---

Declined Reasons

Status Code	Description
SPDR02	Image of the face not found on the document.
SPDR03	Image is altered or photoshopped.
SPDR04	Copy of the image found on web.
SPDR05	Document and Document Two does not belong to the same person.
SPDR06	Document originality could not be verified.
SPDR07	Name on the document doesn't match.
SPDR08	DOB on the document doesn't match.
SPDR09	Date on the document doesn't match.
SPDR10	Issue date on the document doesn't match.
SPDR11	Number on the document doesn't match.
SPDR12	The issuing country of document is not supported, please upload a valid document.
SPDR13	Document doesn't match the provided options.
SPDR14	Age could not be verified.
SPDR15	Face on the document doesn't match with camera image.
SPDR16	The expiry date of the document does not match the record, please upload a document with valid expiry date.
SPDR17	The document is expired, please upload a new document which is not expired.
SPDR18	The uploaded image of the document is blur, please provide a clear photo of document.
SPDR19	Face could not be detected in image, please upload image again with your face clearly visible.
SPDR21	Proof and Additional Proof are of different documents.
SPDR22	Name on the Address Document doesn't match.
SPDR23	Address did not match the record, please provide a document with a valid address.
SPDR26	Addresses on the Identity Document and Utility Bill do not match.
SPDR27	The address document is expired.

SPDR36	Both Documents do not belong to the same person.
SPDR31	Address proof and document proof are of different persons.
SPDR42	Front and backside images of the document did not match, please upload images of the same document.
SPDR43	Camera is not accessible for verification.
SPDR44	Gender could not be verified.
SPDR45	Place of issue could not be verified.
SPDR46	Same ID Document cannot be submitted as proof of address.
SPDR47	Document proof is a screenshot.
SPDR48	Document proof is altered/edited.
SPDR49	Document proof is paper based which is not accepted.
SPDR50	Document proof is punched/broken.
SPDR51	Document proof is from another screen.
SPDR52	Hologram is missing on the document.
SPDR53	Document proof is not fully displayed.
SPDR54	Document is blur.
SPDR58	Face in the image is with wearing glasses.
SPDR61	More than one face in one image.
SPDR65	Address proof and document proof do not match.
SPDR230	The uploaded face picture does not match the face photo on the provided document.
SPDR55	Information on the document proof is not visible.
SPDR56	Information on the document is edited.
SPDR57	Information on the document is hidden.
SPDR63	Front and backside images are not of the same document.
SPDR64	Proof and additional proof does not belong to the same person.
SPDR66	Both documents should belong to the same person.
SPDR67	Document should be from the provided country.
SPDR68	Issue date does not match with the provided one.
SPDR69	Expiry date does not match with the provided one.
SPDR70	Submitted document is expired.
SPDR71	Issue date on the document is not clearly visible.
SPDR72	Expiry date on the document is not clearly visible.
SPDR73	Date of Birth on the document does not match with the provided one.
SPDR74	Date of Birth on the document is not clearly visible.
SPDR75	Name on the document does not match with the provided one.
SPDR76	Name on the document is not clearly visible.
SPDR77	Document number does not match with the provided one.
SPDR78	Document number is not clearly visible.
SPDR79	Original document number could not be authenticated.
SPDR80	Address on the document does not match with the provided one.
SPDR81	Address provided is invalid.
SPDR82	Address on the document is not clearly visible.
SPDR83	Address is not present on the provided document.
SPDR86	E-document data does not match with provided document proof.
SPDR87	Face on the E-document does not match with selfie.
SPDR88	Uploaded document is Black and White.
SPDR89	Uploaded image of the document is edited or cropped.
SPDR90	Uploaded image is found on the internet.
SPDR91	Document is laminated.
SPDR92	Document is scanned or colored copy.
SPDR93	Document is paper-based or laminated.
SPDR94	Uploaded document is a test card.
SPDR100	Picture on the document is not updated.
SPDR103	The uploaded document is not matched with the mentioned document type.
SPDR104	Last name in the uploaded document doesn`t match the record.
SPDR105	First name in the uploaded document doesn`t match the record.
SPDR112	Country on the address document could not be verified.
SPDR220	The document number on the document is invalid.
SPDR107	Uploaded document is a test card.
SPDR111	Uploaded document is expired.
SPDR113	The issuing country of document is not supported.

SPDR114	Gender on the document does not match with the provided gender.
SPDR116	Gender is not mentioned in the uploaded document.
SPDR117	Gender is unclear in the uploaded document.
SPDR118	The Uploaded documents have different names.
SPDR120	Information on the document is not readable.
SPDR121	Entire document is not visible.
SPDR122	Uploaded document of the image is blur.
SPDR124	The uploaded document doesn`t match with the mentioned document type.
SPDR125	Uploaded front side and backside are of different documents.
SPDR128	Uploaded document is laminated.
SPDR129	Document might be broken, damaged, or punched.
SPDR130	Uploaded image of the document is a screenshot.
SPDR131	Document is captured from another device.
SPDR133	Document is paperbased or laminated.
SPDR134	Uploaded image of the document is found on internet.
SPDR135	Uploaded image is a test card.
SPDR136	Uploaded document is black and white.
SPDR137	Document is not found in the uploaded image.
SPDR140	Middle name in the uploaded document doesn`t match the record.
SPDR142	Issuing date of the document is not visible.
SPDR146	The address document and identity document don’t belong to the same person.
SPDR156	Expire date is not found on the uploaded document.
SPDR159	Expiry date of the document is not found.
SPDR165	Name is not found on the uploaded document.
SPDR166	Face image doesn`t match with the face on document.
SPDR169	Issue date of the uploaded document doesn`t match the record.
SPDR171	Expire date of the uploaded document is not visible.
SPDR173	Name on the address document doesn’t match the record.
SPDR174	Name in the uploaded document is not visible.
SPDR179	Name is not found on the document.
SPDR181	Expire date of the uploaded document is not match.
SPDR219	The uploaded face picture is blur and not clearly visible.
SPDR221	The gender mentioned on the document does not match with the provided information.
SPDR222	The gender on the document is not clearly visible.
SPDR223	The issue date on document is not present.
SPDR224	The date of birth on document is not clearly visible.
SPDR234	The date of birth on document is not present.
SPDR226	The nationality on the document does not match the provided information.
SPDR227	The nationality on the document is not clearly visible.
SPDR228	The nationality on the document is not mentioned.
SPDR229	The expiry date on document is not present.
SPDR232	The name on document is not present.
SPDR235	Face in provided document is edited.
SPDR236	Font in provided document is edited.
SPDR237	Background in provided document is edited.
SPDR238	Text in provided document is edited.
SPDR239	MRZ in provided document is edited.
SPDR240	Provided document is edited via applying filters.
SPDR241	The verification process was canceled by the user.
SPDR242	Request was canceled as a result of a new verification request being received for the user.
SPDR243	The Verification was interrupted due to connectivity issues.
SPDR244	User attempted to use an incompatible version of BankID.
SPDR245	The BankID app could not be found on the user device or Failed to scan the QR code.
SPDR246	The BankID request has been declined due to request timeout.
SPDR247	The service is temporarily unavailable.
SPDR266	User not found in the database.
SPDR269	The address did not match the record.
SPDR299	Records indicate that the user is a minor.
SPDR187	Nationality could not be verified.

SPDR190	The provided document is broken.
SPDR193	The provided document is photocopy(color or black & white).
SPDR194	The provided document is edited.
SPDR197	The provided document is scanned.
SPDR200	The provided document is punched.
SPDR201	The provided document is cracked.
SPDR202	The provided document is cropped.
SPDR203	The provided document is handwritten.
SPDR204	Document does not belong to GCC countries.
SPDR205	Document type is not supported.
SPDR206	Document type is not allowed.
SPDR207	MRZ not detected on the document.
SPDR208	Document is not visible or present in the proof.
SPDR209	Student card is not acceptable.
SPDR210	Dual cards detected.
SPDR211	The uploaded document is not supported.
SPDR212	First name on the document doesn't match.
SPDR213	Middle name on the document doesn`t match.
SPDR214	Last name on the document doesn`t match.
SPDR215	The uploaded document is inverted or in mirror view.
SPDR216	The uploaded document is broken with affected data.
SPDR217	The same proof are not allowed for document and document two ID Card.
SPDR225	The proof has been uploaded and not captured in real time.
SPDR231	The face picture on the provided document is not clearly visible.
SPDR250	Address documents from Ontario are not allowed.
SPDR268	The provided image is corrupted.
SPDR271	Frontside of the document is not displayed.
SPDR272	Backside of the document is not displayed.
SPDR274	End user did not submit complete verification proofs or data.
SPDR275	Face could not be detected OR same side of the document is provided.
SPDR276	The user does not want to share camera or documents.
SPDR284	The complete verification data was not provided by the user.
SPDR285	Document proofs do not belong to the same person.
SPDR286	Document Proof inconsistent creation and modification dates found.
SPDR287	Duplicate account is detected.
SPDR304	The entered one-time password(OTP) is incorrect.
SPDR305	Entered personal details do not match with the extracted ID document details.

Kyc Service Notification

Since identity document verification is time consuming(can take up to 3-7 minutes) it is an asynchronous call. Notification params may vary based on the performed checks. When verification is done a notification will be sent to configured Merchant notification url with all the details of the review along with the risk score. Note that multiple notifications can be expected so please always check the Score Complete parameter as if we have multiple DocumentId Verify providers, the score will be complemented with more info as we receive the data from the KYC sources. The count of expected notifications will be declared in initial IdentityDocumentUpload response.

KYC Notification Example

```
?kyc_source=OCR
&reference_id=1912
&score=10
&score_complete=0
&uid=5486354658
&error_message=
&analysis_ref_uid=148871
&controls_identifier=MODEL_VALIDITY
&controls_title_msg=OK
&controls_result_msg=OK
&controls_result=OK
&controls_control_identifier=MODEL_RECOGNIZED
&controls_control_title_msg=OK
&controls_control_result_msg=OK
&controls_control_result=OK
&document_classification_id_type=V
&document_detail_emit_country=USA
&document_detail_expiration_date_day=23
&document_detail_expiration_date_month=12
&document_detail_expiration_date_year=2004
&document_detail_document_number=555123ABC
&document_detail_extra_infos_data_key=PERSONAL_NUMBER
&document_detail_extra_infos_data_value=IFLND00AMS803085
&document_detail_extra_infos_title=Personal_Number
&holder_detail_last_name=TRAVELER
&holder_detail_first_name=HAPPYPERSON
&holder_detail_nationality=GBR
&holder_detail_gender=F
&holder_detail_birth_date_day=5
&holder_detail_birth_date_month=2
&holder_detail_birth_date_year=1965
&mrz_line1=VIUSATRAVELER_HAPPYPERSON
&mrz_line2=555123ABC6GBR6502056F0412236IFLND00AMS803085
&check_report_summary_check_identifier=SUMMARY_ID_COPY
&check_report_summary_check_title_msg=OK
```

```
&check_report_summary_check_result_msg=Original_Document
&check_report_summary_check_result=OK
&notification_type=kyc_service_execution
&signature=secure-signature
```

KYC Verification Request Notification Example

```
?reference_id=2021-01-28-09%3A47%3A50-443bc6b7-1f89-4774-a1f7-24eaf345d605
&verification_url=https%3A%2F%2Fapp.shuftipro.com%2Fprocess%2Fkyc%2FNl7Jpjbg2KIrGuWRUcAx5A7f11h8K1d4gkS1J8SUBaaIepuQ46izboRUEJDkTISq
&status=cancelled
&declined_reason
&declined_codes
&email=john.doe1%40example.com
&notification_type=kyc_service_execution
&additional_data=additional_data_object
&signature=secure-signature
```

Notification Parameters Response Parameters

Parameter	Type	Description
kyc_source	string	name of the KYC source performed the validation
reference_id	string	Unique id for reference to document upload request
risk_score	number	Score product of validation rules
external_unique_id	string	Unique ID Reference from External Service Provider
analysis_reference_id	string	UniqueID Reference from Genesis
controls_identifier	string	List of all MAIN controls performed on the document
...	string	Additional information related to verification process
notification_type	string	constant value ”kyc service response”
status	string	Status of verification, Check Available Statuses Types
verification_url	string	URL that should be used by end user to submit verification process, receives only for ”pending” status
email	string	User's email
declined_reason	string	Declined verification reason
declined_codes	array	Status codes of all declined verification reasons. Check Declined Reasons
additional_data	object	Additional data information related to verification request notification
signature	string	the signature of the notification, should be used to verify the the notification was sent by Genesis

The signature is a security measure meant to ensure that the gateway is really the sender of the notification. It is generated by concatenating the reference id with your API login and generating a SHA-512 Hash (Hex) of the string:

`SHA-512 Hash Hex of [reference_id][Your Merchant API login]`

Notification signature examples

reference_id	API login	signature
1912	login1	38b4f52584e6b1393db1503ee1ac10d10af2b39b69bfdff9828baebcec33e430e08c0013e5f3309ad5363458523084f81f21a5aad216c60933a470c9f08b8aca
1818	login2	0e40af69db1c06832fa66bc37bdd79c7a4b795810d92e50b2daaa6b8a8db9ff83524ccc3b3afbd5cb4dc99126042acb16bdf8060117acb09cad326cbe34279ee

When receiving the notification, you are required to render an XML page containing the transaction’s reference id so that the gateway knows that you have accepted the notification. If the XML is not delivered, the notification is sent periodically as per the rules for notifications delivery.

Notification Response Response

```
<?xml version="1.0" encoding="UTF-8"?>
<notification_echo>
  <notification_echo>reference_id</notification_echo>
</notification_echo>
```

CPF check

Check the status of a specific Brazilian personal's CPF number. The CPF number is provided in the request URL as a parameter.

`POST /api/v1/cpf/DOCUMENT_ID`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/cpf/40442820135 \
  -X POST \
```

Successful Response

```
{
  "document_id": "40442820135",
  "account_holder": "Nome do CPF 404.428.201-35",
  "status": {
    "code": "active",
    "description": "Active"
  },
  "date_of_birth": "14111970"
}
```

Successful Response Parameters

Parameter	Type	Description
document_id	string	individual taxpayer identification number
account_holder	string	name of Individual
status		Status of the transaction, see states
code	string	registration status of the individual taxpayer identification number
description	string	description of the registration status of the individual taxpayer identification number

date_of_birth	string	birthdate of individual, in the format DDMMYYYY

CNPJ check

Check the status of a specific Brazilian company's CNPJ number. The CNPJ number is provided in the request URL as a parameter.

`POST /api/v1/cnpj/DOCUMENT_ID`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/cnpj/54447820000155 \
  -X POST \
```

Successful Response

```
{
  "document_id": "54447820000155",
  "establishment_type": "Parent company",
  "company_name": "OWMKX NX OIWUQD UW",
  "fancy_name": "NQIHKWX BHIWD",
  "register_situation": {
    "code": "active",
    "description": "Active",
    "situation_date": "2005-11-03"
  },
  "legal_nature": {
    "code": "2038",
    "description": "GovernmentControlled Company",
    "open_date": "1966-08-01"
  }
}
```

Successful Response Parameters

Parameter	Type	Description
document_id	string	individual taxpayer identification number
establishment_type	string	definition of the company, parent company or subsidiary
company_name	string	company name of the legal entity
fancy_name	string	legal name of legal Entity
register_situation		
code	string	registration status code
description	string	description of the cadastral situation
situation_date	string	date of the cadastral situation
legal_nature		
code	string	legal nature code
description	string	description of legal nature
open_date	string	establishment date

Bank Account Verification

Verifies the personal and business bank accounts.

`POST /api/v1/bank_account_verification`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/bank_account_verification \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
  {
    "bank_account_name": "Account name",
    "bank_account_number": "12345678",
    "bank_account_type": "Personal",
    "sort_code": "123456",
    "reference_id": "sad2312der2s32132fe2r2fjko127341"
  }'
```

Request Parameters

Parameter	Required	Format	Description
bank_account_name	required	string	The holder name of the bank account number.
bank_account_number	required	string(8)	The number of the bank account
bank_account_type	required	string	The account type related to the account number, possible values are `Business` or `Personal`
sort_code	required	string(6)	An identifier of the bank for the related account
reference_id	optional	string(32)	Unique value to identify the performed verification

`required* = conditionally required`

Successful Response

```
{
  "code": "0",
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "approved",
  "verification_data": {
    "bank_account_number": "12345678",
    "bank_account_name": "Account name",
    "returned_bank_account_name": "Account name",
    "bank_account_name_match": "full_match",
    "bank_account_type_match": "true",
    "external_reason_code": "AAAA",
```

```
    "sort_code": "123456"
  }
}
```

Successful Response Parameters

Parameter	Type	Description
code	number	For a successful response, an error code of `0` is returned. For other responses codes check error code, see below
message	string	code description, `Successful Response` for code - `0`
technical_message	string	`Successful Response`, or technical error description
status	string	Status of verification, Check Available Statuses Types
verification_data		
bank_account_number	string(8)	The bank account number returned by the bank
bank_account_name	string	Name of the account returned by the bank
returned_bank_account_name	string	A potential name of the customer returned by the bank when the result is a close match returned by the bank
bank_account_name_match	string	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
bank_account_type_match	boolean	Account type in the request matches the account type in the response
external_reason_code	string	A reason code returned by the bank
sort_code	string(6)	An identifier of the bank for the returned account

---

Businesses

CREATE BUSINESS

Create a Business record.

`POST /api/v1/businesses`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/businesses \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
  {
    "registration_number": "123456789",
    "country": "GB",
    "name": "Company name"
  }'
```

Request Parameters

Parameter	Required	Format	Description
registration_number	required	string(255)	The registration number of the business.
country	required	string(2)	Country code in ISO 3166 where the business is restarted.
name	optional	string(255)	The name of the business.

`required* = conditionally required`

Successful Response

```
  {
    "business": {
      "id": 1,
      "name": "Test Business",
      "country": "BG",
      "registration_number": "123451",
      "vat_number": "123456789",
      "external_id": "a1b2c3d4e5f6g7"
    }
  }
```

Successful Response Parameters

Parameter	Type	Description
business		
id	integer	The ID of the business
name	string(255)	The name of the business
country	string(2)	The country of the business
registration_number	string(255)	The registration number of the business
vat_number	string(255)	The VAT number of the business
external_id	string(255)	The external ID of the business

BUSINESS VERIFICATION

Performs verification of a specific a Business record based on it's ID.

`POST /api/v1/businesses/:business_id/verification`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/businesses/:business_id/verification \
  -X POST \
```

Request Parameters

Parameter	Required	Format	Description
business_id	required	string(255)	The unique identifier of the Business.

required* = conditionally required

Successful Response


```
{
  "code": "0",
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "approved",
  "verification_data": {
    "business_name": "Test Business",
    "registered_name": "Test Business",
    "status": "Approved",
    "activity": {
      "code": "62090",
      "description": "Other information technology service activities",
      "classification": "SIC07"
    },
    "registration_number": "123456879",
    "country": "GB",
    "vat_number": "vat_number",
    "address": {
      "type": "Registered Address",
      "simpleValue": "Test 21",
      "street": "Test STREET",
      "houseNumber": "4",
      "city": "LONDON",
      "postalCode": "code",
      "province": "LONDON",
      "directMarketingOptOut": false,
      "country": "GB"
    },
    "directors": {
      "currentDirectors": [
        {
          "id": "1",
          "idType": "PersonNumber",
          "name": "Test Test",
          "title": "Mr",
          "firstName": "Test",
          "middleName": "Test",
          "surname": "Test",
          "address": {
            "type": "Service Address",
            "simpleValue": "Test 21",
            "street": "test Street",
            "city": "London",
            "postalCode": "code"
          },
          "gender": "Male",
          "dateOfBirth": "1990-01-01T00:00:00Z",
          "nationality": "British",
          "directorType": "Person",
          "positions": [
            {
              "dateAppointed": "2025-11-29T00:00:00Z",
              "positionName": "Director"
            }
          ],
          "additionalData": {
            "presentAppointments": 1,
            "disqualified": false,
            "disqualifiedException": false,
            "occupation": "DIRECTOR"
          }
        }
      ],
      "previousDirectors": [
        {
          "id": "2",
          "idType": "PersonNumber",
          "name": "Test Test",
          "title": "Ms",
          "address": {
            "simpleValue": "Test 21",
            "street": "test Street",
            "city": "London",
            "postalCode": "code"
          },
          "gender": "Female",
          "dateOfBirth": "1970-01-01T00:00:00Z",
          "nationality": "United Kingdom",
          "directorType": "Person",
          "positions": [
            {
              "dateAppointed": "2017-12-05T00:00:00Z",
              "positionName": "Director"
            }
          ],
          "additionalData": {
            "presentAppointments": 0,
            "previousAppointments": 1,
            "dissolvedAppointments": 0,
            "disqualified": false,
            "disqualifiedException": false,
            "occupation": "DIRECTOR"
          },
          "resignationDate": "2020-06-27T00:00:00Z"
        }
      ]
    },
    "owners_details": {
      "issuedShareCapital": {
        "currency": "GBP",
        "value": 100
      },
      "numberOfSharesIssued": 100,
      "shareHolders": [
        {
          "name": "Test LTD",
          "surname": "Test LTD",
          "shareholderType": "Company",
          "shareType": "ORDINARY",
          "currency": "GBP",
          "totalValueOfSharesOwned": 100,
          "totalNumberOfSharesOwned": 100,
          "percentSharesHeld": 100,
          "shareClasses": [
            {
              "shareType": "ORDINARY",
              "currency": "GBP",
              "valuePerShare": 1,
              "jointlyOwned": false,
              "numberOfSharesOwned": 100,
              "valueOfSharesOwned": 100,
              "additionalData": {
                "percentSharesHeld": 100,
                "votingRights": "Undisclosed"
```

```
            }
          }
        ]
      }
    ]
  },
  "owners_structure": {
    "ultimateParent": {
      "country": "GB",
      "id": "GB-0-1234578",
      "name": "Test 2 LTD",
      "type": "NotSet",
      "status": "Active",
      "registrationNumber": "1234578",
      "address": {
        "simpleValue": "21 Test str.",
        "postalCode": "1234"
      }
    },
    "immediateParent": {
      "country": "GB",
      "id": "GB-0-1234578",
      "name": "Test 2 LTD",
      "type": "NotSet",
      "status": "Active",
      "registrationNumber": "1234578",
      "address": {
        "simpleValue": "21 Test str.",
        "postalCode": "1234"
      }
    },
    "subsidiaryCompanies": [
      {
        "country": "GB",
        "id": "GB-0-1234578",
        "name": "Test 3 LTD",
        "type": "NotSet",
        "status": "Active",
        "registrationNumber": "1234578",
        "address": {
          "simpleValue": "212 Test str.",
          "postalCode": "1234"
        }
      }
    ]
  },
  "extended_owners_structure": [
    {
      "country": "GB",
      "id": "GB-0-1234578",
      "safeNumber": "UK12345",
      "companyName": "Test LTD",
      "status": "Active",
      "registrationNumber": "1234578",
      "level": 1,
      "latestAnnualAccounts": 1,
      "address": {
        "simpleValue": "2 Test str.",
        "postalCode": "1234"
      }
    },
    {
      "country": "GB",
      "id": "GB-0-1234578",
      "safeNumber": "UK12345",
      "companyName": "Test 2 LTD",
      "status": "Active",
      "registrationNumber": "1234578",
      "level": 1,
      "latestAnnualAccounts": 1,
      "address": {
        "simpleValue": "21 Test str.",
        "postalCode": "1234"
      }
    },
    {
      "country": "GB",
      "id": "GB-0-1234578",
      "safeNumber": "UK12345",
      "companyName": "Test 3 LTD",
      "status": "Active",
      "registrationNumber": "1234578",
      "level": 1,
      "latestAnnualAccounts": 1,
      "address": {
        "simpleValue": "212 Test str.",
        "postalCode": "1234"
      }
    }
  ],
  "persons_with_significant_control": {
    "activePSC": [
      {
        "title": "Mr",
        "name": "Test Test",
        "personType": "Person",
        "address": {
          "simpleValue": "Test 21",
          "street": "Test street",
          "houseNumber": "1",
          "city": "Manchester",
          "postalCode": "code"
        },
        "country": "England",
        "dateOfBirth": "1982-09-01T00:00:00Z",
        "kind": "individual-person-with-significant-control",
        "countryOfResidence": "England",
        "nationality": "British",
        "natureOfControl": "ownership-of-shares-25-to-50-percent,voting-rights-25-to-50-percent",
        "notifiedOn": "2017-12-05T00:00:00Z",
        "insertDate": "2025-06-26T20:52:27Z"
      }
    ],
    "ceasedPSC": [
      {
        "name": "Test Test",
        "personType": "Person",
        "address": {
          "simpleValue": "Test 21",
          "street": "Test str",
          "houseNumber": "524",
          "city": "London",
          "postalCode": "code"
        },
        "country": "England",
        "dateOfBirth": "1978-03-01T00:00:00Z",
        "kind": "individual-person-with-significant-control",
        "countryOfResidence": "England",
        "nationality": "British",
        "natureOfControl": "significant-influence-or-control",
```

```
          "notifiedOn": "2016-05-06T00:00:00Z",
          "ceasedOn": "2017-12-05T00:00:00Z",
          "insertDate": "2025-06-26T21:22:04Z"
        }
      ]
    }
  }
}
```


Successful Response Parameters

Parameter	Type	Description
code	integer	For a successful response, an response code of `0` is returned. For other response codes, see below.
message	string(255)	code description, `Successful Response` for code - `0`
technical_message	string(255)	`Successful Response`, or technical error description
status	string(255)	Status of verification, Check Available Statuses Types
verification_data	object	Contains additional data for the business like `business_name`, `registered_name`, `status`, `activity`, `address`, `directors`, `owners_details`, `owners_structure,` extended_owners_structure`,` persons_with_significant_control`

LIST BUSINESS DOCUMENT

Get a list of documents related to the business entity.

`GET /api/v1/businesses/:business_id/documents`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/businesses/:business_id/documents \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
business_id	required	string(255)	The unique identifier of the Business.

`required* = conditionally required`

Successful Response


```
{
  "code": "0",
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "approved",
  "documents": [
    {
      "id": "ABC1234",
      "type": "Type",
      "code": "Code",
      "description": "Test Document"
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
code	integer	For a successful response, an response code of `0` is returned. For other response codes, see below.
message	string(255)	code description, `Successful Response` for code - `0`
technical_message	string(255)	`Successful Response`, or technical error description
status	string(255)	Status of verification, Check Available Statuses Types
documents	object	Contains array of additional data for documents `id`, `type`, `description`, `code`.

BUSINESS DOCUMENT

Get a specific document related to the business entity.

`GET /api/v1/businesses/:business_id/documents/:id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.kyc.emerchantpay.net/api/v1/businesses/:business_id/documents/:id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
business_id	required	string(255)	The unique identifier of the Business.
id	required	string(255)	The unique identifier of the Document returned in the list of documents.

`required* = conditionally required`

Successful Response


```
{
  "code": "0",
  "message": "Successful Response",
  "technical_message": "Successful Response",
  "status": "approved",
  "document": "document"
}
```


Successful Response Parameters

Parameter	Type	Description
code	integer	For a successful response, an response code of `0` is returned. For other response codes, see below.
message	string(255)	code description, `Successful Response` for code - `0`
technical_message	string(255)	`Successful Response`, or technical error description

status	string(255)	Status of verification, Check Available Statuses Types
document	string	The document as a text.

Genesis Fx Services

General Info

Genesis Fx(Forex) Services provides the ability to retrieve up-to-date Fx rates. The API is synchronous and is based on RESTFul practices. Be sure to set Content-type: application/json in your headers.

To interact with the Fx API, you need to provide login credentials using standard HTTP Basic Authentication. (credentials can be found in your Admin interface.)

Get Tiers

This call is used to return all Tiers that are related to your account.

`GET /v1/fx/tiers`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/fx/tiers \
  -X GET \
```

Successful Response

Response

```
[
  {
    "id": 1,
    "name": "Tier Name",
    "description": "Tier Description",
    "tier_id": "Tier Identifier",
    "enabled": true
  }
]
```

Successful Response Parameters

Parameter	Type	Description
id	number	tier id - 1
name	string	name of the tier
description	string	description of the tier
tier_id	string	identification of the tier
enabled	boolean	state of the tier

Get Tier

This call is used to return information about selected Tier for your merchant.

`GET /v1/fx/tiers/:id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/fx/tiers/1 \
  -X GET \
```

Successful Response

Response

```
{
  "id": 1,
  "name": "Tier Name",
  "description": "Tier Description",
  "tier_id": "Tier Identifier",
  "enabled": true
}
```

Successful Response Parameters

Parameter	Type	Description
id	number	tier id - 1
name	string	name of the tier
description	string	description of the tier
tier_id	string	identification of the tier
enabled	boolean	state of the tier

Get Rates

This call is used to return all rates for Tier.

`GET /v1/fx/tiers/:tier_id/rates`

Note: `:tier_id` is the ID of Tier, not to be mistaken with `:tier_id` of the same entity.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/fx/tiers/1/rates \
  -X GET \
```

Successful Response

Response

```
[
  {
    "id": 2,
    "source_currency": "AUD",
    "target_currency": "EUR",
    "trading_rate": 0.0763
  }
]
```

Successful Response Parameters

Parameter	Type	Description
id	number	rate id - 2
source_currency	string	source currency of the rate
target_currency	string	target currency of the rate
trading_rate	float	trading rate

Get Rate

This call is used to return information about selected Rate for merchant. `GET /v1/fx/tiers/:tier_id/rates/:id`

Note: `:tier_id` is the ID of Tier, not to be mistaken with `:tier_id` of the same entity.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/fx/tiers/1/rates/1 \
  -X GET \
```

Successful Response

Response

```
{
  "id": 1,
  "source_currency": "CHF",
  "target_currency": "USD",
  "trading_rate": 1.0763
}
```

Successful Response Parameters

Parameter	Type	Description
id	number	rate id - 1
source_currency	string	source currency of the rate
target_currency	string	target currency of the rate
trading_rate	float	trading rate

Search Rate

This call is used to return information about selected Rate by currency pair.

`POST /v1/fx/tiers/:tier_id/rates/search`

Note: `:tier_id` is the ID of Tier, not to be mistaken with `:tier_id` of the same entity.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/fx/tiers/:tier_id/rates/search \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "source_currency": "EUR",
   "target_currency": "USD"
 }'
```

Request Parameters

Parameter	Required	Format	Description
source_currency	required	string	source currency
target_currency	required	string	target currency

`required* = conditionally required`

Successful Response

Response

```
{
  "id": 1,
  "source_currency": "Tier Name",
  "target_currency": "Tier Description",
  "trading_rate": "Tier Identifier",
  "enabled": null
}
```

Successful Response Parameters

Parameter	Type	Description

id	number	rate id - 1
source_currency	string	source currency of the rate
target_currency	string	target currency of the rate
trading_rate	string	trading rate

Consumers

Introduction

The Consumer entity brings Tokenization, Transactions and Web Payment Forms (WPF) together. It is a representation of a customer that can serve different purposes. A consumer is identified by providing both consumer ID and email. It is *explicitly* created via our Consumer API or *implicitly* by providing `customer_email` in either Transactions or WPF APIs. The main purpose of consumers is to group web payment forms and payment transactions. Using the merchant console, one can track consumers and find high-volume ones. The other role of consumers is to provide simplified, one-step tokenization of cardholder details. For Processing API that means securely storing card data in exchange for a token, which can be used for future payments. For WPF, customers can choose either to use previously stored cards or remember a new payment method.

Consumer API

CREATE CONSUMER

Creates a consumer based on email address. Optionally, one can provide billing and shipping address. Addresses will be used, if none given, in Processing or WPF APIs.

Request

```
curl https://staging.gate.emerchantpay.net/v1/create_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <create_consumer_request>
   <email>consumer@email.com</email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <shipping_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10001</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </shipping_address>
 </create_consumer_request>'
```

Request Parameters

Parameter	Required	Format	Description
email	required	email address	The consumer email address must be unique. If another consumer exists with this email address, the request will be rejected.
billing_address	optional		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <create_consumer_response>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <status>enabled</status>
 </create_consumer_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference
email	email address	Consumer email address
status	string	Status of the consumer

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<create_consumer_response>
  <status>error</status>
  <code>330</code>
  <technical_message>Invalid email format!</technical_message>
  <message>Something went wrong, please contact support!</message>
</create_consumer_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the consumer
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

RETRIEVE CONSUMER

Retrieves consumer details based on consumer id or email.

Request

```
curl https://staging.gate.emerchantpay.net/v1/retrieve_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<retrieve_consumer_request>
  <consumer_id>123456</consumer_id>
</retrieve_consumer_request>'
```

Request

```
curl https://staging.gate.emerchantpay.net/v1/retrieve_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<retrieve_consumer_request>
  <email>consumer@email.com</email>
</retrieve_consumer_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference. Required if the email is not provided
email	required	email address	Consumer email address. Required if the consumer_id is not provided

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retrieve_consumer_response>
  <consumer_id>123456</consumer_id>
  <email>consumer@email.com</email>
  <status>enabled</status>
</retrieve_consumer_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference
email	email address	Consumer email address
status	string	Status of the consumer

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retrieve_consumer_response>
  <status>error</status>
  <code>702</code>
  <technical_message>Consumer not found!</technical_message>
  <message>Something went wrong, please contact support!</message>
</retrieve_consumer_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the consumer
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

UPDATE CONSUMER

Updates consumer email and addresses.

Request

```
curl https://staging.gate.emerchantpay.net/v1/update_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <update_consumer_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <shipping_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10001</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </shipping_address>
 </update_consumer_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	email address	New email address
billing_address	optional		See Required vs Optional API params for details
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166
shipping_address	optional		
first_name	optional	string(255)	Customer first name
last_name	optional	string(255)	Customer last name
address1	optional	string(255)	Primary address
address2	optional	string(255)	Secondary address
zip_code	optional	string	ZIP code
city	optional	string(255)	City
state	optional	string(2)	State code in ISO 3166-2, required for USA and Canada
country	optional	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <update_consumer_response>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <status>enabled</status>
 </update_consumer_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference
email	email address	Consumer email address
status	string	Status of the consumer

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <update_consumer_response>
   <status>error</status>
   <code>702</code>
   <technical_message>Consumer not found!</technical_message>
   <message>Something went wrong, please contact support!</message>
 </update_consumer_response>
```

Error Response Parameters

Parameter	Type	Description

status	string	Status of the consumer
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

DISABLE CONSUMER

Disable consumer from usage until further action.

Request

```
curl https://staging.gate.emerchantpay.net/v1/disable_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <disable_consumer_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
 </disable_consumer_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	email address	Consumer email address

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <disable_consumer_response>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <status>disabled</status>
 </disable_consumer_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference
email	email address	Consumer email address
status	string	Status of the consumer

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <disable_consumer_response>
   <status>error</status>
   <code>702</code>
   <technical_message>Consumer not found!</technical_message>
   <message>Something went wrong, please contact support!</message>
 </disable_consumer_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the consumer
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

ENABLE CONSUMER

Enable consumer that was disabled in the past.

Request

```
curl https://staging.gate.emerchantpay.net/v1/enable_consumer/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <enable_consumer_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
 </enable_consumer_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	email address	Consumer email address

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <enable_consumer_response>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <status>enabled</status>
 </enable_consumer_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference
email	email address	Consumer email address
status	string	Status of the consumer

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<enable_consumer_response>
  <status>error</status>
  <code>702</code>
  <technical_message>Consumer not found!</technical_message>
  <message>Something went wrong, please contact support!</message>
</enable_consumer_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the consumer
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

GET CONSUMER CARDS

Get previously tokenized card details for a consumer.

Request

```
curl https://staging.gate.emerchantpay.net/v1/get_consumer_cards/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<get_consumer_cards_request>
  <consumer_id>123456</consumer_id>
  <email>consumer@email.com</email>
</get_consumer_cards_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	email address	Consumer email address

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<get_consumer_cards_response>
  <total>1</total>
  <card>
    <card_number>409603...0106</card_number>
    <card_holder>Travis Pastrana</card_holder>
    <expiration_month>12</expiration_month>
    <expiration_year>2026</expiration_year>
    <card_brand>master</card_brand>
  </card>
</get_consumer_cards_response>
```

Successful Response Parameters

Parameter	Type	Description
total	string(255)	Number of non-expired consumer cards
card		
card_number	string(13..19)	Masked credit card number
card_holder	string(255)	Full name of customer as printed on credit card (first name and last name at least)
expiration_month	MM	Expiration month as printed on credit card
expiration_year	YYYY	Expiration year as printed on credit card
card_brand	string	Credit card brand

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<get_consumer_cards_response>
  <status>error</status>
  <code>702</code>
  <technical_message>Consumer not found!</technical_message>
  <message>Something went wrong, please contact support!</message>
</get_consumer_cards_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the consumer
code	integer	Error code according to Error code table

technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

Managed Recurring

Introduction

Managed Recurring provides the option to automatically schedule recurring transactions for a specific day and time. Managed Recurring is available after additional configuration.

Managed Recurring API

Managed Recurring JSON API allows merchants to fetch all or single managed recurring item or to cancel a subscription.

FETCH ALL MANAGED RECURRING ITEMS

Fetch all active managed recurring items for a merchant.

`GET /v1/managed_recurring/items`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/managed_recurring/items \
  -X GET \
```

Successful Response

Response

```
{
  "managed_recurring_items": [
    {
      "unique_id": "527b78f60234b8a92103faa45515cdb1",
      "interval": "months",
      "period": 1,
      "amount": "5000.0",
      "max_count": 0,
      "current_count": 0,
      "first_date": "2025-04-15",
      "next_date": "2025-04-20",
      "time_of_day": 0
    },
    {
      "unique_id": "7a19d8a97712ab918b6541569ff2c4d0",
      "interval": "months",
      "period": 1,
      "amount": "5000.0",
      "max_count": 0,
      "current_count": 0,
      "first_date": "2025-04-20",
      "next_date": "2025-04-21",
      "time_of_day": 0
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
unique_id	string(255)	The unique id of the managed recurring item
interval	String(6)	The interval type for the period: **days** or **months**. The default value is **days**
period	Integer	Rebill period in days(30) or months(12).
amount	Float	Amount in major currency unit for the recurring transactions.
max_count	Integer	Maximum number of times a recurring will occur.
current_count	Integer	Current number of times a recurring already occur.
first_date	YYYY-MM-DD	Specifies the date of the first recurring event.
next_date	YYYY-MM-DD	Specifies the date of the next recurring event.
time_of_day	Integer	Specifies the UTC hour in the day for the execution of the recurring transaction.

FETCH SINGLE MANAGED RECURRING ITEM

Fetch a single active managed recurring item for a merchant by item unique ID.

`GET /v1/managed_recurring/items/:unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/managed_recurring/items/527b78f60234b8a92103faa45515cdb1 \
  -X GET \
```

Successful Response

Response

```
{
  "managed_recurring_item": {
    "unique_id": "527b78f60234b8a92103faa45515cdb1",
    "interval": "months",
    "period": 1,
    "amount": "5000.0",
    "max_count": 0,
    "current_count": 0,
    "first_date": "2025-04-15",
    "next_date": "2025-04-20",
    "time_of_day": 0
  }
}
```

Successful Response Parameters

Parameter	Type	Description
unique_id	string(255)	The unique id of the managed recurring item
interval	String(6)	The interval type for the period: **days** or **months**. The default value is **days**
period	Integer	Rebill period in days(30) or months(12).
amount	Float	Amount in major currency unit for the recurring transactions.
max_count	Integer	Maximum number of times a recurring will occur.
current_count	Integer	Current number of times a recurring already occur.
first_date	YYYY-MM-DD	Specifies the date of the first recurring event.
next_date	YYYY-MM-DD	Specifies the date of the next recurring event.
time_of_day	Integer	Specifies the UTC hour in the day for the execution of the recurring transaction.

CANCEL MANAGED RECURRING ITEM

Cancel a managed recurring item by unique ID.

`DELETE /v1/managed_recurring/items/:unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/managed_recurring/items/527b78f60234b8a92103faa45515cdb1 \
  -X DELETE \
```

On a successful cancellation, the API will return HTTP status **204 No Content**

How to use managed recurring in Processing API

REQUESTS

Merchants can send managed recurring params in the request when creating **Init Recurring Sale** or **Init Recurring Sale3D** transactions via our Processing API.

Managed Recurring

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <card_holder>Travis Pastrana</card_holder>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <managed_recurring>
     <mode>automatic</mode>
     <interval>days</interval>
     <first_date>2021-12-18</first_date>
     <time_of_day>5</time_of_day>
     <period>22</period>
     <amount>500</amount>
     <max_count>10</max_count>
   </managed_recurring>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
managed_recurring	required		
mode	required	String	Fill in with '**automatic**'. This indicates that the gateway will automatically manage the subsequent recurring transactions.
interval	optional	String(6)	The interval type for the period: **days** or **months**. The default value is **days**
first_date	optional	String(10)	Specifies the date of the first recurring event in the future, default value is date of creation + period. The format is ISO 8601 date format YYYY-MM-DD.
time_of_day	optional	Integer	Specifies the UTC hour in the day for the execution of the recurring transaction, default value 0.
period	required	Integer	Rebill period in days(30) or months(12).
amount	optional	Integer	Amount for the recurring transactions.
max_count	optional	Integer	Maximum number of times a recurring will occur. Omit this parameter for unlimited recurring.

`required* = conditionally required`

How to use managed recurring in WPF API

REQUESTS

Merchants can send managed recurring params in the request when creating **Init Recurring Sale** and **Init Recurring Sale3D** transactions via our WPF API.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
```

```
    <description>You are about to buy 3 shoes at www.shoes.com!</description>
    <notification_url>https://www.example.com/notification</notification_url>
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
    <amount>100</amount>
    <currency>USD</currency>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <lifetime>60</lifetime>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <risk_params>
      <user_id>123456</user_id>
    </risk_params>
    <transaction_types>
      <transaction_type>
        <name>init_recurring_sale</name>
        <managed_recurring>
          <mode>automatic</mode>
          <interval>days</interval>
          <first_date>2021-12-18</first_date>
          <time_of_day>5</time_of_day>
          <period>22</period>
          <amount>500</amount>
          <max_count>10</max_count>
        </managed_recurring>
      </transaction_type>
    </transaction_types>
    <remember_card>true</remember_card>
  </wpf_payment>'
```

Request Parameters

Parameter	Required	Format	Description
managed_recurring	required		
mode	required	String	Fill in with '**automatic**'. This indicates that the gateway will automatically manage the subsequent recurring transactions.
interval	optional	String(6)	The interval type for the period: **days** or **months**. The default value is **days**
first_date	optional	String(10)	Specifies the date of the first recurring event in the future, default value is date of creation + period. The format is ISO 8601 date format YYYY-MM-DD.
time_of_day	optional	Integer	Specifies the UTC hour in the day for the execution of the recurring transaction, default value 0.
period	required	Integer	Rebill period in days(30) or months(12).
amount	optional	Integer	Amount for the recurring transactions.
max_count	optional	Integer	Maximum number of times a recurring will occur. Omit this parameter for unlimited recurring.

`required* = conditionally required`

Tokenization

Introduction

Tokenization is the process of replacing sensitive cardholder data with a surrogate value ("token"). The data to be tokenized must include at least the primary account number (PAN).

Tokenization greatly reduces the sensitive data that businesses need to store, thus improving security of credit card transactions and minimizing the costs related to PCI DSS compliance.

We issue reversible non-cryptographic tokens to merchants via our Tokenization API and take care to store safely the tokenized cardholder data. Merchants are able to use the issued tokens instead of the cardholder data when creating credit card transactions via our Processing API. PCI DSS compliant merchants have also the possibility to exchange the token for the original cardholder data via our Tokenization API ("detokenization").

Tokenization API

ACCEPTED CARDHOLDER PARAMETERS

All cardholder data parameters are accepted for tokenization - card number, cardholder, expiration year, expiration month. Please note - CVV is not accepted.

CONSUMER REQUIRED

An enabled consumer is required in order to use this API. You have to create one or use existing, please check Consumer API.

TOKENIZE

Tokenizes cardholder data and issues a corresponding token. Merchants should take care to save the plain-text token value in their system as once issued it is not possible to obtain it again. Attempting to tokenize the same cardholder data will issue a new token. The token can be used in the Processing API instead of the cardholder data.

> Please note, CVV will not be stored under the tokenized cardholder data.

Request

```
curl https://staging.gate.emerchantpay.net/v1/tokenize/ \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <tokenize_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token_type>uuid</token_type>
   <card_data>
     <card_number>4200000000000000</card_number>
     <card_holder>John Doe</card_holder>
     <expiration_month>05</expiration_month>
     <expiration_year>2026</expiration_year>
   </card_data>
   <scheme_tokenized>true</scheme_tokenized>
 </tokenize_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token_type	required	uuid	Token type format
scheme_tokenized	required*	"true"	Required when a Card Scheme Tokenization will be used
card_data	required		
card_number	required	string(13..19)	Complete credit/debit card number of customer
card_holder	optional	string(255)	Full name of customer as printed on credit card (first name and last name at least)
expiration_month	optional	MM	Expiration month as printed on credit card
expiration_year	optional	YYYY	Expiration year as printed on credit card

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<tokenize_response>
  <status>active</status>
  <token_id>34567</token_id>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <token_type>uuid</token_type>
  <consumer_id>123456</consumer_id>
</tokenize_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token_id	string(32)	Unique token id
token	string(36)	Plain-text token value
token_type	uuid	Token type format
consumer_id	string(10)	Consumer unique reference
scheme_token	string(13..19)	Tokenized version of the PAN also called DPAN.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<tokenize_response>
  <status>error</status>
  <code>720</code>
  <technical_message>Invalid token type!</technical_message>
  <message>Something went wrong, please contact support!</message>
</tokenize_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

RETOKENIZE

Retokenization of an existing internal token by attaching a scheme-generated token(DPAN)

Request

```
curl https://staging.gate.emerchantpay.net/v1/retokenize/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <retokenize_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
 </retokenize_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retokenize_response>
  <consumer_id>123456</consumer_id>
  <status>active</status>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
```

```
  <token_id>34567</token_id>
  <token_type>uuid</token_type>
  <scheme_token>4789120978473762</scheme_token>
</retokenize_response>
```

Successful Response Parameters

Parameter	Type	Description
consumer_id	string(10)	Consumer unique reference. See Consumers
status	string	Status of the token
token	string(36)	Plain-text token value
token_id	string(32)	Unique token id
token_type	uuid	Token type format
scheme_token	string(13..19)	Tokenized version of the PAN also called DPAN.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<retokenize_response>
  <status>error</status>
  <code>730</code>
  <technical_message>Invalid token!</technical_message>
  <message>Something went wrong, please contact support!</message>
</retokenize_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

DETOKENIZE

Exchanges the token with the tokenized cardholder data and scheme tokenization data

Request

```
curl https://staging.gate.emerchantpay.net/v1/detokenize/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<detokenize_request>
  <consumer_id>123456</consumer_id>
  <email>consumer@email.com</email>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <token_type>uuid</token_type>
</detokenize_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<detokenize_response>
  <status>active</status>
  <token_id>34567</token_id>
  <token_type>uuid</token_type>
  <card_data>
    <card_number>4200000000000000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_month>05</expiration_month>
    <expiration_year>2026</expiration_year>
  </card_data>
  <scheme>
    <token>4960305492019677</token>
    <token_expiration_month>5</token_expiration_month>
    <token_expiration_year>2030</token_expiration_year>
  </scheme>
</detokenize_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token_id	string(32)	Unique token id
token	string(36)	Plain-text token value
token_type	uuid	Token type format
card_data		
card_number	string(13..19)	Complete credit/debit card number of customer
card_holder	string(255)	Full name of customer as printed on credit card (first name and last name at least)

expiration_month	MM	Expiration month as printed on credit card
expiration_year	YYYY	Expiration year as printed on credit card
scheme		The card scheme of the scheme tokenized PAN. It can be one of “visa”, “mastercard” or “testscheme”. See Tokenization
token	string(13..19)	Complete DPAN associated with the card number(FPAN)
token_expiration_month	MM	Expiration month of the DPAN
token_expiration_year	YYYY	Expiration year of the DPAN

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<detokenize_response>
  <status>error</status>
  <code>730</code>
  <technical_message>Invalid token!</technical_message>
  <message>Something went wrong, please contact support!</message>
</detokenize_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

UPDATE TOKEN

Updates the tokenized data corresponding to an existing valid token.

> Please note, PAN can't be updated

Request

```
curl https://staging.gate.emerchantpay.net/v1/update_token/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <update_token_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
   <card_data>
     <card_number>4200000000000000</card_number>
     <card_holder>John Doe</card_holder>
     <expiration_month>05</expiration_month>
     <expiration_year>2026</expiration_year>
   </card_data>
 </update_token_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format
card_data	required		
card_number	required	string(13..19)	Complete credit/debit card number of customer
card_holder	optional	string(255)	Full name of customer as printed on credit card (first name and last name at least)
expiration_month	optional	MM	Expiration month as printed on credit card
expiration_year	optional	YYYY	Expiration year as printed on credit card

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_token_response>
  <status>active</status>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <token_type>uuid</token_type>
</update_token_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token	string(36)	Plain-text token value
token_type	uuid	Token type format

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_token_response>
  <status>error</status>
```

```
  <code>730</code>
  <technical_message>Invalid token!</technical_message>
  <update_token_response>message'</update_token_response>
</update_token_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

CRYPTOGRAM

Get cryptogram on behalf of a token that will be used for the authorization.

Request

```
curl https://staging.gate.emerchantpay.net/v1/cryptogram/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <cryptogram_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
   <transaction_reference>123456789</transaction_reference>
   <scheme_tokenized>true</scheme_tokenized>
 </cryptogram_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format
transaction_reference	required	string(255)	Unique transaction reference identifier defined by merchant
scheme_tokenized	required	"true"	Required when a Card Scheme Tokenization will be used

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <cryptogram_response>
   <cryptogram>FSLNcscK+6HuZE5x7lIA5NZnxWY=</cryptogram>
   <scheme>Visa</scheme>
   <scheme_token>4200000000000000</scheme_token>
   <scheme_tokenized>true</scheme_tokenized>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <token_id>34567</token_id>
   <eci>05</eci>
 </cryptogram_response>
```

Successful Response Parameters

Parameter	Type	Description
cryptogram	string(32)	Cryptogram to be included in the authorization with the acquirer. See Tokenization
scheme	string(10)	The card scheme of the scheme tokenized PAN. It can be one of “visa”, “mastercard” or “testscheme”. See Tokenization
scheme_token	string(13..19)	Tokenized version of the PAN also called DPAN.
scheme_tokenized	"true"	Required when a Card Scheme Tokenization will be used
token	string(36)	Plain-text token value
expiration_month	MM	Expiration month as printed on credit card
expiration_year	YYYY	Expiration year as printed on credit card
token_id	string(32)	Unique token id
eci	string(2)	Electronic Commerce Indicator

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <cryptogram_response>
   <status>error</status>
   <code>720</code>
   <technical_message>Invalid token type!</technical_message>
   <message>Something went wrong, please contact support!</message>
 </cryptogram_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

message	string(255)	Human readable error message which can be displayed to users.

VALIDATE TOKEN

Validates if a token is active, owned by a merchant, etc.

Request

```
curl https://staging.gate.emerchantpay.net/v1/validate_token/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <validate_token_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
 </validate_token_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <validate_token_response>
   <status>active</status>
   <token_id>34567</token_id>
   <token_type>uuid</token_type>
 </validate_token_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token_id	string(32)	Unique token id
token_type	uuid	Token type format

Error Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <validate_token_response>
   <status>error</status>
   <code>720</code>
   <technical_message>Invalid token type!</technical_message>
   <message>Something went wrong, please contact support!</message>
 </validate_token_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

DELETE TOKEN

Deletes a token.

Request

```
curl https://staging.gate.emerchantpay.net/v1/delete_token/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <delete_token_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
 </delete_token_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<delete_token_response>
  <status>active</status>
  <token_id>34567</token_id>
  <token_type>uuid</token_type>
</delete_token_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token_id	string(32)	Unique token id
token_type	uuid	Token type format

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<delete_token_response>
  <status>error</status>
  <code>720</code>
  <technical_message>Invalid token type!</technical_message>
  <message>Something went wrong, please contact support!</message>
</delete_token_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

GET CARD

Exchanges the token with the tokenized masked cardholder data

Request

```
curl https://staging.gate.emerchantpay.net/v1/get_card/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <get_card_request>
   <consumer_id>123456</consumer_id>
   <email>consumer@email.com</email>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <token_type>uuid</token_type>
 </get_card_request>'
```

Request Parameters

Parameter	Required	Format	Description
consumer_id	required	string(10)	Consumer unique reference
email	required	e-mail address	Consumer e-mail address
token	required	string(36)	Plain-text token value
token_type	required	uuid	Token type format

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<get_card_response>
  <status>active</status>
  <token_id>34567</token_id>
  <token_type>uuid</token_type>
  <card_data>
    <card_number>420000...0000</card_number>
    <card_holder>John Doe</card_holder>
    <expiration_month>05</expiration_month>
    <expiration_year>2026</expiration_year>
    <card_brand>visa</card_brand>
  </card_data>
</get_card_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string	Status of the token
token_id	string(32)	Unique token id
token	string(36)	Plain-text token value
token_type	uuid	Token type format
card_data		
card_number	string(13..19)	Complete credit/debit card number of customer
card_holder	string(255)	Full name of customer as printed on credit card (first name and last name at least)
expiration_month	MM	Expiration month as printed on credit card
expiration_year	YYYY	Expiration year as printed on credit card

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<detokenize_response>
  <status>error</status>
  <code>730</code>
  <technical_message>Invalid token!</technical_message>
  <message>Something went wrong, please contact support!</message>
</detokenize_response>
```

Error Response Parameters

Parameter	Type	Description
status	string	Status of the token
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

How to tokenize cardholder data in Processing API

In order to tokenize card details you need to set the `remember_card` flag to "true".

CREATE A CONSUMER

Please provide `customer_email` in addition to cardholder details and the `remember_card` flag. This will create a consumer and tokenize cardholder details. `consumer_id` and `token` will be returned in the response and notification. `consumer_id` will be returned in the reconcile response.

Request

```
curl https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <remember_card>true</remember_card>
 </payment_transaction>'
```

USE EXISTING CONSUMER

Please provide `consumer_id` and `customer_email` in addition to cardholder details and the `remember_card` flag. An existing consumer will be used, if identified. `consumer_id` and `token` will be returned in the response and notification. `consumer_id` will be returned in the reconcile response.

Request

```
curl https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <remember_card>true</remember_card>
   <consumer_id>123456</consumer_id>
 </payment_transaction>'
```

How to use tokens in Processing API

REQUESTS

Merchants can substitute cardholder parameters with tokens in the request when creating credit card transactions via our Processing API. Please note: merchants may choose to tokenize all cardholder parameters or only a subset. In the latter case the remaining parameters would need to be provided in the request. An enabled consumer is required to use tokens in Processing API. Please provide `consumer_id` and `customer_email` along with the `token`.

All Cardholder Parameters Have Been Tokenized

Request

```
curl https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <cvv>834</cvv>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <consumer_id>123456</consumer_id>
 </payment_transaction>'
```

Only Pan Has Been Tokenized

Request

```
curl https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN/ \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>sale</transaction_type>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <card_holder>Travis Pastrana</card_holder>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <consumer_id>123456</consumer_id>
 </payment_transaction>'
```

How to tokenize cardholder data in WPF API

In order to offer saving a payment method for future use, set the `remember_card` flag to "true".

CREATE A CONSUMER

Please provide `customer_email` in addition to the `remember_card` flag. This will create a consumer and offer the user to save cardholder details (tokenize). `consumer_id` will be returned in the response and reconcile response. `consumer_id` and `token` will be returned in the notification.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <lifetime>60</lifetime>
   <billing_address>
     <first_name>Travis</first_name>
     <last_name>Pastrana</last_name>
     <address1>Muster Str. 12</address1>
     <zip_code>10178</zip_code>
     <city>Los Angeles</city>
     <neighborhood>Hollywood</neighborhood>
     <state>CA</state>
     <country>US</country>
   </billing_address>
   <risk_params>
     <user_id>123456</user_id>
   </risk_params>
   <transaction_types>
     <transaction_type>authorize</transaction_type>
     <transaction_type>sale</transaction_type>
   </transaction_types>
   <remember_card>true</remember_card>
 </wpf_payment>'
```

USE EXISTING CONSUMER

Please provide `consumer_id` and `customer_email` in addition to the `remember_card` flag. An existing consumer will be used, if identified, and offer the user to save cardholder details (tokenize). `consumer_id` will be returned in the response and reconcile response. `consumer_id` and `token` will be returned in the notification.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <wpf_payment>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <description>You are about to buy 3 shoes at www.shoes.com!</description>
   <notification_url>https://www.example.com/notification</notification_url>
   <return_success_url>http://www.example.com/success</return_success_url>
   <return_failure_url>http://www.example.com/failure</return_failure_url>
   <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
   <amount>100</amount>
   <currency>USD</currency>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
```

```
    <lifetime>60</lifetime>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <risk_params>
      <user_id>123456</user_id>
    </risk_params>
    <transaction_types>
      <transaction_type>authorize</transaction_type>
      <transaction_type>sale</transaction_type>
    </transaction_types>
    <remember_card>true</remember_card>
    <consumer_id>123456</consumer_id>
  </wpf_payment>'
```

How to use tokens in WPF API

Please provide `consumer_id` and `customer_email`. An existing consumer will be used, if identified, and offer the user to select a previously stored card for payment.

Request

```
curl https://staging.wpf.emerchantpay.net/wpf \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
  <?xml version="1.0" encoding="UTF-8"?>
  <wpf_payment>
    <transaction_id>119643250547501c79d8295</transaction_id>
    <usage>40208 concert tickets</usage>
    <description>You are about to buy 3 shoes at www.shoes.com!</description>
    <notification_url>https://www.example.com/notification</notification_url>
    <return_success_url>http://www.example.com/success</return_success_url>
    <return_failure_url>http://www.example.com/failure</return_failure_url>
    <return_cancel_url>http://www.example.com/cancel.html</return_cancel_url>
    <amount>100</amount>
    <currency>USD</currency>
    <customer_email>travis@example.com</customer_email>
    <customer_phone>+1987987987987</customer_phone>
    <lifetime>60</lifetime>
    <billing_address>
      <first_name>Travis</first_name>
      <last_name>Pastrana</last_name>
      <address1>Muster Str. 12</address1>
      <zip_code>10178</zip_code>
      <city>Los Angeles</city>
      <neighborhood>Hollywood</neighborhood>
      <state>CA</state>
      <country>US</country>
    </billing_address>
    <risk_params>
      <user_id>123456</user_id>
    </risk_params>
    <transaction_types>
      <transaction_type>authorize</transaction_type>
      <transaction_type>sale</transaction_type>
    </transaction_types>
    <consumer_id>123456</consumer_id>
  </wpf_payment>'
```

Supported transaction types

All transaction types accepting cardholder data are supported - Account Verification, Authorize, Authorize3D, Sale, Sale3D, InitRecurringSale, InitRecurringSale3D, Payout, Intersolve, Fashioncheque.

Importation of external tokens and card details

INPUT CSV FILE FORMAT

CSV file headers:

Header	req?	Description
token	required	Plain-text token value (merchant/PSP token to migrate to us)
token_type	optional	Token type format
status	optional	Status of the token
card_number	required	Credit card number
card_holder	required	Full name of customer as printed on cc (first name and last name at least)
expiration_month	required	Expiration month as printed on credit card
expiration_year	required	Expiration year as printed on credit card
email	required	Customer email
first_name	optional	Customer first name used for billing address details
last_name	optional	Customer last name used for billing address details
address1	optional	Customer primary address used for billing address details
address2	optional	Customer secondary address used for billing address details
zip_code	optional	Zip code used for billing address details
city	optional	Customer city used for billing address details
state	optional	State code in ISO 3166-2, used for billing address details
country	optional	Country code in ISO 3166 used for billing address details

CSV file delimiter must be ',' (comma).

ENCRYPTION OF THE CSV FILE

The CSV contains sensitive data and therefore it must be encrypted. A public GPG key should be used for this purpose.

Command to encrypt the file. It will generate encrypted file ending with .gpg extension:

```
gpg --encrypt --recipient test@email.com test_token_file.csv
```

UPLOADING THE ENCRYPTED CSV FILE TO REMOTE SFTP SERVER

Once the CSV file is encrypted it must be uploaded to our remote SFTP server for processing and importing its content.

The remote SFTP connection has the following options which should be provided on demand (please, contact tech-support@emerchantpay.com for more details):

host - host where the remote SFTP server is located (ex. prod.sftp.emerchantpay.net)
user - user allowed to connect to the remote SFTP server (ex. IMPORT_CARDS_PROD_USER)
port - port listening for SFTP connections (ex. 22)
directory - directory to upload encrypted CSV files (ex. imported_cards/)
ssh_key - SSH key to authenticate the relevant user

Commands to upload the encrypted CSV file to remote SFTP server:

```
sftp -i "path-to-the-ssh-key-file" -P 22 IMPORT_CARDS_PROD_USER@prod.sftp.emerchantpay.net:imported_cards/
```

Once connected to the remote SFTP:

```
sftp> put test_tokens_file.csv.gpg
Uploading test_tokens_file.csv.gpg to /imported_cards/test_tokens_file.csv.gpg
sftp> quit
```

DOWNLOADING A RESPONSE CSV FILE FROM THE REMOTE SFTP SERVER

Once the tokens are imported in Genesis together with the relevant card details, a response CSV file would be generated. It will contain mapping between the tokens and the consumer ids and emails associated with them. They would be needed for successful usage of the imported tokens.

RESPONSE CSV FILE FORMAT

CSV file headers:

Header	Type	Description
token	string(36)	Plain-text newly generated token value
consumer_id	string(10)	ID of the created consumer entity
old_token	string	Plain-text old token value (merchant/PSP token passed to us for migration)
token_id	string(32)	ID for the newly generated token
token_type	uuid	Token type format
status	string	Status of the token

Commands to retrieve the response CSV files from the remote SFTP server:

```
sftp -i "path-to-the-ssh-key-file" -P 22 IMPORT_CARDS_PROD_USER@prod.sftp.emerchantpay.net:exchange/
```

Once connected to the remote SFTP:

```
sftp> get test_tokens_file_response.csv
Fetching /exchange/test_tokens_file_response.csv to test_tokens_file_response.csv
sftp> quit
```

Transaction API

Transaction Card Expiry Date Update API

Each card-based transaction has an expiration date, which can be updated using the Transaction Card Expiry Date Update API.

The API endpoint is suitable for recurring payments where the card has been renewed and has now a different expiration date.

Request

```
curl https://staging.gate.emerchantpay.net/v1/transaction/expiry_date/:transaction_unique_id \
  -X PUT \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <update_card_expiration_request>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
 </update_card_expiration_request>'
```

Request Parameters

Parameter	Required	Format	Description
expiration_month	required	MM	Expiration month as printed on credit card
expiration_year	required	YYYY	Expiration year as printed on credit card

`required* = conditionally required`

The provided expiration date must be in the future and after the current expiration date of the payment transaction

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_card_expiration_response>
  <status>success</status>
  <code>200</code>
  <message>Card expiry date updated successfully!</message>
</update_card_expiration_response>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the response
code	integer	Successful code (200)
message	string(255)	Human readable error message which can be displayed to users.

Error Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_card_expiration_response>
  <status>error</status>
  <code>300</code>
  <technical_message>The provided expiration date must be in the future and after the current one</technical_message>
  <message>Please check input data for errors!</message>
</update_card_expiration_response>
```

Error Response Parameters

Parameter	Type	Description
status	string(255)	Status of the response
code	integer	Error code according to Error code table
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).
message	string(255)	Human readable error message which can be displayed to users.

APM Services

Alipay Register Merchant

Introduction

Alipay Register Merchant call allows to register merchants of online payments into Alipay system or to update the registration information of merchants.

To interact with the Alipay Register Merchant API, you need to provide login credentials using standard HTTP Basic Authentication. Be sure to set Content-type: application/json in your headers. Replace terminal_id in the request with the desired terminal ID.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/alipay/register_merchant/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "merchant_type": "ENTERPRISE",
   "site_information": {
     "type": "APP",
     "url": "https://example.com",
     "name": "Example"
   },
   "contact_number": "1234567",
   "registration_number": "1234567",
   "representative_id": "1234567",
   "representative_name": "Your Name"
 }'
```

Successful Response

Response

```
 {
   "success": "true"
 }
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/alipay/register_merchant/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "merchant_type": "INDIVIDUAL",
   "site_information": {
     "type": "WEB",
     "url": "https://example.com",
     "name": "Example"
   },
   "contact_number": "1234567",
   "registration_number": "1234567",
   "shareholder_id": "1234567",
   "shareholder_name": "Your Name"
 }'
```

Request Parameters

Parameter	Required	Format	Description
merchant_type	required	string	Merchant type, the value can be INDIVIDUAL for the sole proprietorship or ENTERPRISE.
site_information	required	object	This field is in JSON object. See site_infos for details.
shareholder_id	required*	string(128)	ID or passport number, or business registration number of the primary shareholder of the merchant. Specify this field only when the merchant type is ENTERPRISE.
shareholder_name	required*	string(64)	Legal name of the primary shareholder of the merchant. Specify this field only when the merchant type is ENTERPRISE.
registration_number	required*	string(128)	Business registration number specified on the business registration document. Note: This field is not required when the merchant type is INDIVIDUAL and no registration number exists.
representative_name	required*	string(64)	Full legal name of the business owner. Specify this field only when the merchant type is INDIVIDUAL. This field is optional if the merchant type is ENTERPRISE.
representative_id	required*	string(128)	ID or passport number of the business owner. Specify this field only when the merchant type is INDIVIDUAL. This field is optional if the merchant type is ENTERPRISE.
settlement_number	optional	string(64)	Settlement bank account number of the merchant. Use letters and numbers only.
contact_number	required	string(64)	Contact phone number of the merchant, numbers and special characters +-() only.
contact_email	optional	string(128)	Contact email address of the merchant.
customer_service_number	optional	string(64)	Customer service phone number of the merchant, numbers and special characters +-() only.
customer_service_email	optional	string(128)	Customer service email address of the merchant.

`required* = conditionally required`

ALIPAY REGISTER MERCHANT SITE INFO PARAMETERS

Site info

Request Parameters

Parameter	Required	Format	Description
type	required	string	Site type. For website URL, the value of this parameter must be WEB. For app download URL, the value of this parameter must be APP. Use uppercase.
url	required	string(256)	Site URL. When site_type is WEB, pass the URL in this format: http/https + SLD + TLD. When site_type is APP, pass the APP download URL starting with http/https.
name	optional	string(512)	Site name.

`required* = conditionally required`

Klarna

Introduction

Klarna Services provides the ability for merchants to release remaining authorization, resend invoice, update order items or to update order address of a transaction.

> Klarna services requests are handled exactly like transaction requests via XML and authentication is required. Note that Klarna services can be done via transaction_id

RELEASE REMAINING AUTHORIZATION API

The URL for Release Remaining Authorization API is:

Production:

`https://gate.emerchantpay.net/klarna/release_remaining_authorization`

Staging (for integration):

`https://staging.gate.emerchantpay.net/klarna/release_remaining_authorization`

> Release Remaining Authorization service is used for approved Invoice transaction with at least one approved partial Invoice Capture transaction.
> With this call the remaining authorization amount will be released and Invoice Captures will be forbidden for the Invoice transaction.

Request

```
curl https://staging.gate.emerchantpay.net/klarna/release_remaining_authorization \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <release_remaining_authorization_request>
   <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
 </release_remaining_authorization_request>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_id	required	string(255)	Unique transaction id defined by merchant

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <release_remaining_authorization_request>
   <status>success</status>
   <technical_message>Transaction operation successful!</technical_message>
 </release_remaining_authorization_request>
```

Successful Response Parameters

Parameter	Type	Description

status	string(255)	Status of the transaction, see states
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

RESEND INVOICE API

The URL for Resend Invoice API is:

Production:

`https://gate.emerchantpay.net/klarna/resend_invoice`

Staging (for integration):

`https://staging.gate.emerchantpay.net/klarna/resend_invoice`

> Resend Invoice service is used only for approved not yet refunded Invoice Capture transaction.
> With this call Klarna will resend the invoice of the captured transaction.

Request

```
curl https://staging.gate.emerchantpay.net/klarna/resend_invoice \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <resend_invoice_request>
   <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
 </resend_invoice_request>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_id	required	string(255)	Unique transaction id defined by merchant

`required* = conditionally required`

Successful Response

Response

```
 <?xml version="1.0" encoding="UTF-8"?>
 <resend_invoice_request>
   <status>success</status>
   <technical_message>Transaction operation successful!</technical_message>
 </resend_invoice_request>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

UPDATE ORDER ITEMS API

The URL for Update Order Items API is:

Production:

`https://gate.emerchantpay.net/klarna/update_order_items`

Staging (for integration):

`https://staging.gate.emerchantpay.net/klarna/update_order_items`

> Update Order Items service is used only for approved but not yet captured Invoice transaction.
> With this call amount and associated items will be updated.

Request

```
curl https://staging.gate.emerchantpay.net/klarna/update_order_items \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <update_order_items_request>
   <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
   <amount>10000</amount>
   <items>
     <item>
       <type>physical</type>
       <reference>19-402-BG1</reference>
       <name>BatteryPowerPack</name>
       <quantity>1</quantity>
       <unit_price>5000</unit_price>
       <tax_rate>0</tax_rate>
       <total_amount>5000</total_amount>
       <total_discount_amount>0</total_discount_amount>
       <total_tax_amount>0</total_tax_amount>
     </item>
   </items>
 </update_order_items_request>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_id	required	string(255)	Unique transaction id defined by merchant
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
items	required		List with items
item_type	required	string(255)	Order line type. Possible values: Supported item types
quantity	required	integer	Non-negative. The item quantity
unit_price	required	integer	Minor units. Includes tax, excludes discount(max value: 100000000)
total_amount	required	integer	

			Includes tax and discount. Must match (quantity unit price) - total discount amount divided by quantity (max value: 100000000)
reference	optional	string(255)	Article number, SKU or similar
name	optional	string(255)	Descriptive item name
tax_rate	optional	integer	Non-negative. In percent, two implicit decimals. I.e 2500 = 25.00 percent
total_discount_amount	optional	integer	Non-negative minor units. Includes tax
total_tax_amount	optional	integer	Must be within 1 of total amount - total_amount * 10000 / (10000 + tax rate). Negative when type is discount
image_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
product_url	optional	url	URL to an image that can be later embedded in communications between Klarna and the customer. (max 1024 characters)
quantity_unit	optional	string(8)	Unit used to describe the quantity, e.g. kg, pcs... If defined has to be 1-8 characters
product_identifiers	optional		List with product identifiers
brand	optional	string(255)	The product's brand name as generally recognized by consumers. If no brand is available for a product, do not supply any value
category_path	optional	string(255)	The product's category path as used in the merchant's webshop. Include the full and most detailed category and separate the segments with ' > '
global_trade_item_number	optional	string(255)	The product's Global Trade Item Number (GTIN). Common types of GTIN are EAN, ISBN or UPC. Exclude dashes and spaces, where possible
manufacturer_part_number	optional	string(255)	The product's Manufacturer Part Number (MPN), which - together with the brand - uniquely identifies a product. Only submit MPNs assigned by a manufacturer and use the most specific MPN possible
merchant_data	optional		List with merchant data
marketplace_seller_info	optional	string(255)	Information for merchant marketplace

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_order_items_request>
  <status>success</status>
  <technical_message>Transaction operation successful!</technical_message>
</update_order_items_request>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

UPDATE ORDER ADDRESS API

The URL for Update Order Address API is:

Production:

`https://gate.emerchantpay.net/klarna/update_order_address`

Staging (for integration):

`https://staging.gate.emerchantpay.net/klarna/update_order_address`

Update Order Address service is used only for approved but not yet captured Klarna transaction.
With this call billing and shipping addresses will be updated.

Request

```
curl https://staging.gate.emerchantpay.net/klarna/update_order_address \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <update_order_address_request>
   <transaction_id>a1qf12e81eb23d0e00ffb85b1db7d152</transaction_id>
   <billing_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Berlin</city>
     <neighborhood>Lichtenberg</neighborhood>
     <country>DE</country>
   </billing_address>
   <shipping_address>
     <first_name>Barney</first_name>
     <last_name>Rubble</last_name>
     <address1>14, Nerazdelni str</address1>
     <zip_code>1407</zip_code>
     <city>Berlin</city>
     <neighborhood>Lichtenberg</neighborhood>
     <country>DE</country>
   </shipping_address>
 </update_order_address_request>'
```

Request Parameters

Parameter	Required	Format	Description
transaction_id	required	string(255)	Unique transaction id defined by merchant
billing_address	required		See Required vs Optional API params for details
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City

neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166
shipping_address	required		
first_name	required*	string(255)	Customer first name
last_name	required*	string(255)	Customer last name
address1	required*	string(255)	Primary address
address2	required*	string(255)	Secondary address
zip_code	required*	string	ZIP code
city	required*	string(255)	City
neighborhood	required*	string(255)	Neighborhood
state	required*	string(2)	State code in ISO 3166-2, required for USA and Canada
country	required	string(2)	Country code in ISO 3166

`required* = conditionally required`

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<update_order_address_request>
  <status>success</status>
  <technical_message>Transaction operation successful!</technical_message>
</update_order_address_request>
```

Successful Response Parameters

Parameter	Type	Description
status	string(255)	Status of the transaction, see states
technical_message	string(255)	Technical error message (for internal use only, not to be displayed to users).

Trustly Select Account

Introduction

Trustly Select Account call allows the consumer to select their Trustly account, which is later on used to complete a Trustly Bank Pay-out transaction.

A typical flow is:

The merchant makes an API call to SelectAccount and redirects the consumer to the url.

The consumer selects his/her bank and completes the identification process.

The consumer is redirected back to the merchant at the SuccessURL, note that the account might not be verified yet at this point.

When the account is verified, Trustly sends an account notification (Account_ID) to the merchant's system with information about the selected account and Account_id unique for each user's bank account.

> To interact with the Trustly Select Account API, you need to provide login credentials using standard HTTP Basic Authentication. Be sure to set Content-type: application/json in your headers. Replace terminal_id in the request with the desired terminal ID.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/trustly/select_account/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "country": "UK",
   "first_name": "Travis",
   "last_name": "Pastrana",
   "ip_address": "255.255.255.255",
   "mobile_phone": "+441509813888",
   "national_id": "8910103344",
   "birth_date": "1989-10-10",
   "success_url": "https://example.com/success",
   "failure_url": "https://example.com/failure",
   "user_id": "12345678",
   "unique_id": "gp634ec5e7dbe6ca3871974accb875cd",
   "locale": "en_US"
 }'
```

Request Parameters

Parameter	Required	Format	Description
country	required	string(2)	Country code in ISO 3166
first_name	required	string(255)	Customer first name
ip_address	required	string(255)	IP address of the customer
email	required	e-mail address	Must contain valid e-mail of the customer
mobile_phone	required	string(32)	Must contain valid phone number of the customer
national_id	required	string(20)	National Identifier number of the customer
birth_date	required	yyyy-mm-dd	Must contain valid birth date of the customer
success_url	required	url	URL where the customer is sent to after successful authentication
failure_url	required	url	URL where the customer is sent to after failed authentication

user_id	required	string(255)	Unique user identifier defined by merchant in their own system. ID, username, hash or anything uniquely identifying the consumer requesting the deposit. Must be static per each consumer for any type of transaction where this consumer is involved (trustly_sale, bank pay_out, register_account, select account).
unique_id	required	string(255)	Unique identifier defined by merchant
locale	required	string(20)	Customer's localization preference in the format [language[_territory]]. Language is the ISO 639 code and the territory ISO 3166 code.

`required* = conditionally required`

Successful Response

Response

```
{
  "order_id": "4014321",
  "url": "http://example.com/customer_redirect"
}
```

Successful Response Parameters

Parameter	Type	Description
order_id	string(255)	Order identifier
url	url	URL where user has to be redirected to complete select account process.

Trustly Register Account

Introduction

Trustly Register Account call allows the merchant to verify customer's bank account details and get the associated account id which can be saved and used for future payouts.

To interact with the Trustly Register Account API, you need to provide login credentials using standard HTTP Basic Authentication. Be sure to set Content-type: application/json in your headers. Replace terminal_id in the request with the desired terminal ID.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/trustly/register_account/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "first_name": "Travis",
   "last_name": "Pastrana",
   "mobile_phone": "+441509813888",
   "national_id": "8910103344",
   "birth_date": "1989-10-10",
   "user_id": "12345678",
   "clearing_house": "SPAIN",
   "account_number": "ES8701820004756386447000",
   "bank_number": ""
 }'
```

List of supported clearinghouses:

AUSTRIA, BELGIUM, BULGARIA, CROATIA, CYPRUS, CZECH_REPUBLIC, DENMARK, ESTONIA, FINLAND, FRANCE, GERMANY, GREECE, HUNGARY, IRELAND, ITALY, LATVIA, LITHUANIA, LUXEMBOURG, MALTA, NETHERLANDS, NORWAY, POLAND, PORTUGAL, ROMANIA, SLOVAKIA, SLOVENIA, SPAIN, SWEDEN, UNITED_KINGDOM

Successful Response

Response

```
{
  "account_id": "1044806532",
  "clearing_house": "SPAIN",
  "bank": "BBVA",
  "descriptor": "******************447000"
}
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/trustly/register_account/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "first_name": "Travis",
   "last_name": "Pastrana",
   "mobile_phone": "+441509813888",
   "national_id": "123456789",
   "birth_date": "1989-10-10",
   "user_id": "12345678",
   "clearing_house": "SWEDEN",
   "account_number": "8257466",
   "bank_number": "5839"
 }'
```

Request Parameters

Parameter	Required	Format	Description
first_name	required	string(255)	Customer first name
last_name	required	string(255)	Customer last name
email	optional	e-mail address	Must contain valid e-mail of the customer
mobile_phone	optional	string(32)	Must contain valid phone number of the customer
national_id	optional	string(20)	National Identifier number of the customer
birth_date	required	yyyy-mm-dd	Must contain valid birth date of the customer
user_id	required	string(255)	Unique user identifier defined by merchant in their own system. ID, username, hash or anything uniquely identifying the consumer requesting the deposit. Must be static per each consumer for any type of transaction where this consumer is involved (trustly_sale, bank pay_out, register_account, select account).

clearing_house	required	string(255)	The clearing house of the customer's bank account. Typically the name of a country in uppercase letters.
account_number	required	string(32)	The account number of the customer's bank account. Can be either IBAN or country-specific format.
bank_number	required	string(32)	The bank number of the customer's account in the given clearing house. For bank accounts in IBAN format, just provide an empty string ("")

`required* = conditionally required`

List of clearing houses with IBAN support: AUSTRIA, BELGIUM, BULGARIA, CROATIA, CYPRUS, CZECH_REPUBLIC, DENMARK, ESTONIA, FINLAND, FRANCE, GERMANY, GREECE, HUNGARY, IRELAND, ITALY, LATVIA, LITHUANIA, LUXEMBOURG, MALTA, NETHERLANDS, NORWAY, POLAND, ROMANIA, SLOVAKIA, SLOVENIA, SPAIN, UNITED_KINGDOM

List of clearing houses with account number and bank number support: CZECH_REPUBLIC, DENMARK, ESTONIA, HUNGARY, NORWAY, PORTUGAL, SWEDEN, UNITED_KINGDOM

Successful Response

Response

```
{
  "account_id": "7653385737",
  "clearing_house": "SWEDEN",
  "bank": "Skandiabanken",
  "descriptor": "*******4057"
}
```

Successful Response Parameters

Parameter	Type	Description
account_id	string(255)	Unique identifier associated with the account
clearing_house	string(255)	The clearing house of the account
bank	string(255)	Name of the bank for this account
descriptor	string(255)	A descriptor for this account

The account_id received in the response should be stored to process further payout requests.

TransferTo

Introduction

TransferTo API endpoint provides merchants with the ability to retrieve an up-to-date list of TransferTo Payers. Those are the institutions that provide the money to the consumers.

TransferTo Retrieve Payers request needs authentication.

RETRIEVE PAYERS API

This request is used to retrieve up-to-date TransferTo Payers list.

`GET /transfer_to_payers/payers`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/transfer_to_payers/payers \
  -X GET \
```

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payers_response>
  <payers>
    <payer>
      <id>1</id>
      <name>Sample Payer 1</name>
      <currency>USD</currency>
      <country_iso_code>USA</country_iso_code>
      <service>BankAccount</service>
      <transfer_type>B2C</transfer_type>
      <transaction_requirements>{"sample":"requirements"}</transaction_requirements>
    </payer>
    <payer>
      <id>2</id>
      <name>Sample Payer 2</name>
      <currency>EUR</currency>
      <country_iso_code>FRA</country_iso_code>
      <service>MobileWallet</service>
      <transfer_type>B2C</transfer_type>
      <transaction_requirements>{"sample":"requirements"}</transaction_requirements>
    </payer>
  </payers>
</payers_response>
```

Successful Response Parameters

Parameter	Type	Description
payer		
id	string	ID of the Payer (used as payer_id in the TransferToPayout transaction)
name	string	Name of the Payer
currency	string(3)	The currency in which the Payer provides the money
country_iso_code	string(3)	The ISO code of the country in which the Payer operates
service	string	The service used by the Payer to provide the money
transfer_type	string(3)	The money transfer type. Can be `B2B`, `B2C` or `C2C`.

transaction_requirements	string(1024)	JSON containing the Payer's requirements

Errors

Error groups table

Code	Name	Description
(100..199)	Systems errors	Transaction could not be processed and was not passed to issuer.
(200..299)	Communication errors	Transaction could not be processed properly. Issuer could not be reached or returned invalid data. Errors 230 - 250 need to be reconciled as they might have been processed properly issuer-wise.
(300..399)	Input data errors	Transactions cannot be processed due to invalid incoming data in your request.
(400..499)	Workflow errors	Workflow errors will occur if you trigger a transaction that is not possible at this time in the workflow, e.g. a refund on a declined transaction.
(500..599)	Processing errors	These errors occur when a transaction was declined by the issuer.
(600..699)	Risk errors	Risk errors occur when any of the risk management systems will not let the transaction pass through.
(700..799)	Tokenization errors	Tokenization related errors.
(800..899)	Genesis KYC Services errors	Genesis KYC Services errors.
(900..999)	Issuer errors	Issuer errors occur when the issuer is unreachable or has other technical problems. If you experience this kind of errors, contact support.

Error codes tables

SYSTEM ERRORS

Code	Name	Description
100	SystemError	A general system error occurred
101	MaintenanceError	System is undergoing maintenance, request could not be handled.
110	AuthenticationError	Login failed. Check your API credentials.
120	ConfigurationError	Configuration error occurred, e.g. terminal not config- ured properly. Check terminal settings.

COMMUNICATION ERRORS

Code	Name	Description
200	CommunicationError	Communication with issuer failed, please contact sup- port.
210	ConnectionError	Connection to issuer could not be established, please contact support.
220	AccountError	Issuer account data invalid, please contact support.
230	TimeoutError	Issuer does not respond within given timeframe - please reconcile
240	ResponseError	Issuer returned invalid response - please reconcile and contact support
250	ParsingError	Issuer response could not be parsed - please reconcile and contact support.

INPUT DATA ERRORS

Code	Name	Description
300	InputDataError	Invalid were data sent to the API.
310	InvalidTransactionTypeError	Invalid transaction type was passed to API. See transaction types.
320	InputDataMissingError	Required argument is missing. Check parameters.
330	InputDataFormatError	Argument passed in invalid format. Check parame- ters.
340	InputDataInvalidError	Argument passed in valid format but makes no sense (e.g. incorrect country code or currency). Check parameters.
350	InvalidXmlError	The input XML could not be parsed due to invalid code. Please check XML data.
360	InvalidContentTypeError	Missing or invalid content type: should be text/xml!

WORKFLOW ERRORS

Code	Name	Description
400	WorkflowError	A transaction was triggered that is not possible at this time in the workflow, e.g. a refund on a declined transaction.
410	ReferenceNotFoundError	Reference transaction was not found.
420	ReferenceWorkflowError	Wrong Workflow specified.
430	ReferenceInvalidatedError	Reference transaction already invalidated!
440	ReferenceMismatchError	Data mismatch with reference, e.g. amount exceeds reference
450	DoubletTransactionError	Transaction doublet was detected, transaction was blocked. This happens if several transactions with same amount, cardholder, cc number, cvv and expiry date are sent within 5 minutes.
460	TransactionNotFoundError	The referenced transaction could not be found.
470	ChargebackNotFoundError	Chargeback not found!
471	RapidDisputeResolutionNotFoundError	Rapid Dispute Resolution not found!
480	RetrievalRequestNotFoundError	Retrieval Request not found!
490	FraudReportNotFoundError	Fraud Report not found!

PROCESSING ERRORS

Code	Name	Description
500	ProcessingError	Transaction declined by issuer

501	BankRejectError	Transaction declined due to a rejection by the bank.
510	InvalidCardError	Transaction declined, Credit card number is invalid.
511	IssuerOctNotEnabledError	OCT not enabled error.
520	ExpiredCardError	Transaction declined, expiration date not in the future or date invalid.
530	TransactionPendingError	Transaction pending.
540	CreditExceededError	Amount excceds credit card limit.
550	IssuingError	The voucher could not be issued!
551	ScaRequiredError	SCA required!

RISK ERRORS

Code	Name	Description
600	RiskError	Transaction declined by risk management
601	InterchangeRejectError	Interchange reject received for transaction!
609	BinCountryCheckError	Card bin does not match billing country
610	CardBlacklistError	Card is blacklisted
611	BinBlacklistError	BIN blacklisted.
612	CountryBlacklistError	Country blacklisted.
613	IpBlacklistError	IP address blacklisted.
614	BlacklistError	value from payment transaction or risk params is blacklisted.
615	CardWhitelistError	PAN Whitelist Filter blocked the transaction. This filter - like the above one - uses the PAN blacklist (BL) to perform CC number checks against the BL in the DB. This filter however will reject transactions from a CC with a number which is not whitelisted.
620	CardLimitExceededError	Card limit exceeded configured limits.
621	TerminalLimitExceededError	Terminal limits exceeded.
622	ContractLimitExceededError	MID limits exceeded.
623	CardVelocityExceededError	Velocity by unknown card exceeded!
624	CardTicketSizeExceededError	Ticketsize by unknown card exceeded!
625	UserLimitExceededError	User limit exceeded configured limits.
626	MultipleFailureDetectionError	Found user transaction declined by issuer. Try again later!
627	CSDetectionError	The CrossSellingFilter blocks duplicated transactions when an approved transaction has been found on another mid. That is, if the transaction has already been processed successfully on a different mid and within the specified time frame, context entity / scope and possibly within the issuer scope (or not), it will be rejected in order to prevent duplicates.
628	RecurringLimitExceededError	Amount/count by recurring subscription exceeded.
629	IrisFilterDeclinedError	Transaction declined by risk management.
630	IrisFilterOnHoldError	Transaction on hold, a manual review will be done
690	AvsError	Address Verification failed.
691	MaxMindRiskError	If a transaction is considered high risk by MaxMind minFraud service, a MaxMindRiskError is raised.
692	ThreatMetrixRiskError	Transaction declined by ThreatMetrix risk module.
693	IpNotWhitelistedError	Transaction declined by risk management, IP is NOT whitelisted!
694	DomainBlacklistedError	Transaction declined by risk management, domain is blacklisted!
695	FraudError	Risk Error: Please contact the risk team!
696	IbanBlacklistError	Transaction declined by risk management, iban blacklisted!

TOKENIZATION ERRORS

Code	Name	Description
701	ConsumerUniquenessError	Consumer with this consumer_id, email combination already exists!
702	InvalidConsumerError	Consumer not found!
703	DisabledConsumerError	Consumer is disabled!
700	TokenizationError	General tokenization error.
710	TokenizationNotEnabledError	Tokenization is not enabled for the merchant or the terminal! Contact support.
720	InvalidTokenTypeError	Unsupported token type!
730	InvalidTokenError	Invalid token!
731	InvalidSchemeTokenizationMerchantConfigurationError	Invalid scheme tokenization merchant configuration!
732	ExistingSchemeTokenError	Token already scheme tokenized!
740	DetokenizeForbiddenError	Detokenize action is forbidden!
741	TokenizeForbiddenError	Tokenize action is forbidden!
742	UpdateTokenForbiddenError	Update token action is forbidden!
743	ValidateTokenForbiddenError	Validate token action is forbidden!
744	DeleteTokenForbiddenError	Delete token action is forbidden!

CLIENT-SIDE ENCRYPTION-RELATED ERRORS

Code	Name	Description
750	ClientSideEncryptionError	Client-side encryption error!
751	ClientSideEncryptionNotEnabledError	Client-side Encryption is not enabled!

KYC ERRORS

Code	Name	Description
800	KycServiceError	General KYC Service Error
801	DocumentMimeTypeUnsupportedError	Uploaded document MIME type is not supported by KYC provider
802	InvalidRequestAttributesError	Passed attributes are invalid!
803	KycServiceNotConfiguredError	KYC Services not configured for Merchant!
804	KycServiceProviderError	KYC Service provider Error!
805	KycServiceNotificationError	Notification already received
806	KycServiceUnacceptableMerchantStateError	Merchant state does not allow using KYC Service API!

REMOTE ERRORS

Code	Name	Description
900	RemoteError	Some error occurred on the issuer. Contact support.
910	RemoteSystemError	Some error occurred on the issuer
920	RemoteConfigurationError	Issuer configuration error
930	RemoteDataError	Some passed data caused an error on the issuer
940	RemoteWorkflowError	Remote workflow error
950	RemoteTimeoutError	Issuer has timeouted with clearing network

Description can be slightly different for error messages per acquirer, but the error classes will be as documented.

Client Integrations

There are client libraries and examples for a few programming languages to ease the merchant integration effort:

Language	Github	Description
.NET	Genesis .NET	.NET client library
Java	Genesis Java	Java client library
Kotlin	Genesis Android	Android client library
Node.js	Genesis Node	Node.js client library
PHP	Genesis PHP	PHP client library
Swift	Genesis Swift	iOS client library
Ruby	Genesis Ruby	Ruby client library

Should you have any questions or suggestions regarding the client libraries and improvements, contact the IT Support team at tech-support@emerchantpay.com.

You can also fork the repo(s) and send us pull requests directly at our Github account.

Client-side encryption

The *Client-side Encryption* (CSE) allows merchants to accept payments on their website while encrypting card data in their customer's browser with our JavaScript encryption library.

The CSE must be used in combination with one of our classic Client Integrations.

To help merchants encrypt all sensitive card data on the customer's side, emerchantpay hosts the JavaScript library and merchant's encryption key. In addition, the merchants can decide to host the library by themselves, but we strongly recommend the Client-side encryption library hosted by our services to be used.

If the merchants want to use the Client-Side Encryption (CSE) library, it needs to contact tech-support@emerchantpay.com in order to enable this feature for them. Then the merchant will be allowed to obtain the public key and the library in the merchant web console.

Client side

```
<head>
  ...
  <script src="https://{CDN}/encrypto-{VERSION}.js"
          integrity="sha512-lJxHl93A/b8peqxz/mdLj7jD58N2zvHiiYhw8...=="
          crossorigin="anonymous"></script>
</head>

<body>
  <form method="POST" action="/request-payment" id="encrypto-form">
    <div>
      <input type="text" data-encrypted-name="card_number"/>
      <input type="text" data-encrypted-name="card_holder"/>
      ...
      <input type="text" data-encrypted-name="cvv"/>
      ...
      <input type="text" name="country"/>
      <input type="text" name="city"/>
    </div>
    ...
    <input type="submit" value="Pay"/>
  </form>

  <script>
    var publicKey = '...';

    Encrypto.createEncryptedForm(publicKey, {   // Required
      // formId: 'encrypto-form',               // Optional
      // onSubmit: function(form) {             // Optional
      //   console.log(form.fields);
```

```
    // }
  })
 </script>
</body>
```

First, the merchant needs to create a payment form integrated with the Client-Side Encryption (CSE) library which can be retrieved from the **Client Side Encryption** panel in the merchant console at the merchant configuration page.

Make sure that payment form contains all required fields for the transaction type which it's going to be used. Consult with our Transactions documentation. Don't forget to replace the form action with the payment handler URL of the merchant's server.

Flag all card input fields for encryption by annotating them with the `data-encrypted-name` attribute. The name attribute should not be used for card input fields. The fields allowed for encryption are `card_holder`, `card_number`, `expiration_month`, `expiration_year`, and `cvv`.

> Use "data-encrypted-name" attribute for card input fields. This technique protects the merchant's server from receiving unencrypted card data and avoids any impact on the transaction security and PCI regulations compliance.

Eventually, the form may have a custom ID attribute. The `formId` option can be used to set any string as an ID for the payment form. Make sure to update the HTML form with the configured option. They both must match.

Options

option	type	description
formId	string	Use to set custom form ID. Default value `encrypto-form`
onSubmit	function	Use to set custom on submit callback

PREVENT FORM SUBMIT ACTION

In the case of a single-page application or a form that uses AJAX, maybe it's not desirable the form to reload the page when the payment gets submitted. For that reason, we provide `onSubmit` option. This option gives access to all the form data(including the encrypted fields) and allows to submit it via any AJAX library.

JAVASCRIPT ONLY

```
<head>
 ...
 <script src="https://{CDN}/encrypto-{VERSION}.js"
         integrity="sha512-lJxHl93A/b8peqxz/mdLj7jD58N2zvHiiYhw8...=="
         crossorigin="anonymous"></script>
</head>

<body>
 <script>
   var publicKey = '...';
   var cse = Encrypto.createEncryption(publicKey);

   let data = {
     cvv: '123',
     card_number: '42000...'
   };

   var encryptedData = cse.encrypt(data);
 </script>
</body>
```

In case the merchant does not have an HTML form, our library provides HTML-independent encryption. In this scenario, it's important to remember it's the merchant responsibility to make sure the card data is encrypted before sending it to the server.

> Always encrypt the card data before sending to the merchant's server.

The JavaScript-only option can be convenient in case of a more complex single-page application which relies on state management library before sending any data to the server.

Server side

From the merchant's server, an HTTP POST request needs to be made to the gateway API endpoints. The workflow is the same as in the classic Client Integrations. The only difference when the Client-Side Encryption (CSE) library is used is that our gateway will receive the card data encrypted.

> There is no need to change anything in the merchant's server if it's already using any of the Client Integrations.

Do not worry about the decryption. Our gateway will handle the API request as a standard transaction. Make sure to always use the correct public key in the client-side code.

Shopping Carts

Genesis has a number of shopping cart plugins to ease the merchant integration effort:

Shopping cart	Github	More Info	Description
Magento 2.x CE, EE, ECE	Magento 2.x CE, EE, ECE	Magento2 Integration	Shopping Cart plugin for Magento 2.x supported from Community Edition, Enterprise Edition and Enterprise Cloud Edition
OpenCart	OpenCart	OpenCart Integration	Shopping cart plugin for OpenCart
PrestaShop	PrestaShop	PrestaShop Integration	Shopping cart plugin for PrestaShop
Shopify	Internal integration	Shopify Integration	Shopping cart Integration for Shopify
Shopware 6.x	Shopware 6.x	Shopware_6.x Integration	Shopping cart plugin for Shopware 6.x
Spree	Spree Commerce	Spree Integration	Shopping cart plugin for Spree Commerce
WooCommerce	WooCommerce	WooCommerce Integration	Shopping cart plugin for WooCommerce
X-Cart	X-Cart	X-Cart Integration	Shopping cart plugin for X-Cart
Zen Cart	Zen Cart	Zen Cart Integration	Shopping cart plugin for Zen Cart

Should you have any questions or suggestions regarding the shopping cart plugins and improvements, contact the IT Support team at tech-support@emerchantpay.com.

You can also fork the repo(s) and send us pull requests directly at our Github account.

Testing

For information about the testing environment see Environments.

For testing first login to the gateway admin and create a terminal.

The url for test admin is:

`https://staging.merchant.emerchantpay.net/`

The api base url for test processing is:

`https://staging.gate.emerchantpay.net/process/TERMINAL_TOKEN`

The api base url for test single transaction reconciling is:

`https://staging.gate.emerchantpay.net/reconcile/TERMINAL_TOKEN`

The api base url for test date range reconciling is:

`https://staging.gate.emerchantpay.net/reconcile/by_date/TERMINAL_TOKEN`

For testing the gateway the following credit card numbers can be used:

card number	card brand	transaction result
4200000000000000	Visa	successful transaction
4111111111111111	Visa	transaction declined
5555555555554444	Master Card	successful transaction
5105105105105100	Master Card	transaction declined

For 3DSecure testing the following credit card numbers can be used:

3DS v2

For more specifics and flows regarding the 3DSv2 authentication protocol, go to 3DSv2 section.

Scenario	3DSecure Method	3DSecure Challenge	Result	Card Number	Note
Frictionless	-	-	Authenticated	4012000000060085	
Frictionless	-	-	Authenticated	4901170000000003	
Frictionless	-	-	Authenticated	4901164281364345	
Frictionless	-	-	Authenticated	4378510000000004	
Frictionless	-	-	Attempted	4456530000001005	
Frictionless	-	-	Attempted	5200000000001054	
Frictionless	Y	-	Authenticated	4066330000000004	
Frictionless	Y	-	Authenticated	5200000000001021	
Low risk exemption accepted (MasterCard)	-	-	Authenticated	5169750000001111	Used only for synchronous 3DS workflow.
Low risk exemption accepted (Visa)	-	-	Authenticated	4378510000000004	Used only for synchronous 3DS workflow.
Frictionless	-	-	Not authenticated	4111110000000922	
Frictionless	-	-	Not authenticated	5200000000001047	
Frictionless	Y	-	Not authenticated	4111112232423922	
Challenge	-	Y	Choose Challenge result	4918190000000002	
Challenge	-	Y	Choose Challenge result	5433300000000133	
Challenge	Y	Y	Choose Challenge result	4938730000000001	
Challenge	Y	Y	Choose Challenge result	5200000000001005	

In test mode, successful transaction XML responses will include the following error message: “TESTMODE: No real money will be transferred!”

AVS

The following amounts can be used to return specific avs response code and avs response description:

Code	Amount	BIN Country	Response Description
A	1.00	UK, US	Address matches - ZIP Code does not match
B	1.01	UK, US	Street address match, Postal code in wrong format (international issuer)
C	1.02	UK, US	Street address and postal code in wrong formats
D	1.03	UK, US	Street address and postal code match (international issuer)
F	1.04	UK	Address does compare and five-digit ZIP code does compare (UK only)
G	1.05	UK, US	Service not supported by non-US issuer
I	1.06	UK, US	Address information not verified by international issuer
M	1.07	UK, US	Street Address and Postal code match (international issuer)
N	1.08	UK, US	No Match on Address (Street) or ZIP
P	1.09	UK, US	Postal codes match, Street address not verified due to incompatible formats
R	1.10	UK, US	Retry, System unavailable or Timed out
S	1.11	UK, US	Service not supported by issuer
U	1.12	UK, US	Address information is unavailable

W	1.13	US	9-digit ZIP matches, Address (Street) does not match
X	1.14	US	Exact AVS Match
Y	1.15	US	Address (Street) and 5-digit ZIP match
Z	1.16	US	5-digit ZIP matches, Address (Street) does not match

Visa, Maestro and Mastercard card brands can be used for all avs response codes except for 1.14, which only works with Maestro and Mastercard.

The AVS response does not depend on the status of the transaction.

Status Page

statuspage.io is a popular service allowing to track server status, infrastructure notifications, and others.

Note that you can sign up for emerchantpay's status page.

It allows to sign up via email or SMS or both, and receive notifications for our payment services and any planned maintenance windows, upgrades, or similar in the future should the need arise.

Infrastructure and Uptime

Genesis is hosted in two data centers respectively in Berlin and Amsterdam, and features a state-of-the-art, active-active infrastructure setup. As such, it employs load balancing and failover on the DNS layer, and you should be using and requesting the API nodes and web apps only via their dedicated DNS names.

No hard-coding of IP addresses should be performed on the customers' systems, as this will prevent the customer to take advantage of the failover in case one of the data centers has issues or throughout maintenance windows and current processing happens through one data center only, however rare this might be. In addition, load balancing of the customers' volume is also impacted if IP addresses are hardcoded.

Finally, note that the DNS load balancing and failover layer has a TTL of 30 seconds, and will sense any issues returning the right IP addresses to use, for both API nodes and web apps alike, at all times.

As a highly available payment gateway platform, Genesis strives to achieve an uptime SLA of 99.99 percent on a yearly basis.

Penetration Testing Warning

It is important that merchants read and understand the activities that are explicitly prohibited when using the payment gateway services.

While merchants are encouraged to perform best practice security testing on their own websites and applications, merchants must ensure under all circumstances that scans exclude the payment gateway Web Payment Form (WPF), Processing API, and merchant console.

Action	prohibited?
Penetration testing of any gateway services	Prohibited
Load testing	Prohibited. During integration testing, ensure minimum number of requests
Exploiting common security vulnerabilities	Prohibited
Injecting malicious data	Prohibited
Bypassing validation and security checks	Prohibited
Subverting ACLs and user permissions	Prohibited
Port scanning and service discovery	Prohibited
Usage of ping/traceroute	Acceptable for short term debugging purposes

Note that merchants that do not abide by the above policy will be immediately blacklisted, resulting in terminating access to the WPF, Processing API, and merchant console.

AVS Status Codes

There are two cases for AVS codes, single and two-character codes.

SINGLE CHARACTER CODE

AVS code description is mentioned in the below table.

Code	Descriptive response	AVS Response text
A	Approved	Postcode and address matched
B	Partial Approved	Postcode matched; address not checked
C	Partial Approved	Postcode matched; address not matched
D	Partial Approved	Address matched; postcode not checked
E	Not Sent To Acquirer	Postcode and address not checked
F	Partial Approved	Address matched; postcode not matched
G	Partial Approved	Postcode not checked; address not matched
H	Not Supplied By Shopper	Postcode and address not supplied by shopper/merchant
I	Partial Approved	Address not checked; postcode not matched
J	Failed	Postcode and address not matched

TWO-CHARACTERS CODE

When sending a transaction for address verification or card verification, an AVS code will be returned.

The first character of the AVS code represents the entity that was responsible for generating that code. See below table for details.

Code	Description
2	Response provided by Intermediate Processor
5	Response provided by Issuer Processor

The second character of the AVS code description is mentioned in the below table.

Code	Summary	VISA	MasterCard
A	Partial Match	Street address matches, but 5-digit and 9-digit postal code do not match.	Address matches, ZIP does not.
B	Partial Match (International Transaction)	Not applicable.	Street addresses match. Postal code not verified due to incompatible formats. (Acquirer sent both street address and postal code.)
C	No Match (International Transaction)	Not applicable.	Street address and postal code not verified due to incompatible formats. (Acquirer sent both street address and postal code.)
D	Full Match (International Transaction)	Not applicable.	Street addresses and postal codes match.
F	Full Match (UK only)	Not applicable.	Street address and postal code match. Applies to U.K. only.
G	Not Supported (International Transaction)	Not applicable.	Address information not verified for international transaction.
I	No Match (International Transaction)	Not applicable.	Address information not verified.
M	Full Match (International Transaction)	Not applicable.	Street address and postal code match.
N	No Match	No match. Acquirer sent postal/ZIP code only, or street address only, or both postal/ZIP and street address.	Neither address nor postal code matches.
P	Partial Match (International Transaction)	Not applicable.	Postal code match. Street address not verified because of incompatible formats. (Acquirer sent both street address and postal code.)
R	System Unavailable	Retry: System unavailable or timed out. Issuer ordinarily performs address verification but was unavailable.	Retry, system unable to process.
S	Not Supported	Not applicable.	AVS currently not supported.
U	System Unavailable	Address not verified for domestic transaction. Address not verified for international transaction. Issuer is not an AVS participant, or AVS data was present in the request but issuer did not return an AVS result, or V.I.P. performed address verification on behalf of the issuer and there was no address record on file for this account.	No data from issuer/Authorization System. Information not available.
W	Partial Match (US only)	Not applicable.	For U.S. addresses, nine-digit postal code matches, address does not; for address outside the U.S., postal code matches, address does not.
X	Full Match	Not applicable.	For U.S. addresses, nine-digit postal code and address matches; for addresses outside the U.S., postal code and address match.
Y	Full Match	Street address and postal/ZIP match.	For U.S. addresses, five-digit postal code and address matches.
Z	Partial Match	Postal/ZIP match, street addresses do not match or street address not inclued in request.	For U.S. addresses, five-digit postal code matches, address does not.

AVS status codes are valid for cards issued from United States and United Kingdom. For other countries status message will be returned with error description.

CVV Result Codes

Code	Summary
M	Match
N	No match
S	Should be on card
P	Not processed
U	Issuer does not participate

Level 3 Travel Data

Level 3 travel data is supplied as optional data to the standard API request. If the supplied is valid travel data then the transaction will be processed as a travel transaction and will qualify for the travel Incentive rates. Otherwise the transaction will be processed normally as a regular transaction. Note that the travel data will be stored as part of the transaction in all cases.

Travel data is supported for Authorize, Authorize3D, Capture, Sale, Sale3D, Refund.

The following travel types are supported Airline Itinerary Data (AID), Car Rental, Hotel Rental, Ancillary Charges, Misc Charges.

Check the travel related transaction special cases.

Travel Types

AIRLINE ITINERARY DATA (AID)

Airline Ticket transaction With Airline Itinerary Data (AID)

MasterCard

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Master Card

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
```

```
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_number>123456789012345</ticket_number>
       <passenger_name>Test Example</passenger_name>
       <customer_code>1</customer_code>
       <issuing_carrier>AAAA</issuing_carrier>
       <total_fare>5000</total_fare>
       <agency_name>Agency</agency_name>
       <agency_code>AG001</agency_code>
     </ticket>
     <legs>
       <leg>
         <departure_date>2018-02-05</departure_date>
         <carrier_code>12</carrier_code>
         <service_class>1</service_class>
         <origin_city>VAR</origin_city>
         <destination_city>FRA</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6666</flight_number>
         <departure_time>11:37</departure_time>
         <departure_time_segment>A</departure_time_segment>
       </leg>
     </legs>
   </travel>
 </payment_transaction>'
```

Master Card Multiple Legs

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_number>123456789012345</ticket_number>
       <passenger_name>Test Example</passenger_name>
       <customer_code>1</customer_code>
       <issuing_carrier>AAAA</issuing_carrier>
       <total_fare>5000</total_fare>
       <agency_name>Agency</agency_name>
       <agency_code>AG001</agency_code>
     </ticket>
     <legs>
       <leg>
         <departure_date>2018-02-05</departure_date>
         <carrier_code>12</carrier_code>
         <service_class>1</service_class>
         <origin_city>VAR</origin_city>
         <destination_city>FRA</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6666</flight_number>
         <departure_time>11:37</departure_time>
         <departure_time_segment>A</departure_time_segment>
       </leg>
       <leg>
         <departure_date>2018-02-05</departure_date>
         <carrier_code>12</carrier_code>
         <service_class>1</service_class>
         <origin_city>VAR</origin_city>
         <destination_city>BER</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6666</flight_number>
         <departure_time>11:37</departure_time>
         <departure_time_segment>A</departure_time_segment>
       </leg>
     </legs>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required*		
ticket_number	required*	String(15)	The number on the ticket.
passenger_name	required*	String(29)	The name of the passenger. May be the cardholder name if the passenger name is unavailable. Must not be blank.
customer_code	required*	String(17)	The customer code. Internal Reference.
issuing_carrier	optional	String(4)	Contains the standard abbreviation for the airline or railway carrier issuing the ticket.
total_fare	required*	Integer	Total amount of the ticket and should equal the amount of the transaction.
agency_name	optional	String(30)	An entry should be supplied if a travel agency issued the ticket.
agency_code	optional	String(8)	An entry should be supplied if a travel agency issued the ticket.
confirmation_information	required*	String(474)	Confirmation Information
date_of_issue	required*	String(10)	Date Of Issue
legs	required*		Max legs 10
leg	required*		
departure_date	required	String(10)	The departure date. Date can be in future.
arrival_date	required*	String(10)	The arrival date. Date can be in future.
carrier_code	required*	String(2)	Contains the standard abbreviation for the airline or railway carrier issuing the ticket. This should not contain all spaces or zeros. Code indicating name of carrier.
service_class	required*	String(1)	The service type. i.e. Coach, First Class. Required for reduced interchange.
origin_city	required*	String(3)	The originating airport name’s standard abbreviation. This should not contain all spaces or zeroes.

destination_city	required*	String(3)	The destination airport or railway name’s standard abbreviation.
stopover_code	required*	String(1)	A code indicating whether there was a direct or a non-direct flight or route on the same ticket number. Allowed values: 0, 1
fare_basis_code	optional	String(6)	A code that carriers assign to a particular ticket type, such as business class or discounted/ non-re fundable.
flight_number	optional	String(5)	The number that the operating or marketing carrier assigned.
departure_time	optional	String(5)	The time of departure provided by the airline or railway, per trip leg.
departure_time_segment	optional	String(1)	Departure Time Segment. Allowed values: A, P
taxes	optional		Max taxes 10
tax	optional		
fee_amount	required*	Integer	Fee Amount
fee_type	required*	String(8)	Fee Type

`required* = conditionally required`

Visa

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Visa

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_number>12345</ticket_number>
       <passenger_name>Emil Example</passenger_name>
       <customer_code>1</customer_code>
       <restricted_ticket_indicator>1</restricted_ticket_indicator>
       <agency_name>Agency</agency_name>
       <agency_code>AG001</agency_code>
       <confirmation_information>Confirmation</confirmation_information>
       <date_of_issue>2018-02-01</date_of_issue>
     </ticket>
     <legs>
       <leg>
         <departure_date>2018-02-01</departure_date>
         <carrier_code>2</carrier_code>
         <service_class>3</service_class>
         <origin_city>SOF</origin_city>
         <destination_city>VAR</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6666</flight_number>
       </leg>
     </legs>
     <taxes>
       <taxe>
         <fee_amount>1000</fee_amount>
         <fee_type>Airport tax</fee_type>
       </taxe>
     </taxes>
   </travel>
 </payment_transaction>'
```

Visa Multiple Legs

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_number>123456789012345</ticket_number>
       <passenger_name>Test Example</passenger_name>
       <customer_code>1</customer_code>
       <restricted_ticket_indicator>1</restricted_ticket_indicator>
       <agency_name>Agency</agency_name>
       <agency_code>AG001</agency_code>
     </ticket>
     <legs>
       <leg>
         <departure_date>2018-02-01</departure_date>
         <carrier_code>2</carrier_code>
         <service_class>3</service_class>
         <origin_city>SOF</origin_city>
         <destination_city>VAR</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6666</flight_number>
       </leg>
       <leg>
         <departure_date>2018-02-01</departure_date>
         <carrier_code>2</carrier_code>
         <service_class>3</service_class>
         <origin_city>VAR</origin_city>
         <destination_city>FRA</destination_city>
         <stopover_code>0</stopover_code>
         <fare_basis_code>1</fare_basis_code>
         <flight_number>W6366</flight_number>
       </leg>
     </legs>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required*		
ticket_number	required*	String(15)	The number on the ticket.

passenger_name	required*	String(29)	The name of the passenger. May be the cardholder name if the passenger name is unavailable. Must not be blank.
customer_code	required*	String(17)	The customer code. Internal Reference.
confirmation_information	required*	String(474)	Confirmation Information
date_of_issue	required*	String(10)	Date Of Issue
restricted_ticket_indicator	optional	String(1)	Space or 0 = No restriction, 1 = Restriction; Allowed values: Empty String, 0, 1
agency_name	optional	String(30)	An entry should be supplied if a travel agency issued the ticket.
agency_code	optional	String(8)	An entry should be supplied if a travel agency issued the ticket.
legs	required*		Max legs 10
leg	required*		
departure_date	required	String(10)	The departure date. Date can be in future.
arrival_date	required*	String(10)	The arrival date. Date can be in future.
origin_city	required*	String(3)	The originating airport name's standard abbreviation. This should not contain all spaces or zeroes.
carrier_code	required*	String(2)	Contains the standard abbreviation for the airline or railway carrier issuing the ticket. This should not contain all spaces or zeros. Code indicating name of carrier.
service_class	required*	String(1)	The service type. i.e. Coach, First Class. Required for reduced interchange.
stopover_code	required*	String(1)	A code indicating whether there was a direct or a non-direct flight or route on the same ticket number. Allowed values: 0, 1
destination_city	required*	String(3)	The destination airport or railway name's standard abbreviation.
fare_basis_code	optional	String(6)	A code that carriers assign to a particular ticket type, such as business class or discounted/ non-re fundable.
flight_number	optional	String(5)	The number that the operating or marketing carrier assigned.
taxes	optional		Max taxes 10
tax	optional		
fee_amount	required*	Integer	Fee Amount
fee_type	required*	String(8)	Fee Type

`required* = conditionally required`

CAR RENTAL

MasterCard

Contract Merchant Category Code must be 3351-3500, 4722, 4723, 5962, 7512, 7513, 7519

Master Card

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <rentals>
       <car_rental>
         <purchase_identifier>12478</purchase_identifier>
         <class_id>3</class_id>
         <pickup_date>2018-02-05</pickup_date>
         <renter_name>Emil Example</renter_name>
         <return_city>Varna</return_city>
         <return_state>VAR</return_state>
         <return_country>BGR</return_country>
         <return_date>2018-02-06</return_date>
         <renter_return_location_id>12478</renter_return_location_id>
         <customer_code>1</customer_code>
       </car_rental>
     </rentals>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
rentals	required		
car_rental	required		
purchase_identifier	required*	String(9)	Rental Agreement Number / Hotel Folio Number.
class_id	required*	String(4)	The car rental classification. Allowed values: 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, 30, 9999
pickup_date	required	String(10)	Car rental Pick-up date.
renter_name	required*	String(20)	The Renter Name
return_city	required*	String(18)	The Rental Return City
return_state	required*	String(3)	The Rental Return State
return_country	required*	String(3)	The Rental Return Country
return_date	required	String(10)	Car Rental return date
renter_return_location_id	required*	String(10)	Expenses or Car Rental code, Address, phone number, etc. Identifying Rental Return Location.
customer_code	required*	String(17)	The customer code. Internal Reference.

`required* = conditionally required`

Visa

Contract Merchant Category Code must be 3351-3500, 4722, 4723, 5962, 7512, 7513, 7519

Visa

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <rentals>
       <car_rental>
         <purchase_identifier>12478</purchase_identifier>
         <class_id>3</class_id>
         <pickup_date>2018-02-05</pickup_date>
         <renter_name>Emil Example</renter_name>
         <return_city>Varna</return_city>
         <return_state>VAR</return_state>
         <return_country>BGR</return_country>
         <return_date>2018-02-06</return_date>
         <renter_return_location_id>12478</renter_return_location_id>
         <customer_code>1</customer_code>
       </car_rental>
     </rentals>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
rentals	required		
car_rental	required		
purchase_identifier	optional	String(25)	Rental Agreement Number / Hotel Folio Number
pickup_date	required*	String(10)	Car rental Pick-up date.
return_date	required*	String(10)	Car rental Return date.
extra_charges	optional	Array(6)	Additional charges added to customer bill after check-out. Each position can be used to indicate a type of charge; Allowed values: 1, 2, 3, 4, 5
no_show_indicator	optional	String(1)	No show indicator; Allowed values: 0, 1

`required* = conditionally required`

HOTEL RENTAL

MasterCard

Contract Merchant Category Code must be 3501-3999, 4722, 4723, 5962, 7011

Master Card

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <rentals>
       <hotel_rental>
         <purchase_identifier>12478</purchase_identifier>
         <arrival_date>3</arrival_date>
         <departure_date>2018-02-05</departure_date>
         <customer_code>1</customer_code>
       </hotel_rental>
     </rentals>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
rentals	required		
hotel_rental	required		
purchase_identifier	required*	String(10)	Rental Agreement Number / Hotel Folio Number.
arrival_date	required	String(10)	Hotel check-in date.
departure_date	required	String(10)	The departure date. Date can be in future.
customer_code	required*	String(17)	The customer code. Internal Reference.

`required* = conditionally required`

Visa

Contract Merchant Category Code must be 3501-3999, 4722, 4723, 5962, 7011

Visa

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <rentals>
       <hotel_rental>
         <purchase_identifier>2</purchase_identifier>
         <arrival_date>2018-02-01</arrival_date>
         <extra_charges>467</extra_charges>
         <no_show_indicator>1</no_show_indicator>
       </hotel_rental>
     </rentals>
   </travel>
```

```
  </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
rentals	required		
hotel_rental	required		
purchase_identifier	optional	String(25)	Rental Agreement Number / Hotel Folio Number
arrival_date	required*	String(10)	Hotel rental Pick-up date.
departure_date	required*	String(10)	Hotel rental Departure date.
extra_charges	optional	Array(6)	Additional charges added to customer bill after check-out. Each position can be used to indicate a type of charge. Allowed values: 2, 3, 4, 5, 6, 7
no_show_indicator	optional	String(1)	No show indicator; Allowed values: 0, 1

`required* = conditionally required`

ANCILLARY CHARGES

Ancillary Charges

Charges/fees related to the ticket. These transactions are processed on a separate transaction, referenced to Airline transaction with AID.

MasterCard

Used to identify only Baggage Charges.

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Master Card

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_reference_id>8b7e3575e5605ea7e1895707a3e92837</ticket_reference_id>
     </ticket>
     <charges>
       <charge>
         <type>BG</type>
       </charge>
     </charges>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required		
ticket_reference_id	required	String(32)	Unique id of the ticket transaction
charges	required		
charge	required		
type	required	String(2)	This field will contain the Service Category Code for the primary type of service that has been provided. Allowed values: BG

`required* = conditionally required`

Visa

Used to identify charges for a number of ancillary services such as ticket upgrades, baggage fee, food & beverage purchases which are not purchased as part of the original ticket. Also used for charges/fees related to partial airline ticket refunds or ticket cancellations.

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Visa

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_reference_id>8b7e3575e5605ea7e1895707a3e92837</ticket_reference_id>
       <ticket_document_number>1111</ticket_document_number>
       <issued_with_ticket_number>12321</issued_with_ticket_number>
     </ticket>
     <charges>
       <charge>
         <type>BF</type>
         <sub_type>BG</sub_type>
       </charge>
     </charges>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required		
ticket_reference_id	required	String(32)	Unique id of the ticket transaction

ticket_document_number	required	String(15)	This field will contain the form number assigned by the carrier for the transaction.
issued_with_ticket_number	required	String(15)	If this purchase has a connection or relationship to another purchase, such as baggage fee for a passenger transport ticket, this field must contain the document number for the other purchase.
charges	required		
charge	required		
type	required	String(2)	This field will contain the Service Category Code for the primary type of service that has been provided. Allowed values: BF, BG, CF, CG, CO, FF, GF, GT, IE, LG, MD, ML, OT, PA, PT, SA, SB, SF, ST, TS, UN, UP, WI
sub_type	required	String(2)	This field will contain the Service Category Code for the secondary type of service that has been provided Allowed values: BF, BG, CF, CG, CO, FF, GF, GT, IE, LG, MD, ML, OT, PA, PT, SA, SB, SF, ST, TS, UN, UP, WI

`required* = conditionally required`

MISCELLANEOUS CHARGES

Miscellaneous charges related to the travel, but not related to the ticket.

MasterCard

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Master Card

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_reference_id>8b7e3575e5605ea7e1895707a3e92837</ticket_reference_id>
     </ticket>
     <charges>
       <charge>
         <type>MISC</type>
       </charge>
     </charges>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required		
ticket_reference_id	required	String(32)	Unique id of the ticket transaction
charges	required		
charge	required		
type	required	String(4)	This field will contain the Service Category Code for the primary type of service that has been provided. Allowed values: MISC

`required* = conditionally required`

Visa

Contract Merchant Category Code must be 3000-3350, 4511, 4722, 4723 or 5962

Visa

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <ticket_reference_id>8b7e3575e5605ea7e1895707a3e92837</ticket_reference_id>
     </ticket>
     <charges>
       <charge>
         <type>MISC</type>
       </charge>
     </charges>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	required		
ticket	required		
ticket_reference_id	required	String(32)	Unique id of the ticket transaction
charges	required		
charge	required		
type	required	String(4)	This field will contain the Service Category Code for the primary type of service that has been provided. Allowed values: MISC

`required* = conditionally required`

Special Cases

TRAVEL AUTHORIZE (3D) AND CAPTURE

The Capture travel data is always merged with the Authorize travel data and overrides the Authorization fields (where they are present in both transactions) before validating. This makes the required travel data for Authorizations optional. This logic is applied for all Travel Types. Because of this, there are 4 scenarios for submitting travel Authorization and Capture.

Travel Authorize (3D) and Travel Capture

In this scenario the Authorize and Capture transaction requests are submitted with valid travel data. The travel data that will be used for the transaction processing is the data submitted with the Capture.

Example Travel Authorize

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <transaction_id>1915c52b28ff29edb12bc617ac102a03</transaction_id>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <travel>
     <ticket>
       <ticket_number>12345678123456</ticket_number>
       <passenger_name>Passenger 01</passenger_name>
       <customer_code>123</customer_code>
       <restricted_ticket_indicator>0</restricted_ticket_indicator>
       <agency_name>Agency</agency_name>
       <agency_code>AG001</agency_code>
     </ticket>
     <legs>
       <leg>
         <departure_date>2017-03-10</departure_date>
         <carrier_code>VX</carrier_code>
         <service_class>J</service_class>
         <origin_city>DUB</origin_city>
         <destination_city>ATL</destination_city>
         <stopover_code>1</stopover_code>
         <fare_basis_code>0</fare_basis_code>
         <flight_number/>
       </leg>
     </legs>
   </travel>
 </payment_transaction>'
```

Example Travel Capture

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>capture</transaction_type>
   <transaction_id>7fcc6097153beeec1dd1e71f643198d8</transaction_id>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <reference_id>1f2ee425e7c3159c60743098071771eb</reference_id>
   <travel>
     <ticket>
       <ticket_number>12345678123456</ticket_number>
       <passenger_name>Passenger 01</passenger_name>
       <customer_code/>
       <restricted_ticket_indicator>0</restricted_ticket_indicator>
       <agency_name>New Agency</agency_name>
       <agency_code>AGN001</agency_code>
     </ticket>
     <legs>
       <leg>
         <departure_date>2017-03-10</departure_date>
         <carrier_code>VX</carrier_code>
         <service_class>J</service_class>
         <origin_city>DUB</origin_city>
         <destination_city>ATL</destination_city>
         <stopover_code>1</stopover_code>
         <fare_basis_code>0</fare_basis_code>
         <flight_number/>
       </leg>
     </legs>
   </travel>
 </payment_transaction>'
```

Non Travel Authorize (3D) and Travel Capture

In this scenario the Authorize request doesn’t contain the travel data. Valid travel data is submitted in the Capture transaction request. The travel data that will be used for the transaction processing is the data submitted with the Capture.

Example Non Travel Authorize

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>authorize</transaction_type>
   <transaction_id>1915c52b28ff29edb12bc617ac102a03</transaction_id>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <card_holder>Travis Pastrana</card_holder>
   <card_number>4200000000000000</card_number>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
 </payment_transaction>'
```

Example Travel Capture

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
```

```
<payment_transaction>
  <transaction_type>capture</transaction_type>
  <transaction_id>7fcc6097153beeec1dd1e71f643198d8</transaction_id>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <reference_id>1f2ee425e7c3159c60743098071771eb</reference_id>
  <travel>
    <ticket>
      <ticket_number>12345678123456</ticket_number>
      <passenger_name>Passenger 01</passenger_name>
      <customer_code/>
      <restricted_ticket_indicator>0</restricted_ticket_indicator>
      <agency_name>New Agency</agency_name>
      <agency_code>AGN001</agency_code>
    </ticket>
    <legs>
      <leg>
        <departure_date>2017-03-10</departure_date>
        <carrier_code>VX</carrier_code>
        <service_class>J</service_class>
        <origin_city>DUB</origin_city>
        <destination_city>ATL</destination_city>
        <stopover_code>1</stopover_code>
        <fare_basis_code>0</fare_basis_code>
        <flight_number/>
      </leg>
    </legs>
  </travel>
</payment_transaction>'
```

Travel Authorize (3D) and Non Travel Capture

In this scenario the Authorize request contains valid travel data. Travel data isn't submitted in the Capture transaction request. In this case the Capture transaction will inherit the travel data from the Authorize transaction. The travel data that will be used for the transaction processing is the data submitted with the Authorize.

Example Travel Authorize

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize</transaction_type>
  <transaction_id>1915c52b28ff29edb12bc617ac102a03</transaction_id>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4200000000000000</card_number>
  <cvv>834</cvv>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <travel>
    <ticket>
      <ticket_number>12345678123456</ticket_number>
      <passenger_name>Passenger 01</passenger_name>
      <customer_code>123</customer_code>
      <restricted_ticket_indicator>0</restricted_ticket_indicator>
      <agency_name>Agency</agency_name>
      <agency_code>AG001</agency_code>
    </ticket>
    <legs>
      <leg>
        <departure_date>2017-03-10</departure_date>
        <carrier_code>VX</carrier_code>
        <service_class>J</service_class>
        <origin_city>DUB</origin_city>
        <destination_city>ATL</destination_city>
        <stopover_code>1</stopover_code>
        <fare_basis_code>0</fare_basis_code>
        <flight_number/>
      </leg>
    </legs>
  </travel>
</payment_transaction>'
```

Example Non Travel Capture

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>capture</transaction_type>
  <transaction_id>7fcc6097153beeec1dd1e71f643198d8</transaction_id>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <reference_id>1f2ee425e7c3159c60743098071771eb</reference_id>
</payment_transaction>'
```

Partial Travel Authorize (3D) and Partial Travel Capture

In this scenario the Authorize request contains only part of the travel data. The Capture transaction request contains also part of the travel data. The travel data from the Authorize will be merged with the Capture travel data. The Capture travel data will complete/override the travel fields in the Authorize. This merged data will be stored as Capture travel data. If the merged data is valid travel data then the transaction will be processed as travel using the travel data stored in the Capture. Otherwise the transaction will be processed as a regular Capture transaction.

Example Partial Authorize

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
<?xml version="1.0" encoding="UTF-8"?>
<payment_transaction>
  <transaction_type>authorize</transaction_type>
  <transaction_id>1915c52b28ff29edb12bc617ac102a03</transaction_id>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <card_holder>Travis Pastrana</card_holder>
  <card_number>4200000000000000</card_number>
  <cvv>834</cvv>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
```

```
    <travel>
      <ticket/>
      <legs>
        <leg>
          <departure_date>2017-03-10</departure_date>
          <carrier_code>VX</carrier_code>
          <service_class>J</service_class>
          <origin_city>DUB</origin_city>
          <destination_city>ATL</destination_city>
          <stopover_code>1</stopover_code>
          <fare_basis_code>0</fare_basis_code>
          <flight_number/>
        </leg>
      </legs>
    </travel>
  </payment_transaction>'
```

Example Partial Capture

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_type>capture</transaction_type>
   <transaction_id>7fcc6097153beeec1dd1e71f643198d8</transaction_id>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <reference_id>1f2ee425e7c3159c60743098071771eb</reference_id>
   <travel>
     <ticket>
       <ticket_number>12345678123456</ticket_number>
       <passenger_name>Passenger 01</passenger_name>
       <customer_code/>
       <restricted_ticket_indicator>0</restricted_ticket_indicator>
       <agency_name>New Agency</agency_name>
       <agency_code>AGN001</agency_code>
     </ticket>
     <legs/>
   </travel>
 </payment_transaction>'
```

VISA REFUND

The additional visa refund request parameters are applicable only when the reference transaction is Airline Itinerary Data (AID) or Ancillary Charges.

Visa Refund

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
   -X POST \
   -H "Content-Type: text/xml" \
   -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <.../>
   <travel>
     <ticket>
       <credit_reason_indicator_1>C</credit_reason_indicator_1>
       <credit_reason_indicator_2>A</credit_reason_indicator_2>
       <ticket_change_indicator>B</ticket_change_indicator>
     </ticket>
   </travel>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
travel	optional		
ticket	optional		
credit_reason_indicator_1	optional	String(1)	This field indicates the reason for a credit to the cardholder. Allowed values: A, B, P, O
credit_reason_indicator_2	optional	String(1)	This field indicates the reason for a credit to the cardholder. Allowed values: A, B, P, O
ticket_change_indicator	optional	String(1)	This field will contain either a space or a code to indicate why a ticket was changed. Allowed values: C, N

`required* = conditionally required`

Allowed Values

CAR RENTAL CLASSES

Value	Description
1	Mini
2	Subcompact
3	Economy
4	Compact
5	Midsize
6	Intermediate
7	Standard
8	Full size
9	Luxury
10	Premium
11	Minivan
12	12 passenger van

13	Moving van
14	15 passenger van
15	Cargo van
16	12 foot truck
17	20 foot truck
18	24 foot truck
19	26 foot truck
20	Moped
21	Stretch limousine
22	Regular limousine
23	Unique limousine
24	Exotic limousine
25	Small/medium truck
26	Large truck
27	Small SUV
28	Medium SUV
29	Large SUV
30	Exotic SUV
9999	Miscellaneous

CHARGE TYPES

Value	Description
BF	Bundled Service
BG	Baggage Fee
CF	Change Fee
CG	Cargo
CO	Carbon Offset
FF	Frequent Flyer
GF	Gift Card
GT	Ground Transport
IE	In-flight Entertainment
LG	Lounge
MD	Medical
ML	Meal / Beverage
OT	Other
PA	Passenger Assist Fee
PT	Pets
SA	Seat Fees
SB	Standby
SF	Service Fee
ST	Store
TS	Travel Service
UN	Unaccompanied Travel
UP	Upgrades
WI	Wi-Fi
MISC	Miscellaneous Airline Charges

CAR RENTAL EXTRA CHARGES

Value	Description
1	Gas
2	Extra Mileage
3	Late Return
4	1 Way Ser Fee
5	Parking Violation

HOTEL RENTAL EXTRA CHARGES

Value	Description
2	Restaurant
3	Gift Shop
4	Mini Bar
5	Telephone
6	Laundry

7	Other

TICKET CHANGE INDICATORS

Value	Description
C	Change to existing Ticket
N	New ticket

CREDIT REASON INDICATORS

Value	Description
A	Passenger Transport Ancillary Cancellation
B	Travel Ticket and Passenger Transport
P	Partial Refund of Travel Ticket
O	Other

Genesis SCA Services

General Info

Genesis SCA(Strong Customer Authentication) Services provides the ability to check if a transaction is in the scope of SCA. The API is synchronous and is based on RESTFul practices. Be sure to set `Content-type: application/json` in your headers.

To interact with the SCA API, you need to provide login credentials using standard HTTP Basic Authentication. (Credentials can be found in your Admin interface.)

SCA Checker

This call is used to check if SCA is required

`POST /v1/sca/checker/:terminal_token`

> **recurring** field is deprecated and soon will be removed from list of supported fields. Please use **recurring_type** instead. In case both **recurring** and **recurring_type** are used together within request, the value submitted in the **recurring** will be ignored.

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/sca/checker/:terminal_token \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "card_number": "4200000000000000",
   "moto": false,
   "mit": false,
   "recurring": false,
   "transaction_amount": 350000,
   "transaction_currency": "EUR",
   "transaction_exemption": ""
 }'
```

Successful Response

Response

```
[
  {
    "sca_required": "no",
    "sca_result_reason": "Issuer out of the EEA",
    "exemption": null
  }
]
```

Request Parameters

Parameter	Required	Format	Description
card_number	required	string(16)	Full card number or first 6 digits.
transaction_amount	required	number	Amount of transaction in minor currency unit.
transaction_currency	required	string(3)	Transaction currency
moto	optional	boolean	Signifies whether a MOTO (mail order telephone order) transaction is performed.
mit	optional	boolean	Signifies whether a MIT (merchant initiated transaction) is performed.
recurring	optional	boolean	Signifies whether subsequent recurring transaction is performed. NOTE: field is DEPRECATED
recurring_type	optional	string(255)	Specifies recurring type of the transaction: initial or subsequent.
transaction_exemption	optional	string(30)	Exemption

`required* = conditionally required`

Successful Response Parameters

Parameter	Type	Description
sca_required	string	Sca Required. Possible values are `yes`, `possible_exemption` or `no`
sca_result_reason	string	The reason for the returned SCA required
exemption	string	Detected exemption. Check SCA exemption values.

SCA EXEMPTION VALUES

> `delegated_authentication` is currently not supported.

Value
low_value
low_risk
trusted_merchant
corporate_payment
delegated_authentication
auth_network_outage

SCA REASON FOR NOT HONORING EXEMPTION VALUES

Value	Translation
8901	Merchant not participating in Visa trusted listing
8902	Issuer not participating in trusted listing program
8903	Cardholder has not trusted the merchant
8904	Response from issuer is indeterminate
8905	No entry for VMID was found in supplementary database
8906	TRA risk analysis did not meet exemption criteria
8473	Cardholder has not trusted the merchant (issuer supplied)
8474	Did not meet the exemption criteria (issuer supplied) trusted listing
8A01	Merchant not participating in delegated authentication
8A02	Issuer not participating in delegated authentication
8A04	Indeterminate or invalid issuer response
8A06	Did not meet exemption criteria
8A07	VMID invalid for service
8A08	CAVV Invalid value
8A76	Did not meet exemption criteria

SCA EXEMPTION RESULT VALUES

Value	Translation
13	Low value exemption not honoured
22	TRA exemption honoured
23	TRA exemption not honoured
32	Trusted merchant exemption honoured
33	Trusted merchant exemption not honoured
42	Secure corporate payment exemption honoured
43	Secure corporate payment exemption not honoured
52	Delegated authentication honoured
53	Delegated authentication not honoured

Funding Transactions

General Info

Funding transactions are special types of transactions and they require identifier type and receiver related details including receiver name, country, account number and account type. See the below tables for available identifier types and receiver account types.

Funding Transaction identifier types

Value	Required MCCs
general_person_to_person	4829, 6538, 6540
person_to_person_card_account	4829
own_account	4829, 6051, 6211, 6538, 6540, 7800, 7801, 7802, 7994, 7995, 9406
own_credit_card_bill	4829, 6538
business_disbursement	any
government_or_non_profit_disbursement	any
rapid_merchant_settlement	any
general_business_to_business	any
own_staged_digital_wallet_account	any
own_debit_or_prepaid_card_account	any

Funding Transaction Business Application Identifier Types

Value
funds_disbursement
pension_disbursement
account_to_account
bank_initiated
fund_transfer
person_to_person
prepaid_card_load
wallet_transfer
liquid_assets

Funding Transaction Receiver Account types

Value	Description
rtn_and_bank_account_number	Routing Transit Number and Bank Account Number
iban	International Bank Account Number
card_account	Card Account
email	Electronic Mail
phone_number	Phone Number
bank_account_number_and_bic	Bank Account Number and Business Identifier Code
wallet_id	Wallet ID
social_network_id	Unique Identifier for Social Network Application
other	Any other type

Account Name Inquiry

Introduction

Account Name Inquiry is a functionality that enables an account cardholder's name to be checked against the name held by their issuing bank. The check is carried out in advance of a transaction at time of customer onboarding, just before a transaction, periodically, or on an ad-hoc basis.

The name match result is returned to the requester, or originator, consisting of match results (match/partial/no) for each name sent (first/middle/last), as well as an overall match result for the complete name set.

This service is available with Visa cards in Canada, USA, Europe, UK, Latin America and the Caribbean regions.

We recommend usage in account verification or zero-amount transactions. May lead to unexpected behavior in other cases.

How to use account name inquiry parameters

REQUESTS

Merchants can send account name inquiry params in the request when creating Authorize, Authorize3d, Sale, Sale3d, InitRecurringSale, InitRecurringSale3d, AccountVerification, Payout or Credit transactions via the Processing API and/or WPF API.

Account Name Inquiry

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/process/TERMINAL-TOKEN \
  -X POST \
  -H "Content-Type: text/xml" \
  -d '
 <?xml version="1.0" encoding="UTF-8"?>
 <payment_transaction>
   <transaction_id>119643250547501c79d8295</transaction_id>
   <usage>40208 concert tickets</usage>
   <remote_ip>245.253.2.12</remote_ip>
   <amount>100</amount>
   <currency>USD</currency>
   <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
   <card_holder>Travis Pastrana</card_holder>
   <cvv>834</cvv>
   <expiration_month>12</expiration_month>
   <expiration_year>2026</expiration_year>
   <customer_email>travis@example.com</customer_email>
   <customer_phone>+1987987987987</customer_phone>
   <account_owner>
     <first_name>Travis</first_name>
     <middle_name>Joe</middle_name>
     <last_name>Pastrana</last_name>
   </account_owner>
 </payment_transaction>'
```

Request Parameters

Parameter	Required	Format	Description
account_owner	optional		Account owner parameters related to account owner inquiry requests
first_name	optional	String(35)	Account owner's first name.
middle_name	optional	String(35)	Account owner's middle name.
last_name	optional	String(35)	Account owner's last name.

`required* = conditionally required`

RESPONSES

EXPECTED RESPONSE VALUES FOR THE `*_NAME` ATTRIBUTES ARE *M* - MATCH, *P* - PARTIAL MATCH OR *N* - NO MATCH

EXPECTED RESPONSE VALUES FOR THE `TYPE` ATTRIBUTE ARE *P* - PRIMARY OR *S* - SECONDARY.

The matched text will be returned in the response if there is a response code match returned by the cardholder's issuing bank.

Successful Response

Response

```
<?xml version="1.0" encoding="UTF-8"?>
<payment_response>
  <transaction_id>119643250547501c79d8295</transaction_id>
  <usage>40208 concert tickets</usage>
  <remote_ip>245.253.2.12</remote_ip>
  <amount>100</amount>
  <currency>USD</currency>
  <token>ee946db8-d7db-4bb7-b608-b65b153e127d</token>
  <card_holder>Travis Pastrana</card_holder>
  <cvv>834</cvv>
  <expiration_month>12</expiration_month>
  <expiration_year>2026</expiration_year>
  <customer_email>travis@example.com</customer_email>
  <customer_phone>+1987987987987</customer_phone>
  <account_owner>
    <first_name>Travis</first_name>
    <middle_name>Joe</middle_name>
    <last_name>Pastrana</last_name>
    <full_name_match>Partial match</full_name_match>
    <first_name_match>Match</first_name_match>
    <middle_name_match>No match</middle_name_match>
    <last_name_match>Match</last_name_match>
    <type>personal</type>
  </account_owner>
</payment_response>
```

Successful Response Parameters

Parameter	Type	Description
account_owner		Account owner parameters related to account name inquiry requests
first_name	string	Account owner's first name
middle_name	string	Account owner's middle name
last_name	string	Account owner's last name
full_name_match	string	Full name account match decision
last_name_match	string	Last name account match decision
middle_name_match	string	Middle name account match decision
first_name_match	string	First name account match decision
type	string	Account owner type

Smart Routing

Introduction

The Smart Routing API is a higher-level abstraction that allows for simpler and more efficient gateway Processing API integration. It does not require the terminal token as part of the URL when creating transactions by providing an automatic routing capability. This by itself minimizes the need for complex customer-level manual routing to terminals set up on the gateway platform configuration layer.

The Smart Routing API requires the same merchant credentials and performs analogous HTTP BASIC authentication as described under the Authentication section, thus should not add any overhead for managing additional credentials.

> Smart Routing, originally designed for transaction processing through the Processing API, now also supports the single transaction reconciliation feature with automatic terminal selection without the need for explicitly specifying the terminal token(s) as well as bulk transaction reconciliation by start and end dates (limited to a 1-day range).

How Smart Routing works

The Smart Routing algorithm analyzes the submitted API request and its data and matches with various parameters and enabled settings to be able to route the transaction to the right terminal under the hood.

DESCRIPTION OF THE ALGORITHM

First it's validating that the merchant is allowed to use the Smart Routing capability. After that, an initial selection of terminals and MIDs based on the merchant and the requested currency is made. Once the selection is done, additional filtrations are performed in the following order:

- Based on the transaction type and the MID as well as the terminal-supported transaction types
- Based on the supported features of the terminal
- Based on the supported features of the MID
- Based on the required params of the terminal
- Based on whether the same MID as the reference transaction should be used
- Based on the card brand, only if the card number is present, and if the card brand is supported by the MID

Additionally:

- If exactly one matching gateway configuration is found after each filtration, the only suitable terminal will be used to process the transaction and no further filtrations on the gateway configuration will be executed.
- If, after all filtrations were applied, more than one matching gateway configuration exists, the first terminal from the list will be considered suitable and it will be used to process the transaction.
- If no matching gateway configuration is found (resulting in no suitable terminals to be routed to), a descriptive error will be returned as described in Errors section and the transaction will not be processed successfully.

How to use Smart Routing

In order to effectively use the Smart Routing API functionality, first it should be enabled through the merchant configuration, thus please open a ticket to Tech Support in case this functionality needs to be tested and/or used. The Smart Routing API is designed to be 100% backward-compatible and the payload sent to the Smart Routing API endpoint should be the same as with the current Processing API endpoints described under the Transactions section.

There are 2 notable differences:

- The new Smart Routing endpoint URL is expectedly different.
- The `Accept` header signifying accepted content types should be submitted, with values of either `Accept: text\xml` or `Accept: application\xml`.

Our Smart Routing API employs rate and burst limit mechanisms to protect from abuse and ensure smooth, uninterrupted operation at all times. if you have special capacity/TPS requirements, please open a ticket to Tech Support.

Installments

Installments-related data is supplied as optional data to the standard API request. If a valid installment is supplied, then the transaction will be processed. Otherwise, the transaction will **NOT** be processed successfully and will return proper error code and messages.

Installments are supported for Authorize, Authorize3D, Capture, Sale, Sale3D, Refund.

Reference transactions support installments only by using the referenced transaction installment. They only inherit the chosen plan without any option to modify it.

Installments are specific per acquirer and card brand. If you want to use installments, please contact tech-support@emerchantpay.com.

Fetch Applicable Installments

Fetch the applicable installments for a given amount, currency and card brand.

`POST /v1/installments`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/installments \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "amount": "8000",
   "currency": "GBP",
   "card_number": "4005522731304879"
 }'
```

Request Parameters

Parameter	Required	Format	Description
amount	required	integer > 0	Amount of transaction in minor currency unit, see Currency and Amount Handling for details
currency	required	string(3)	Currency code in ISO 4217
card_number	required	13 to 16 digits	Complete cc number of customer

`required* = conditionally required`

Successful Response


```
{
  "plans": [
    {
      "id": "ZXlKaGJHY2lPaUpJVXpJMU5pSjkuZXlKcmJHRnpjeUk2SWtkbGJtVnphWE5KYm5OMFlXeHNiV1Z1ZEhNNk9sWnBjMkU2T2tsdWMzUmhiR3h0Wlc1MFVHeGhiaUlzSW1sa0lqbzNmUS5WU3pybXBXNldSNlRQODNSOGVGWjR3TzNHcVYwVWJicEN4Z3Rqc1p2YzRZ",
      "frequency": "MONTHLY",
      "installments": 12,
      "cost_info": {
        "annualPercentageRate": 0,
        "feeInfo": [
          {
            "type": "CONSUMER",
            "ratePercentage": 400,
            "flatFee": 0,
            "monthlyRatePercentage": 33.33
          },
          {
            "type": "MERCHANT_FUNDING",
            "ratePercentage": 0,
            "flatFee": 0
          },
          {
            "type": "MERCHANT_SERVICE",
            "ratePercentage": 20
          }
        ],
        "totalPlanCost": 84240,
        "totalFees": 3240,
        "totalUpfrontFees": 0,
        "totalRecurringFees": 3240,
        "firstInstallment": {
          "upfrontFee": 0,
          "installmentFee": 270,
          "amount": 6750,
          "totalAmount": 7020,
          "totalAmountExcludingUpfrontFee": 7020
        },
        "lastInstallment": {
          "installmentFee": 270,
          "amount": 6750,
          "totalAmount": 7020
        },
        "currency": "GBP"
      },
      "data": {
        "name": "UK12M0400",
        "type": "ISSUER_DEFAULT",
        "termsAndConditions": [
          {
            "url": "https://www.hsbc.co.uk/help/card-support/instalments",
            "version": 3,
            "text": "Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla viverra sapien sit amet risus placerat, nec molestie velit cursus. Aliquam bibendum sem eu quam finibus, in vestibulum odio lobortis. Ut at quam eget enim dapibus elementum vitae id enim. Ut nec
            "languageCode": "eng"
          }
        ],
        "promotionInfo": {
          "promotionCode": "P2",
          "promotionID": "PR12"
        },
        "fundedBy": [
          "CONSUMER"
        ]
      },
      "created_at": "2024-10-04T10:55:38.121Z",
      "updated_at": "2024-10-04T10:55:38.121Z",
```

```
      "grouping_id": "ZXlKaGJHY2lPaUpJVXpJMU5pSjkuZXlKcmJHRnpjeUk2SWtkbGJtVnphWE5KYm5OMFlXeHNiV1Z1ZEhNNk9sWnBjMkU2T2tsdWMzUmhiR3h0Wlc1MFVHeGhia2R5YjNWd2FXNW5JaXdpYVdRaU9qVXpmUS5uTnd4eG9uZmVGUVlxOHA1UWFCUFFobnpHRGNjT0w5ekg1LUo3blZtd25B"
    }
  ],
  "applicable_terminal_tokens": [
    "TERMINAL-TOKEN1",
    "TERMINAL-TOKEN2"
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
plans		
id	string	The unique identifier of the installment that will be used for the processing
frequency	string	The frequency of the installment. Can be `WEEKLY`, `BIWEEKLY`, `MONTHLY`, and `BIMONTHLY`.
installments	integer	The count of installments.
cost_info	object	Contains all cost related information like rates, fees, total cost, currency, first and last installments.
data	object	Contains various additional data, including the terms and conditions of the installment.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the installment.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the installment.
grouping_id	string	Identifier of the installment group that the current installment is part of.
applicable_terminal_tokens	array	List of terminal tokens that can be used to process transaction with any of the returned installment plans

---

Show Installment Details

Retrieves details about a specific installment based on its ID.

`GET /v1/installments/<INSTALLMENT_ID>`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.gate.emerchantpay.net/v1/installments/<INSTALLMENT_ID> \
  -X POST \
```

Successful Response


```
{
  "installment_plan": {
    "id": "ZXlKaGJHY2lPaUpJVXpJMU5pSjkuZXlKcmJHRnpjeUk2SWtkbGJtVnphWE5KYm5OMFlXeHNiV1Z1ZEhNNk9sWnBjMkU2T2tsdWMzUmhiR3h0Wlc1MFVHeGhiaUlzSW1sa0lqbzNmUS5WU3pybXBXNldSNlRQODNSOGVGWjR3TzNHcVYwVWJicEN4Z3Rqc1p2YzRZ",
    "frequency": "MONTHLY",
    "installments": 12,
    "cost_info": {
      "annualPercentageRate": 0,
      "feeInfo": [
        {
          "type": "CONSUMER",
          "ratePercentage": 400,
          "flatFee": 0,
          "monthlyRatePercentage": 33.33
        },
        {
          "type": "MERCHANT_FUNDING",
          "ratePercentage": 0,
          "flatFee": 0
        },
        {
          "type": "MERCHANT_SERVICE",
          "ratePercentage": 20
        }
      ],
      "totalPlanCost": 84240,
      "totalFees": 3240,
      "totalUpfrontFees": 0,
      "totalRecurringFees": 3240,
      "firstInstallment": {
        "upfrontFee": 0,
        "installmentFee": 270,
        "amount": 6750,
        "totalAmount": 7020,
        "totalAmountExcludingUpfrontFee": 7020
      },
      "lastInstallment": {
        "installmentFee": 270,
        "amount": 6750,
        "totalAmount": 7020
      },
      "currency": "GBP"
    },
    "data": {
      "name": "UK12M0400",
      "type": "ISSUER_DEFAULT",
      "termsAndConditions": [
        {
          "url": "https://www.hsbc.co.uk/help/card-support/instalments",
          "version": 3,
          "text": "Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla viverra sapien sit amet risus placerat, nec molestie velit cursus. Aliquam bibendum sem eu quam finibus, in vestibulum odio lobortis. Ut at quam eget enim dapibus elementum vitae id enim. Ut nec co
          "languageCode": "eng"
        }
      ],
      "promotionInfo": {
        "promotionCode": "P2",
        "promotionID": "PR12"
      },
      "fundedBy": [
        "CONSUMER"
      ]
    },
    "created_at": "2024-10-04T10:55:38.121Z",
    "updated_at": "2024-10-04T10:55:38.121Z",
    "grouping_id": "ZXlKaGJHY2lPaUpJVXpJMU5pSjkuZXlKcmJHRnpjeUk2SWtkbGJtVnphWE5KYm5OMFlXeHNiV1Z1ZEhNNk9sWnBjMkU2T2tsdWMzUmhiR3h0Wlc1MFVHeGhia2R5YjNWd2FXNW5JaXdpYVdRaU9qVXpmUS5uTnd4eG9uZmVGUVlxOHA1UWFCUFFobnpHRGNjT0w5ekg1LUo3blZtd25B"
  }
}
```


Successful Response Parameters

Parameter	Type	Description

installment_plan		
id	string	The unique identifier of the installment that will be used for the processing
frequency	string	The frequency of the installment. Can be `WEEKLY`, `BIWEEKLY`, `MONTHLY`, and `BIMONTHLY`.
installments	integer	The count of installments.
cost_info	object	Contains all cost related information like rates, fees, total cost, currency, first and last installments.
data	object	Contains various additional data, including the terms and conditions of the installment.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the installment.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the installment.
grouping_id	string	Identifier of the installment group that the current installment is part of.

Billing Statements API

General Info

`POST /billing_statements/v1/graphql`

Billing Statements API allows to programmatically retrieve information about billing statements using given filters, pagination, and sort parameters.
It allows to filter billing statements by billing statement identifiers, status, date range and etc.
It supports cursor-based pagination, which allows to request next or previous page.
It supports sorting by field and direction.

Billing Statements API is GraphQL-based and is following GraphQL standards/conventions.
It expects GraphQL query as a request body and corresponding `application/graphql` or `application/json` Content-type header to be set.
It has a single endpoint and uses POST method for data retrieval. It allows to retrieve only requested fields and by limiting retrieved fields in response, performance and thus API response time can be improved.
It returns detailed error descriptions in GraphQL-specific error format.

Billing Statements API has authorization layer, which returns authorization specific error status codes in case of access failure, like: 401/403.

In addition to given documentation, GraphQL schema can be fetched using a special GraphQL introspection feature.

Schema and introspection

The Billing Statements API supports a GraphQL's introspection feature, which allows to fetch GraphQL schema.
GraphQL schema is the most comprehensive and native way to describe GraphQL-based APIs.
It contains description of all types, queries and their hierachy/relationships available for given API.

API platform tools, like Postman or Insomnia support automatic GraphQL schema fetching using API introspection feature and GraphQL query autocompletion based on downloaded schema, so it is recommended to use one of those tools or anything similar for analyzing and testing the Billing Statements API. Please note that introspection feature also requires authorization.

More information about GraphQL schema and introspection can be found on GraphQL's official website:
https://graphql.org/learn/schema/
https://graphql.org/learn/introspection/

Authorization

API requires authorization with a token issued per merchant.

In order to pass authorization, the merchant must do request with populated `Authorization` header.
Following `Authorization` header value formats are allowed:
- `Bearer "billing_api_token"`
- `Bearer billing_api_token`
- `Bearer token="billing_api_token"`
- `Bearer token=billing_api_token`
- `Token token="billing_api_token"`
- `Token token=billing_api_token`
- `Token "billing_api_token"`
- `Token billing_api_token`

`billing_api_token` is a token obtained from tech-support@emerchantpay.com, which is issued individually per merchant entity.

> You must contact tech-support@emerchantpay.com in order to obtain billing statements API token.

AUTHORIZATION ERROR RESPONSE STATUS CODES

If the request did not pass authorization, following response status codes might be returned:

Status Code	Summary
401	Unauthorized. Either Authorization header is not provided or service could not identify merchant with provided token.
403	Access Denied. Service identified the merchant, but merchant does not have enough permissions to access target API.
500	Internal Service Error. Unknown system error. Please contact support.

If one of the following status codes is returned despite issued token being provided in correct header and in correct format, merchant should contact tech-support@emerchantpay.com.
If for previously working Billing Statements API token, status code 403 started to be returned, then it expired, and new one should be issued.

Billing statements retrieval

Filter By Billing Statement Id

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { billingStatement: ["A123", "B456"] })
     {
```

```
      items
      {
        billingStatement
        company
        summary {
          debit
          credit
        }
      }
    }
  }'
```

Filter By Status

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { status: paid })
     {
       items
       {
         billingStatement
         status
         creationDate
       }
     }
   }'
```

Filter By Payment Method

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { paymentMethod: "Ecomprocessing Daily" })
     {
       items
       {
         billingStatement
         paymentMethod
         details {
           transactionTypesBreakdown {
             category
             transactionType
             count
             amount
           }
         }
       }
     }
   }'
```

Use Json Content Type

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/json" \
  -d '
 {
   "query": "query { billingStatements(filter: { status: pending }) { items { billingStatement status summary { debit } } } }"
 }'
```

REQUEST HEADERS

Header	Required	Value
Content-Type	required	`application/graphql` or `application/json`
Accept	required	`application/json`
Authorization	required	Token `billing_api_token`. See authorization section

REQUEST FILTER PARAMETERS

Resulting billing statements collection can be filtered using following filter parameters.
At least one parameter should be provided, but any combination can also work.
If startDate is provided, then endDate should also be provided and vice versa.
Date format 'yyyy-mm-dd' equals to following date time format: yyyy-mm-dd 00:00:00.

Request Parameters

Parameter	Required	Format	Description
startDate	required*	'yyyy-mm-dd hh:mm:ss' or 'yyyy-mm-dd'	Start of the requested date range in UTC. Includes billing statements with billing period started after provided time or at the same moment. Max start and end date difference allowed is 7 days.
endDate	required*	'yyyy-mm-dd hh:mm:ss' or 'yyyy-mm-dd'	End of the requested date range in UTC. Includes billing statements with billing period ended before provided time. Max start and end date difference allowed is 7 days.
billingStatement	optional	list of strings	List of billing statement names. Max number of elements allowed is 1000.
currency	optional	string(3)	Currency code in ISO 4217 format (3 letters).
status	optional	string(255)	Billing statement status.
paymentMethod	optional	string(255)	Payment method used. To be passed with spaces and capital letters if any.
creationDate	optional	'yyyy-mm-dd'	Creation date of the billing statement in UTC.

`required* = conditionally required`

REQUEST PAGING AND ORDER PARAMETERS

Resulting billing statements collection can be divided into pages and ordered using following parameters.
Single page can be downloaded per request along with cursors for the next and previous pages.
To request next page, `next` parameter should be used with `after` field value from response of the previous request related to the ongoing paging session.
To request previous page, `next` parameter should be used with `before` field value from response of the previous request related to the ongoing paging session.

When requesting next or previous page, same filters, order field and direction should be used, otherwise error will occur.
In case 'asc' sort direction is used on field, which can contain `null` value, `null` entries will appear first.
In case 'desc' sort direction is used on field, which can contain `null` value, `null` entries will appear last.

Request Parameters

Parameter	Required	Format	Description
paging	optional		Paging parameters for the request.
perPage	optional	integer	Max number of entries per page. Expected value is in range from 1 to 100. Default value: 100
next	optional	string(255)	Cursor for the next page of results. It can be value of either `after` or `before` cursors from response.
sort	optional		Sorting parameters for the request.
byDirection	optional	string(enum)	Direction result collection is sorted by. Possible values: asc, desc. Default value: desc
byField	optional	string(enum)	Field result collection is sorted by. Default value: creationDate. See available field list below.

`required* = conditionally required`

Order by field list:
- `billingStatement`
- `creationDate`
- `startDate`
- `endDate`
- `valueDate`
- `currency`
- `status`
- `masterAccountName`

Filter By Date Range And Sort

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { startDate: "2023-10-03", endDate: "2023-10-05" }, paging: { perPage: 3 }, sort: { byDirection: desc, byField: creationDate })
     {
       items
       {
         billingStatement
         status
       }
       paging
       {
         after
         before
         count
         perPage
       }
     }
   }'
```

Successful Response

```
{
  "data": {
    "billingStatements": {
      "items": [
        {
          "billingStatement": "A123",
          "status": "pending"
        },
        {
          "billingStatement": "A456",
          "status": "paid"
        },
        {
          "billingStatement": "B345",
          "status": "paid"
        }
      ],
      "paging": {
        "count": 3,
        "perPage": 3,
        "after": "eyJkaXIiOjAsImlkIjoyNywicGFyYW1faGFzaCI6IjY2MGQzNjY1OThlZGZmNTJlNjMwIn0=",
        "before": null
      }
    }
  }
}
```

Paginate To The Next Page

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { startDate: "2023-10-03", endDate: "2023-10-05" }, paging: { next: "eyJkaXIiOjAsImlkIjoyNywicGFyYW1faGFzaCI6IjY2MGQzNjY1OThlZGZmNTJlNjMwIn0", perPage: 3 }, sort: { byDirection: desc, byField: creationDate })
     {
       items
       {
         billingStatement
         status
       }
       paging
       {
         after
         before
         count
         perPage
       }
     }
   }'
```

Successful Response

```
{
  "data": {
    "billingStatements": {
```

```
      "items": [
        {
          "billingStatement": "B456",
          "status": "paid"
        },
        {
          "billingStatement": "C987",
          "status": "open"
        },
        {
          "billingStatement": "D000",
          "status": "paid"
        }
      ],
      "paging": {
        "count": 3,
        "perPage": 3,
        "after": "eyJkaXIiOjAsImlkIjozMCwicGFyYW1faGFzaCI6IjY2MGQzNjY1OThlZGZmNTJlNjMwIn0=",
        "before": "eyJkaXIiOjEsImlkIjoyNywicGFyYW1faGFzaCI6IjY2MGQzNjY1OThlZGZmNTJlNjMwIn0="
      }
    }
  }
}
```


RESPONSE FIELDS

If request is successful, response should contain billing statements list with requested fields and status code 200.
Paging information also needs to be explicitly requested.

Successful Response Parameters

Parameter	Type	Description
id	integer	Statement identifier.
billingStatement	string	Statement number.
status	string(enum)	Current status of the settlement. Possible values: paid, pending, open, bounced.
company	string	Trading name.
masterAccountName	string	Account name.
masterAccountCurrency	string(3)	Account currency in ISO 4217.
valueDate	yyyy-mm-dd*	Expected settlement payment date.
creationDate	yyyy-mm-dd	Date (technical) when statement was created.
currency	string(3)	Statement currency in ISO 4217.
paymentMethod	string	Payment method name.
startDate	yyyy-mm-dd hh:mm:ss	Start date of the billing period.
endDate	yyyy-mm-dd hh:mm:ss	End date of the billing period.
summary		Summary information about statement.
grossVolume	float(precise)	Total amount of approved transactions (i.e. total turnover).
debit	float(precise)	Total amount of debit transactions (i.e. Refunds, CFTs, Payouts and Chargebacks), deducted from the final settlement amount.
credit	float(precise)	Total amount of credit transactions (i.e. Chargeback reversals), added to the final settlement amount.
fees	float(precise)	Total amount of fees charged by emerchantpay and deducted from the final settlement amount.
taxes	float(precise)*	Associated taxes amount
netReserves	float(precise)	Net balance of withheld rolling reserves and released rolling reserves (for example: a withheld rolling reserve is 10% of the previous week's processing and the released reserve will be 10% out of a 6 months prior week's processing).
adjustments	float(precise)	Total amount of adjustments made by emerchantpay (credit or debit) that reflects the Net settlement, i.e. delayed settlement transactions, terminal invoices, offsets, etc.
netSettlementAmount	float(precise)	Settlement amount of the statement in the billing currency of the account.
paymentFxConversionFee	float(precise)*	The FX fees due as a result of settlement amount conversion (if applicable)
paymentAmount	float(precise)*	Settled amount in the currency of your merchant bank account (if different than the agreed billing currency).
paymentCurrency	string(3)*	Currency of the payment in ISO 4217.
details		Detailed breakdown of transactions and fees.
transactionTypesBreakdown		Breakdown of transactions by type
category	string(enum)	Category of the transaction. Possible values: credit, debit
transactionType	string	Specific type of transaction.
count	integer	Number of transactions of this type.
amount	float(precise)	Total amount for this transaction type.
discountTypesBreakdown		Breakdown of transactions based on the supported discount types, i.e. blended (regional or by card type) or interchange++.
subtotalCount	integer*	Total count of discount transactions.
subtotalAmount	float(precise)*	Total amount of all discounts.
discountTypeItems		Detailed breakdown of individual discount types.
discountType	string	Type of discount applied.
transactions	integer	Number of transactions with this discount.
amount	float(precise)	Total discount amount.
rate	float(precise)*	Discount rate applied.
specialRate	string*	Can contain special rate value in case it is impossible to express it numerically. E.g. interchange++ discount type rate is expressed with `int++` value. Currently only interchange++ discount type has non-null value for given field, other discount types are expressed numerically via standard `rate` field.
salesAmount	float(precise)*	Total sales amount before discount.
transactionFees		Breakdown by billing transaction types along with rate, amount and account currency.

transactionFeesByType		Collection of transaction fees grouped by transaction type.
subtotalCount	integer*	Total count of transactions with charged fees.
subtotalAmount	float(precise)*	Total fee amount for all transactions.
transactionFeeItems		List of transaction fees
category	string	Category of the transaction fee.
transactions	integer	Number of transactions this fee applies to.
rate	float	Fee rate applied.
currency	string(3)	Currency of the fee in ISO 4217.
amount	float(precise)	Total fee amount.
transactionFeesTo		Collection of the transaction fees charged to the associated billing statements.
subtotalCount	integer	Total count of transactions with charged fees.
subtotalAmount	float(precise)	Total fee amount for all transactions.
transactionFeeToItems		List of the transaction fees charged to the associated billing statements.
description	string	Description contains information about associated billing statement, billing period, master account and billing currency.
transactions	integer	Number of transactions this fee applies to.
currency	string(3)	Currency of the fee in ISO 4217.
amount	float(precise)	Total fee amount.
transactionFeesFrom		Collection of the transaction fees charged from the associated billing statements with detailed breakdown per billing transaction type.
subtotalCount	integer	Total count of transactions with charged fees.
subtotalAmount	float(precise)	Total fee amount for all transactions.
transactionFeeFromItems		List of transaction fees charged from the associated billing statement.
description	string	Description contains information about associated billing statement, billing period, master account and billing currency.
subtotalCount	integer	Total count of transactions with charged fees per specific billing statement.
subtotalAmount	float(precise)	Total fee amount for all transactions per specific billing statement.
transactionFeeFromItemsBreakdown		Detailed breakdown of individual transaction fee charged from the associated billing statement.
category	string	Category of the transaction fee represented with billing transaction type.
transactions	integer	Number of transactions this fee applies to.
rate	float	Fee rate applied.
currency	string(3)	Currency of the fee in ISO 4217.
amount	float(precise)	Total fee amount.
distributedFeesBreakdown		Breakdown by acquirer, issuer and card scheme fees per master account name and associated billing statement.
subtotalAmount	float(precise)	Total amount of distributed fees.
distributedFeeItems		List of distributed fees.
category	string	Category contains info about fee type, associated billing statement, billing period and master account.
transactions	integer	Number of transactions this fee applies to.
salesAmount	float(precise)*	Total sales amount.
distributedFeeAmount	float(precise)	Distributed fee amount.
distributedDiscounts		Distributed discounts summary.
distributedDiscountsTo		Collection of the distributed discounts charged to the associated billing statements.
subtotalCount	integer	Total count of transactions with discounts.
subtotalAmount	float(precise)	Total discount amount for all transactions.
subtotalSalesAmount	float(precise)*	Total sales amount for all transactions with discounts.
distributedDiscountToItems		List of the distributed discounts charged to the associated billing statements.
description	string	Description contains information about associated billing statement the discounts are charge to.
transactions	integer	Number of transactions this discount applies to.
salesAmount	float(precise)*	Total sales amount this discount applies to.
amount	float(precise)	Distributed discount amount applied for all transactions associated with given billing statement.
distributedDiscountsFrom		Collection of the distributed discounts charged from the associated billing statements with detailed breakdown per commission rule type, region type and card type.
subtotalCount	integer	Total count of transactions with discounts.
subtotalAmount	float(precise)	Total discount amount for all transactions.
subtotalSalesAmount	float(precise)*	Total sales amount for all transactions with discounts.
distributedDiscountFromItems		List of the distributed discounts charged from the associated billing statements.
description	string	Description contains information about associated billing statement the discounts are charge from.
subtotalCount	integer	Total count of transactions with discounts per specific billing statement.
subtotalAmount	float(precise)	Total discount amount for all transactions per specific billing statement.
subtotalSalesAmount	float(precise)*	Total sales amount for all transactions with discounts per specific billing statement.
distributedDiscountFromItemsBreakdown		Detailed breakdown of individual distributed discount charged from the associated billing statement.
category	string	Category of transactions the discount applies to, which consists of commission rule type, region type and card type.
transactions	integer	Number of transactions this discount applies to.

rate	float(precise)*	Distributed discount commission rate applied.
salesAmount	float(precise)*	Total sales amount this discount applies to.
amount	float(precise)	Distributed discount amount applied for all transactions of this category.
serviceFees		Breakdown of applicable service fees such as: wire transfer, one-time setup and monthly maintenance fees.
subtotalAmount	float(precise)	Total amount of all service fees.
serviceFeeItems		List of service fees
category	string	Category of the service fee.
amount	float(precise)	Amount charged for the service.
manualAdjustments		Manual balance adjustments list.
description	string	Description of the adjustment.
amount	float(precise)	Amount of the adjustment.
reserves		Amount of released and withheld rolling reserves for the specific billing period.
totalBalance	float(precise)	Total reserves balance.
reserveItems		List of individual reserve entries.
category	string	Category of the reserve.
maturityDate	yyyy-mm-dd*	Date when the reserve will be released.
ratePercentage	float(precise)	Percentage rate of the reserve.
amount	float(precise)	Amount held in reserve.

`*` means that field can potentially contain `null` value.
`float(precise)` is float type with certain precision, which is typical for exchange rates, fee amounts, percentages and etc. It is achieved by either rounding up original number to specific precision or by adding trailing zeros for consistency. It is useful for displaying to user. Please note that trailing zeroes might be removed automatically by API platform tools, like Postman.
Example:
- 15.29 or 1.10 for amount

By limiting retrieved fields in response, performance and thus API response time can be improved.

Amount fields contain precise value in the corresponding currency and no exponent (scaling) needs to be applied.

Select All Fields

Request

```
curl https://staging.api.emerchantpay.net/billing_statements/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingStatements(filter: { billingStatement: "["A123"]" })
     {
       items
       {
         id
         billingStatement
         status
         company
         masterAccountName
         masterAccountCurrency
         valueDate
         creationDate
         currency
         paymentMethod
         startDate
         endDate
         summary {
           grossVolume
           debit
           credit
           fees
           taxes
           netReserves
           adjustments
           netSettlementAmount
           paymentFxConversionFee
           paymentAmount
           paymentCurrency
         }
         details {
           transactionTypesBreakdown {
             category
             transactionType
             count
             amount
           }
           discountTypesBreakdown {
             subtotalCount
             subtotalAmount
             discountTypeItems {
               discountType
               transactions
               amount
               rate
               salesAmount
             }
           }
           transactionFees {
             transactionFeesByType {
               subtotalCount
               subtotalAmount
               transactionFeeItems {
                 category
                 transactions
                 rate
                 currency
                 amount
               }
             }
             transactionFeesTo {
               subtotalCount
               subtotalAmount
               transactionFeeToItems {
```

```
            description
            transactions
            currency
            amount
          }
        }
        transactionFeesFrom {
          subtotalCount
          subtotalAmount
          transactionFeeFromItems {
            description
            subtotalCount
            subtotalAmount
            transactionFeeFromItemsBreakdown {
              category
              transactions
              rate
              currency
              amount
            }
          }
        }
      }
      distributedFeesBreakdown {
        subtotalAmount
        distributedFeeItems {
          category
          transactions
          salesAmount
          distributedFeeAmount
        }
      }
      distributedDiscounts {
        distributedDiscountsTo {
          subtotalCount
          subtotalAmount
          subtotalSalesAmount
          distributedDiscountToItems {
            description
            transactions
            salesAmount
            amount
          }
        }
        distributedDiscountsFrom {
          subtotalCount
          subtotalAmount
          subtotalSalesAmount
          distributedDiscountFromItems {
            description
            subtotalCount
            subtotalAmount
            subtotalSalesAmount
            distributedDiscountFromItemsBreakdown {
              category
              transactions
              rate
              salesAmount
              amount
            }
          }
        }
      }
      serviceFees {
        subtotalAmount
        serviceFeeItems {
          category
          amount
        }
      }
      reserves {
        totalBalance
        reserveItems {
          category
          maturityDate
          ratePercentage
          amount
        }
      }
      manualAdjustments {
        description
        amount
      }
    }
  }
}
}'
```

PAGING RESPONSE FIELDS

Successful Response Parameters

Parameter	Type	Description
count	integer	Number of entries within the response.
perPage	integer	Max number of entries per page.
after	string(255)	Cursor for the next page of results.
before	string(255)	Cursor for the previous page wiofh results.

after cursor will be `null` if current page is the last one. **before** cursor will be `null` when first request of paging session is performed.

RESPONSE ERROR CODES

If request fails, following error codes and messages might be returned:

Error code	Error message	Response status code	Summary
GRAPHQL_PARSE_FAILED	invalid request syntax/schema	422	Invalid GraphQL syntax/schema in request from the Billing Statements API client.
GRAPHQL_VALIDATION_FAILED	invalid request query/types	422	Invalid GraphQL query/types in request from the Billing Statements API client.
INVALID_REQUEST_PARAMETERS	invalid request parameters	200	Invalid input parameters values in request from the Billing Statements API client, e.g. per page entries number exceeding max allowed value.
REQUEST_TIMED_OUT	request timed out, retry recommended	200	Request took too long to execute and service interrupted it.
INTERNAL_SERVICE_ERROR	internal service error	200	Unknown system error. Please contact support.

GraphQL error(s) returned by service has format described in following GraphQL specification: https://spec.graphql.org/draft/#sec-Errors.
Returned error might be additionally supplied with `debug` field, which contains detailed information about the issue.

Response status code 200 might be returned despite error occurred according to GraphQL conventions.

> Please contact tech-support@emerchantpay.com in case you experience REQUEST_TIMED_OUT or INTERNAL_SERVICE_ERROR error.

Error Response

```
{
  "data": {
    "billingStatements": null
  },
  "errors": [
    {
      "message": "invalid request parameters",
      "path": [
        "billingStatements"
      ],
      "extensions": {
        "code": "INVALID_REQUEST_PARAMETERS",
        "debug": "validating request filter parameters: startDate and endDate fields should be defined together",
        "domain": "billing-statements-api"
      }
    }
  ]
}
```

Error Response

```
{
  "data": null,
  "errors": [
    {
      "message": "invalid request query/types",
      "locations": [
        {
          "line": 2,
          "column": 59
        }
      ],
      "extensions": {
        "code": "GRAPHQL_VALIDATION_FAILED",
        "debug": "string cannot represent a non string value: 123",
        "domain": "billing-statements-api"
      }
    },
    {
      "message": "invalid request query/types",
      "locations": [
        {
          "line": 2,
          "column": 86
        }
      ],
      "extensions": {
        "code": "GRAPHQL_VALIDATION_FAILED",
        "debug": "int cannot represent non-integer value: \"abc\"",
        "domain": "billing-statements-api"
      }
    }
  ]
}
```

Error Response

```
{
  "data": {
    "billingStatements": null
  },
  "errors": [
    {
      "message": "internal service error",
      "path": [
        "billingStatements"
      ],
      "extensions": {
        "code": "INTERNAL_SERVICE_ERROR",
        "debug": "could not read Merchant ID value from request context",
        "domain": "billing-statements-api"
      }
    }
  ]
}
```

Billing Transactions API

General Info

`POST /billing_transactions/v1/graphql`

Billing Transactions API allows to programmatically retrieve information about billing transactions using given filters, pagination, and sort parameters.
It allows to filter billing transactions by transaction unique identifiers, billing statement identifiers, date range and etc.
It supports pagination by page number and allows to set number of entries per page.
It supports sorting by field and direction.

Billing Transactions API is GraphQL-based and is following GraphQL standards/conventions.
It expects GraphQL query as a request body and corresponding `application/graphql` or `application/json` Content-type header to be set.
It has a single endpoint and uses POST method for data retrieval. It allows to retrieve only requested fields and by limiting retrieved fields in response, performance and thus API response time can be improved.
It returns detailed error descriptions in GraphQL-specific error format.

Billing Transactions API has authorization layer, which returns authorization specific error status codes in case of access failure, like: 401/403.

In addition to given documentation, GraphQL schema can be fetched using a special GraphQL introspection feature.

Schema and introspection

The Billing Transactions API supports a GraphQL's introspection feature, which allows to fetch GraphQL schema.
GraphQL schema is the most comprehensive and native way to describe GraphQL-based APIs.
It contains description of all types, queries and their hierachy/relationships available for given API.

API platform tools, like Postman or Insomnia support automatic GraphQL schema fetching using API introspection feature and GraphQL query autocompletion based on downloaded schema, so it is recommended to use one of those tools or anything similar for analyzing and testing the Billing Transactions API. Please note that introspection feature also requires authorization.

More information about GraphQL schema and introspection can be found on GraphQL's official website:
https://graphql.org/learn/schema/
https://graphql.org/learn/introspection/

Authorization

API requires authorization with a token issued per merchant.

In order to pass authorization, the merchant must do request with populated `Authorization` header.
Following `Authorization` header value formats are allowed:
- `Bearer "billing_api_token"`
- `Bearer billing_api_token`
- `Bearer token="billing_api_token"`
- `Bearer token=billing_api_token`
- `Token token="billing_api_token"`
- `Token token=billing_api_token`
- `Token "billing_api_token"`
- `Token billing_api_token`

`billing_api_token` is a token obtained from tech-support@emerchantpay.com, which is issued individually per merchant entity.

> You must contact tech-support@emerchantpay.com in order to obtain billing transactions API token.

AUTHORIZATION ERROR RESPONSE STATUS CODES

If the request did not pass authorization, following response status codes might be returned:

Status Code	Summary
401	Unauthorized. Either Authorization header is not provided or service could not identify merchant with provided token.
403	Access Denied. Service identified the merchant, but merchant does not have enough permissions to access target API.
500	Internal Service Error. Unknown system error. Please contact support.

If one of the following status codes is returned despite issued token being provided in correct header and in correct format, merchant should contact tech-support@emerchantpay.com.
If for previously working Billing Transactions API token, status code 403 started to be returned, then it expired, and new one should be issued.

Billing transactions retrieval

Filter By Billing Transaction Unique I Ds

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingTransactions(filter: { uniqueId: ["abc123"] })
     {
       items
       {
         billingStatement
         uniqueId
         transactionType
         billingAmount
         billingCurrency
         transactionDate
         merchantTransactionId
         paymentType
       }
     }
   }'
```

Successful Response

```
 {
   "data": {
     "billingTransactions": {
       "items": [
         {
           "billingStatement": "A123",
           "uniqueId": "abc123",
           "transactionType": "Sale Approved",
           "billingAmount": 24.25,
           "billingCurrency": "EUR",
           "transactionDate": "2023-10-01 18:00:14",
           "merchantTransactionId": "some_id",
           "paymentType": "Sale"
         }
       ]
     }
   }
 }
```

Filter By Billing Statement I Ds

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingTransactions(filter: { billingStatement: ["A123", "B456"] })
     {
       items
       {
         billingStatement
         uniqueId
         transactionType
         billingAmount
         billingCurrency
         transactionDate
         merchantTransactionId
         paymentType
       }
     }
```

```
  }'
```

Successful Response

```
{
  "data": {
    "billingTransactions": {
      "items": [
        {
          "billingStatement": "A123",
          "uniqueId": "abc123",
          "transactionType": "Sale Approved",
          "billingAmount": 24.25,
          "billingCurrency": "EUR",
          "transactionDate": "2023-10-01 18:00:14",
          "merchantTransactionId": "some_id_1",
          "paymentType": "Sale"
        },
        {
          "billingStatement": "A123",
          "uniqueId": "def456",
          "transactionType": "Chargeback",
          "billingAmount": 10.0,
          "billingCurrency": "EUR",
          "transactionDate": "2023-10-01 11:50:21",
          "merchantTransactionId": "some_id_2",
          "paymentType": "Sale 3D"
        },
        {
          "billingStatement": "B456",
          "uniqueId": "g7h8i9",
          "transactionType": "Settlement Approved",
          "billingAmount": 9.99,
          "billingCurrency": "USD",
          "transactionDate": "2023-10-03 00:23:55",
          "merchantTransactionId": "some_id_3",
          "paymentType": "Cash"
        }
      ]
    }
  }
}
```

Filter By Date Range And Transaction Type

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingTransactions(filter: { startDate: "2023-10-03", endDate: "2023-10-05", transactionType: ["Settlement Approved"]})
     {
       items
       {
         billingStatement
         uniqueId
         transactionType
         billingAmount
         billingCurrency
         transactionDate
         merchantTransactionId
         paymentType
       }
     }
   }'
```

Successful Response

```
{
  "data": {
    "billingTransactions": {
      "items": [
        {
          "billingStatement": "B456",
          "uniqueId": "g7h8i9",
          "transactionType": "Settlement Approved",
          "billingAmount": 9.99,
          "billingCurrency": "USD",
          "transactionDate": "2023-10-03 00:23:55",
          "merchantTransactionId": "some_id",
          "paymentType": "Sale 3D"
        }
      ]
    }
  }
}
```

Use Json Content Type

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/json" \
  -d '
 {
   "query": "query { billingTransactions(filter: { uniqueId: [\"abc123\"] }) { items { billingStatement uniqueId transactionType } } }"
 }'
```

REQUEST HEADERS

Header	Required	Value
Content-Type	required	`application/graphql` or `application/json`
Accept	required	`application/json`
Authorization	required	Token `billing_api_token`. See authorization section

REQUEST FILTER PARAMETERS

Resulting billing transactions collection can be filtered using following filter parameters.
All filter parameters are divided into primary and secondary filters.
At least one primary filter is required for request to work.
Any combination of filters can work as long as at least one primary filter is defined.
If startDate is provided, then endDate should also be provided and vice versa.

Date format 'yyyy-mm-dd' equals to following date time format: yyyy-mm-dd 00:00:00.

Request Parameters

Parameter	Required	Format	Description
startDate	required*	'yyyy-mm-dd hh:mm:ss' or 'yyyy-mm-dd'	Start of the requested date range in UTC. Includes billing transactions, which were created after provided time or at the same moment. Max start and end date difference allowed is 7 days. Primary filter.
endDate	required*	'yyyy-mm-dd hh:mm:ss' or 'yyyy-mm-dd'	End of the requested date range in UTC. Includes billing transactions, which were created before provided time. Max start and end date difference allowed is 7 days. Primary filter.
uniqueId	optional	list of strings	List of billing transaction unique IDs. Max number of elements is 1000. Primary filter.
billingStatement	optional	list of strings	List of billing statement names. Max number of elements allowed is 10. Primary filter.
merchantTransactionId	optional	list of strings	List of merchant transaction IDs. Max number of elements allowed is 1000. Primary filter.
masterAccountName	optional	list of strings	List of master account names. Max number of elements allowed is 10. Secondary filter.
transactionType	optional	list of strings	List of billing transaction types. Max number of elements allowed is 10. See available billing transaction type list below. To be passed with spaces and capital letters if any. Secondary filter.

`required* = conditionally required`

Billing transaction type field list:
- `Authorisation Approved`
- `Authorisation Declined`
- `Settlement Approved`
- `Settlement Declined`
- `Sale Approved`
- `Sale Declined`
- `Refund Approved`
- `Refund Declined`
- `Payout Approved`
- `Payout Declined`
- `CFT Other Approved`
- `CFT Declined`
- `Chargeback`
- `Chargeback Reversal`
- `Chargeback Representment`
- `Retrieval Request`
- `Void`
- `Visa EU Intraregional Fraud Chargeback`
- `MasterCard EU Region Chargeback`
- `Second Chargeback`
- `CFT Visa Approved`
- `CFT MasterCard Approved`
- `Visa RDR`
- `RDR Reversal`
- `Gateway Transaction Fee`
- `Risk Management Transaction Fee`
- `Fraud Engine Transaction Fee`

REQUEST PAGING AND ORDER PARAMETERS

Resulting billing transactions collection can be divided into pages and ordered using following parameters.
Single page can be downloaded per request along with information about other pages.
In case 'asc' sort direction is used on field, which can contain `null` value, `null` entries will appear first.
In case 'desc' sort direction is used on field, which can contain `null` value, `null` entries will appear last.

Request Parameters

Parameter	Required	Format	Description
paging	optional		Paging parameters for the request.
perPage	optional	integer	Max number of entries per page. Expected value is in range from 1 to 100. Default value: 100
page	optional	string(255)	Requested page number. Pages enumeration starts from 1. Default value: 1
sort	optional		Sorting parameters for the request.
byDirection	optional	string(enum)	Direction result collection is sorted by. Possible values: asc, desc. Default value: asc
byField	optional	string(enum)	Field result collection is sorted by. Default value: transactionDate. See available field list below.

`required* = conditionally required`

Order by field list:
- `billingStatement`
- `transactionDate`
- `transactionCurrency`
- `transactionAmount`
- `exchangeRate`
- `billingAmount`
- `transactionFeeAmount`
- `commissionPercent`
- `commissionAmount`
- `interchangeFee`
- `region`
- `settlementStatus`

Filter By Date Range And Paginate/Sort

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingTransactions(filter: { startDate: "2023-10-03", endDate: "2023-10-05" }, paging: { page: 2, perPage: 3 }, sort: { byDirection: desc, byField: transactionDate })
     {
       items
       {
         billingStatement
         uniqueId
         transactionType
         billingAmount
         billingCurrency
         transactionDate
       }
       paging
       {
```

```
        page
        perPage
        pagesCount
        totalCount
      }
    }
  }'
```

Successful Response

```
{
  "data": {
    "billingTransactions": {
      "items": [
        {
          "billingStatement": "A123",
          "uniqueId": "g7h8i9",
          "transactionType": "Settlement Approved",
          "billingAmount": 9.99,
          "billingCurrency": "USD",
          "transactionDate": "2023-10-04 23:00:00"
        },
        {
          "billingStatement": "A456",
          "uniqueId": "def456",
          "transactionType": "Chargeback",
          "billingAmount": 10.0,
          "billingCurrency": "EUR",
          "transactionDate": "2023-10-04 20:40:11"
        },
        {
          "billingStatement": "A123",
          "uniqueId": "abc123",
          "transactionType": "Sale Approved",
          "billingAmount": 24.25,
          "billingCurrency": "EUR",
          "transactionDate": "2023-10-03 10:30:00"
        }
      ],
      "paging": {
        "page": 2,
        "perPage": 3,
        "pagesCount": 10,
        "totalCount": 28
      }
    }
  }
}
```

RESPONSE FIELDS

If request is successful, response should contain billing transactions list with requested fields and status code 200.
Paging information also needs to be explicitly requested.

Successful Response Parameters

Parameter	Type	Description
id	integer	Transaction identifier.
uniqueId	string	Transaction unique identifier.
billingStatement	string	Name of the billing statement the transaction belongs to.
arn	string*	Acquirer reference number.
transactionType	string	Transaction type. See list of possible values in `transactionType` filter description
transactionDate	yyyy-mm-dd hh:mm:ss*	Date and time when transaction was executed in UTC.
transactionCurrency	string(3)	The processing currency code of the transaction in ISO 4217.
transactionAmount	float(precise)	The transaction amount (in processing currency).
exchangeRate	float(precise)	The applied exchange rate to convert from the processing to the billing currency of the transaction.
billingCurrency	string(3)	Billing currency code in ISO 4217.
billingAmount	float(precise)*	The calculated billing amount of the transaction.
transactionFeeCurrency	string(3)	The currency code of the applied transaction fee according in ISO 4217.
transactionFeeAmount	float(precise)*	The applied transaction fee amount.
transactionFeeChargedOnBillingStatement	string*	Name of the billing statement the transaction fee for this transaction is deducted from.
commissionPercent	float(precise)*	The applied commission (discount) percent. Empty for all types except Sale Approved and Settlement Approved.
commissionAmount	float(precise)*	The applied commission (discount) amount in billing currency. Empty for all types except Sale Approved and Settlement Approved.
interchangeFee	float(precise)*	The interchange fee amount (in interchange currency).
interchangeCurrency	string(3)*	The interchange currency code of the transaction in ISO 4217.
isInterchangeplusplus	boolean	Identifies if the transaction is Interchange++.
interchangeplusplusChargedOnBillingStatement	string*	The name of billing statement, Interchange++ is charged on.
schemeFee	float(precise)*	The scheme fee amount (in scheme fee currency).
schemeFeeCurrency	string(3)*	The scheme fee currency of the transaction.
standardDebitCardRate	float(precise)*	The standard debit card rate of the transaction.
gstAmount	float	The GST tax calculated amount of the transaction(based on transaction fee and commission).
gstRate	float	The applied GST over (transaction fee and discount) percent.
vatAmount	float	The VAT tax calculated amount of the transaction(based on transaction fee and commission).
vatRate	float	The applied VAT over (transaction fee and discount) percent.
terminalName	string*	Associated terminal name.
region	string*	Associated region.
settlementBillingStatements	string*	Associated billing statement name(s), which partially or fully settled the transaction. Can be multiple statement names separated with comma.
settlementDates	yyyy-mm-dd*	Dates when transaction was partially or fully settled. Can be multiple dates separated with comma.

settlementStatus	string(enum)*	Transaction settlement status. Possible values: Delayed, Balanced or not defined.
merchantId	integer	Merchant unique identifier.
merchantName	string	Merchant name.
merchantTransactionId	string*	Transaction identifier provided by merchant.
masterAccountName	string	Master account name.
valueDate	yyyy-mm-dd*	Indicates when the corresponding billing statement was set to Paid status. Will be empty for billing statements with Status Pending.
documentId	string*	Consumer personal identification. See Document ID Parameter.
referenceId	string*	Reference (original) transaction unique identifier.
authCode	string*	Authorization code generated by the card network when an authorisation has occurred. It is used to identify authorization and it consists of 6 alphanumeric chars.
paymentType	string*	Reference (original) transaction type.
cardBrand	string*	Card brand. Examples: Visa, MasterCard, Maestro
cardNumber	string*	Masked card number. Example: 420000...0000
cardHolder	string*	Full name of customer as printed on card (first name and last name at least). Example: John Doe
cardType	string*	Card type. Possible values: Debit, Credit, Charge Card
cardSubtype	string*	Card subtype. Examples: Standard, Gold, Gift

`*` means that field can potentially contain `null` value.
`float(precise)` is float type with certain precision, which is typical for exchange rates, fee amounts, percentages and etc. It is achieved by either rounding up original number to specific precision or by adding trailing zeros for consistency. It is useful for displaying to user. Please note that trailing zeroes might be removed automatically by API platform tools, like Postman.
Examples:
- 1.000000 or 0.023000 for exchangeRate
- 0.0262 or 0.0000 for schemeFee
- 15.29 or 1.10 for transactionAmount

By limiting retrieved fields in response, performance and thus API response time can be improved.

Fee and amount fields contain precise value in the corresponding currency and no exponent (scaling) needs to be applied.

Select All Fields

Request

```
curl https://staging.api.emerchantpay.net/billing_transactions/v1/graphql \
  -X POST \
  -H "Accept: application/json" \
  -H "Content-Type: application/graphql" \
  -d '
   query {
     billingTransactions(filter: { uniqueId: "["abc123"]" })
     {
       items
       {
         id
         billingStatement
         uniqueId
         arn
         transactionDate
         transactionType
         transactionCurrency
         transactionAmount
         exchangeRate
         billingCurrency
         billingAmount
         transactionFeeCurrency
         transactionFeeAmount
         transactionFeeChargedOnBillingStatement
         commissionPercent
         commissionAmount
         interchangeFee
         interchangeCurrency
         isInterchangeplusplus
         interchangeplusplusChargedOnBillingStatement
         schemeFee
         schemeFeeCurrency
         standardDebitCardRate
         gstAmount
         gstRate
         vatAmount
         vatRate
         terminalName
         region
         settlementBillingStatements
         settlementDates
         settlementStatus
         merchantId
         merchantName
         merchantTransactionId
         masterAccountName
         valueDate
         documentId
         referenceId
         authCode
         paymentType
         cardBrand
         cardNumber
         cardHolder
         cardType
         cardSubtype
       }
     }
   }'
```

PAGING RESPONSE FIELDS

Successful Response Parameters

Parameter	Type	Description
page	integer	Current page number. Pages enumeration starts from 1.
perPage	integer	Max number of entries per each page.
pagesCount	integer	Total number of pages associated with particular request filter set.

totalCount	integer	Total number of entries associated with particular request filter set.

It is recommended to fetch `pagesCount` and/or `totalCount` with the first page of data and request subsequent pages w/o using these fields. This will **significantly** improve subsequent requests performance.

RESPONSE ERROR CODES

If request fails, following error codes and messages might be returned:

Error code	Error message	Response status code	Summary
GRAPHQL_PARSE_FAILED	invalid request syntax/schema	422	Invalid GraphQL syntax/schema in request from the Billing Transactions API client.
GRAPHQL_VALIDATION_FAILED	invalid request query/types	422	Invalid GraphQL query/types in request from the Billing Transactions API client.
INVALID_REQUEST_PARAMETERS	invalid request parameters	200	Invalid input parameters values in request from the Billing Transactions API client, e.g. per page entries number exceeding max allowed value.
REQUEST_TIMED_OUT	request timed out, retry recommended	200	Request took too long to execute and service interrupted it.
INTERNAL_SERVICE_ERROR	internal service error	200	Unknown system error. Please contact support.

GraphQL error(s) returned by service has format described in following GraphQL specification: https://spec.graphql.org/draft/#sec-Errors.
Returned error might be additionally supplied with `debug` field, which contains detailed information about the issue.
Response status code 200 might be returned despite error occurred according to GraphQL conventions.

Please contact tech-support@emerchantpay.com in case you experience REQUEST_TIMED_OUT or INTERNAL_SERVICE_ERROR error.

Error Response

```
{
  "data": {
    "billingTransactions": null
  },
  "errors": [
    {
      "message": "invalid request parameters",
      "path": [
        "billingTransactions"
      ],
      "extensions": {
        "code": "INVALID_REQUEST_PARAMETERS",
        "debug": "validating request filter parameters: startDate and endDate fields should be defined together",
        "domain": "billing-transactions-api"
      }
    }
  ]
}
```

Error Response

```
{
  "data": null,
  "errors": [
    {
      "message": "invalid request query/types",
      "locations": [
        {
          "line": 2,
          "column": 59
        }
      ],
      "extensions": {
        "code": "GRAPHQL_VALIDATION_FAILED",
        "debug": "string cannot represent a non string value: 123",
        "domain": "billing-transactions-api"
      }
    },
    {
      "message": "invalid request query/types",
      "locations": [
        {
          "line": 2,
          "column": 86
        }
      ],
      "extensions": {
        "code": "GRAPHQL_VALIDATION_FAILED",
        "debug": "int cannot represent non-integer value: \"abc\"",
        "domain": "billing-transactions-api"
      }
    }
  ]
}
```

Error Response

```
{
  "data": {
    "billingTransactions": null
  },
  "errors": [
    {
      "message": "internal service error",
      "path": [
        "billingTransactions"
      ],
      "extensions": {
        "code": "INTERNAL_SERVICE_ERROR",
        "debug": "could not read Merchant ID value from request context",
        "domain": "billing-transactions-api"
      }
    }
  ]
}
```

Payee API

Payee-related data is created and used to process payout payments to specific Payee accounts.

Payees are supported for Global Payout.

Full list of Payee API URLs can be found in the URLs section

Payee

CREATE PAYEE

Create a Payee record.

`POST /payee`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "payee": {
     "type": "company",
     "name": "Office LTD",
     "country": "GB",
     "date": "1990-01-01",
     "notification_url": "https://example.com/notifications",
     "registration_number": "123456789",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "zip_code": "1234"
     }
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
payee			Payee object
type	required	string(255)	The type of the Payee. Can be `company` or `person`.
name	required	string(255)	The Payee full name.
country	required	string(2)	Country code in ISO 3166. In case of `person` this should contain the country of birth. In case of `company` this should contain the country of incorporation.
date	optional	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
notification_url	optional	string(255)	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	required*	string	The registration number of an Payee of type `company`. Required only for Payee of type `company`.
address			Address object.
city	required*	string(255)	The city of the Payee's address.
street	required*	string(255)	The street of the Payee's address.
state	optional	string(255)	The state of the Payee's address.
country	required*	string(2)	The country of the Payee's address in ISO 3166.
zip_code	required*	string(32)	The ZIP code of the Payee's address.

`required* = conditionally required`

Successful Response

```
 {
   "payee": {
     "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
     "type": "company",
     "name": "Office LTD",
     "status": "failed",
     "country": "GB",
     "date": "1990-01-01",
     "document_extracted_address": "123 Main St, London, UK",
     "notification_url": "https://example.com/notifications",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "zip_code": "1234"
     },
     "checks": {
       "kyb": {
         "status": "failed",
         "reason": "Document originality could not be verified.",
         "reason_codes": [
           "SPDR06"
         ],
         "documents": [
           "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
         ]
       },
       "director": {
         "status": "approved"
       },
       "ultimate_beneficial_owners": {
         "status": "approved"
       },
       "address": {
         "status": "failed",
         "reason": "Records indicate that the user is a minor.",
         "reason_codes": [
           "SPDR299"
         ],
         "documents": [
           "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
         ]
       },
       "sanction": {
         "status": "approved"
       },
       "owners": {
         "status": "failed"
       }
     },
     "registration_number": "123456789",
     "created_at": "2025-05-16 15:50:34 UTC",
     "updated_at": "2025-05-16 15:50:34 UTC"
   }
 }
```

Successful Response Parameters

Parameter	Type	Description
payee		
unique_id	string	The unique identifier of the Payee.
type	string	The type of the Payee. Can be `company` or `person`.
name	string	The Payee full name.
status	string	The status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Payee in ISO 3166.
date	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for a Payee of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
checks		
sanction		
status	string	The sanctions screening check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	string	The registration number for the Company.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Payee in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Payee in a UTC time zone.

RETRIEVE PAYEE

Retrieve the details of a specific Payee record based on its unique ID.

`GET /payee/:payee_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id \
```

```
-X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.

`required* = conditionally required`

Successful Response


```
{
  "payee": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "type": "company",
    "name": "Office LTD",
    "status": "failed",
    "country": "GB",
    "date": "1990-01-01",
    "document_extracted_address": "123 Main St, London, UK",
    "notification_url": "https://example.com/notifications",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "checks": {
      "kyb": {
        "status": "failed",
        "reason": "Document originality could not be verified.",
        "reason_codes": [
          "SPDR06"
        ],
        "documents": [
          "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "director": {
        "status": "approved"
      },
      "ultimate_beneficial_owners": {
        "status": "approved"
      },
      "address": {
        "status": "failed",
        "reason": "Records indicate that the user is a minor.",
        "reason_codes": [
          "SPDR299"
        ],
        "documents": [
          "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "sanction": {
        "status": "approved"
      },
      "owners": {
        "status": "failed"
      }
    },
    "registration_number": "123456789",
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
payee		
unique_id	string	The unique identifier of the Payee.
type	string	The type of the Payee. Can be `company` or `person`.
name	string	The Payee full name.
status	string	The status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Payee in ISO 3166.
date	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for a Payee of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
checks		
sanction		
status	string	The sanctions screening check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.

documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	string	The registration number for the Company.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Payee in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Payee in a UTC time zone.

UPDATE PAYEE

Update a Payee record.

`PATCH /payee/:payee_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id \
  -X PATCH \
  -H "Content-Type: application/json" \
  -d '
 {
   "payee": {
     "name": "Office LTD",
     "country": "GB",
     "date": "1990-01-01",
     "notification_url": "https://example.com/notifications",
     "registration_number": "123456789",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "state": "London",
       "zip_code": "1234"
     }
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
payee			Payee object
name	required*	string(255)	The Payee full name.
country	required*	string(2)	Country code in ISO 3166. In case of `person` this should contain the country of birth. In case of `company` this should contain the country of incorporation.
date	required*	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
notification_url	required*	string(255)	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	required*	string	The registration number of an Payee of type `company`. Required only for Payee of type `company`.
address			Address object.
city	optional	string(255)	The city of the Payee's address.
street	optional	string(255)	The street of the Payee's address.
state	optional	string(255)	The state of the Payee's address.
country	optional	string(2)	The country of the Payee's address in ISO 3166.
zip_code	optional	string(32)	The ZIP code of the Payee's address.

`required* = conditionally required`

Successful Response

```
{
  "payee": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "type": "company",
    "name": "Office LTD",
    "status": "failed",
    "country": "GB",
    "date": "1990-01-01",
    "document_extracted_address": "123 Main St, London, UK",
    "notification_url": "https://example.com/notifications",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "checks": {
      "kyb": {
        "status": "failed",
        "reason": "Document originality could not be verified.",
        "reason_codes": [
          "SPDR06"
        ],
        "documents": [
          "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "director": {
        "status": "approved"
      },
      "ultimate_beneficial_owners": {
        "status": "approved"
      },
      "address": {
        "status": "failed",
        "reason": "Records indicate that the user is a minor.",
        "reason_codes": [
          "SPDR299"
        ],
        "documents": [
          "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "sanction": {
        "status": "approved"
      },
      "owners": {
        "status": "failed"
      }
    },
    "registration_number": "123456789",
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
payee		
unique_id	string	The unique identifier of the Payee.
type	string	The type of the Payee. Can be `company` or `person`.
name	string	The Payee full name.
status	string	The status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Payee in ISO 3166.
date	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for a Payee of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
checks		
sanction		
status	string	The sanctions screening check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.

kyb		
status	string	The KYB check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	string	The registration number for the Company.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Payee in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Payee in a UTC time zone.

LIST PAYEES

Retrieve the details of all Payees.

`GET /payee`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee \
  -X GET \
```

Successful Response


```
{
  "payees": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "type": "company",
      "name": "Office LTD",
      "status": "failed",
      "country": "GB",
      "date": "1990-01-01",
      "document_extracted_address": "123 Main St, London, UK",
      "notification_url": "https://example.com/notifications",
      "address": {
        "city": "London",
        "street": "Test 12",
        "country": "GB",
        "zip_code": "1234"
      },
      "checks": {
        "kyb": {
          "status": "failed",
          "reason": "Document originality could not be verified.",
          "reason_codes": [
            "SPDR06"
          ],
          "documents": [
            "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
          ]
        },
        "director": {
          "status": "approved"
        },
        "ultimate_beneficial_owners": {
          "status": "approved"
        },
        "address": {
          "status": "failed",
          "reason": "The address did not match the record",
          "reason_codes": [
            "SPDR269"
          ],
          "documents": [
            "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
          ]
        },
        "sanction": {
          "status": "approved"
        },
        "owners": {
          "status": "failed"
        }
      },
      "registration_number": "123456789",
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    },
    {
      "unique_id": "ba4e1dfa-80f1-47fd-96f5-f796c9864e51",
      "type": "person",
      "name": "John Doe",
      "status": "new",
      "country": "US",
      "date": "1985-07-15",
      "notification_url": "https://test.com/webhooks",
      "address": {
        "city": "New York",
        "street": "5th Avenue 101",
```

```
        "state": "NY",
        "country": "US",
        "zip_code": "10001"
      },
      "checks": {
        "kyc": {
          "status": "required"
        },
        "address": {
          "status": "required"
        },
        "sanction": {
          "status": "required"
        },
        "pep": {
          "status": "required"
        }
      },
      "created_at": "2025-02-20 10:20:30 UTC",
      "updated_at": "2025-02-20 10:20:30 UTC"
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
payees		
unique_id	string	The unique identifier of the Payee.
type	string	The type of the Payee. Can be `company` or `person`.
name	string	The Payee full name.
status	string	The status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Payee in ISO 3166.
date	yyyy-mm-dd	Date of birth for a Payee of type `person` or the date of incorporation for a Payee of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for a Payee of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
checks		
sanction		
status	string	The sanctions screening check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Person. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Payee. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		

reason_codes		
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Payee.
registration_number	string	The registration number for the Company.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Payee in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Payee in a UTC time zone.

LIST PAYEE OWNERS

Retrieve the details of all Owners of a Payee.

`GET /payee/:payee_unique_id/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/owners \
  -X GET \
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/owners?type=ultimate_beneficial_owner \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
type	optional	string(255)	The type of the Owners. Can be `company` or `person`, `director`, `ultimate_beneficial_owner`.

`required* = conditionally required`

Successful Response

```
{
  "owners": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "type": "company",
      "name": "Office LTD",
      "status": "new",
      "country": "GB",
      "date": "1990-01-01",
      "document_extracted_address": "123 Main St, London, UK",
      "address": {
        "city": "London",
        "street": "Test 12",
        "country": "GB",
        "zip_code": "1234"
      },
      "notification_url": "https://example.com/notifications",
      "registration_number": "1234567",
      "payees": [
        {
          "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
          "percent_ownership": 27.1
        }
      ],
      "owners": [
        {
          "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
          "percent_ownership": 22.5
        }
      ],
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
owners		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company` or `person`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.

owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
registration_number	string	The registration number of an Owner of type `company`.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

ASSOCIATE PAYEE WITH OWNERS

Associate a Payee belonging to Owners.

> Payee can not be associated to more than one Owner with type **director**.

> Payee can not be associated to more than four Owners with type **ultimate_beneficial_owner**.

`POST /payee/:payee_unique_id/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "owners": [
     {
       "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
       "percent_ownership": 27.1
     }
   ]
 }'
```

Request Parameters

Parameter	Required	Format	Description
owners			Owners object
unique_id	required	string	Unique ID of Owner owning this Owner.
percent_ownership	optional	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.

`required* = conditionally required`

Successful Response

```
 {
   "owners": [
     {
       "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
       "type": "company",
       "name": "Office LTD",
       "status": "new",
       "country": "GB",
       "date": "1990-01-01",
       "document_extracted_address": "123 Main St, London, UK",
       "address": {
         "city": "London",
         "street": "Test 12",
         "country": "GB",
         "zip_code": "1234"
       },
       "notification_url": "https://example.com/notifications",
       "registration_number": "1234567",
       "payees": [
         {
           "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
           "percent_ownership": 27.1
         }
       ],
       "owners": [
         {
           "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
           "percent_ownership": 22.5
         }
       ],
       "created_at": "2025-05-16 15:50:34 UTC",
       "updated_at": "2025-05-16 15:50:34 UTC"
     }
   ]
 }
```

Successful Response Parameters

Parameter	Type	Description
owners		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company` or `person`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.

zip_code	string(32)	The ZIP code of the Payee's address.
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
registration_number	string	The registration number of an Owner of type `company`.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

Error Response

```
{
  "error": "More than four Owners with type `ultimate_beneficial_owner` can not be associated to the Payee."
}
```

Error Response

```
{
  "error": "More than one Owner with type `director` can not be associated to the Payee."
}
```

DISSOCIATE PAYEE OWNERS

Dissociate a Payee belonging to Owners.

`DELETE /payee/:payee_unique_id/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/owners \
  -X DELETE \
  -H "Content-Type: application/json" \
  -d '
 {
  "owners": {
    "unique_ids": [
      "a4e1dfa-80f1-47fd-96f5-f796c9864e50b"
    ]
  }
 }'
```

Request Parameters

Parameter	Required	Format	Description
owners			Owners object
unique_ids	required	array[string]	Array of unique IDs of Owners owning this Owner.

`required* = conditionally required`

On a successful delete, the API will return HTTP status **204 No Content**

CREATE PAYEE DOCUMENT

Create a Payee Document

`POST /payee/:payee_unique_id/documents`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/documents \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
  "document": {
    "document_type": "id_card",
    "file": "data:application/pdf; base64, JVBERi0xLjQKJcfs..."
  }
 }'
```

Request Parameters

Parameter	Required	Format	Description
document			Document object
document_type	required	string(255)	Type of the Document. Check Supported Document Types
file	required	string(base64)	The Document file, base64 encoded. The file must be in PDF, PNG or JPG format. Maximum file size is 10 MB. The file string begins with the mime type, for example: "data:application/pdf; base64, JVBERi0xLjQKJcfs...".Mind the space after the comma.

`required* = conditionally required`

Successful Response

```
{
  "document": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "document_type": "id_card",
    "url": "https://temporary-url.com/document.pdf",
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```

Successful Response Parameters

Parameter	Type	Description

document		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

RETRIEVE PAYEE DOCUMENT

Retrieve the details of a specific Payee document.

`GET /payee/:payee_unique_id/documents/:document_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/documents/:document_unique_id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
document_unique_id	required	string(255)	The unique identifier of the Payee document.

`required* = conditionally required`

Successful Response

```
{
  "document": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "document_type": "id_card",
    "url": "https://temporary-url.com/document.pdf",
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```

Successful Response Parameters

Parameter	Type	Description
document		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

LIST PAYEE DOCUMENTS

Retrieve the details of all Payee documents.

`GET /payee/:payee_unique_id/documents`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/documents \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.

`required* = conditionally required`

Successful Response

```
{
  "documents": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "document_type": "id_card",
      "url": "https://temporary-url.com/id_card.pdf",
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    },
    {
      "unique_id": "cb3f1dfa-12f1-47fd-96f5-f796c9864e51",
      "document_type": "passport",
      "url": "https://temporary-url.com/passport.pdf",
      "created_at": "2025-06-20 10:30:00 UTC",
      "updated_at": "2025-06-20 10:30:00 UTC"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
documents		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.

updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

SUPPORTED DOCUMENT TYPES

Supported Types	Description
poi	Proof of Identity (e.g., passport, national ID card)
poi_backside	Proof of Identity Backside (if applicable)
id_card	Identity Card
id_card_backside	Identity Card Backside (if applicable)
passport	Passport
driving_license	Driving License
poa	Proof of Address (e.g., utility bill, bank statement)
utility_bill	Utility Bill
bank_statement	Bank Statement
rent_agreement	Rent Agreement
employer_letter	Employer Letter
insurance_agreement	Insurance Agreement
tax_bill	Tax Bill
envelope	Envelope with address
cpr_smart_card_reader_copy	CPR Smart Card Reader Copy
property_tax	Property Tax Document
lease_agreement	Lease Agreement
insurance_card	Insurance Card
permanent_residence_permit	Permanent Residence Permit
credit_card_statement	Credit Card Statement
insurance_policy	Insurance Policy Document
e_commerce_receipt	E-commerce Receipt
bank_letter_receipt	Bank Letter Receipt
birth_certificate	Birth Certificate
salary_slip	Salary Slip

Owners

CREATE OWNER

Create an Owner record.

`POST /payee/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "owner": {
     "type": "company",
     "name": "Office LTD",
     "country": "GB",
     "date": "1990-01-01",
     "notification_url": "https://example.com/notifications",
     "registration_number": "1234567",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "zip_code": "1234"
     },
     "payees": [
       {
         "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
         "percent_ownership": 27.1
       }
     ],
     "owners": [
       {
         "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
         "percent_ownership": 22.5
       }
     ]
   }
 }'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "owner": {
     "type": "person",
     "name": "John Doe",
     "country": "GB",
     "date": "1990-01-01",
     "notification_url": "https://example.com/notifications",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "zip_code": "1234"
```

```
    },
    "payees": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ],
    "owners": [
      {
        "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
        "percent_ownership": 22.5
      }
    ]
  }
}'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "owner": {
    "type": "director",
    "name": "Jack Doe",
    "country": "GB",
    "date": "1990-01-01",
    "notification_url": "https://example.com/notifications",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "payee_unique_ids": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ]
  }
}'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "owner": {
    "type": "director",
    "name": "Jane Doe",
    "country": "GB",
    "date": "1990-01-01",
    "notification_url": "https://example.com/notifications",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "payee_unique_ids": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ]
  }
}'
```

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "owner": {
    "type": "ultimate_beneficial_owner",
    "name": "Alan Smith",
    "country": "GB",
    "date": "1990-01-01",
    "notification_url": "https://example.com/notifications",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "payee": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ]
  }
}'
```

Request Parameters

Parameter	Required	Format	Description
owner	required*		Owner object
type	required	string(255)	The type of the Owner. Can be `company` or `person`, `director`, `ultimate_beneficial_owner`.
name	required	string(255)	The Owner full name.
country	required	string(2)	Country code in ISO 3166. In case of `person` this should contain the country of birth. In case of `company` this should contain the country of incorporation.
date	optional	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
notification_url	optional	string(255)	The URL to which the Owners API will send notifications (webhooks) about status changes of the Owner.
registration_number	required*	string	The registration number of an Owner of type `company`. Required only for Owner of type `company`.
address			Address object.
city	required*	string(255)	The city of the Owner's address.

street	required*	string(255)	The street of the Owner's address.
state	optional	string(255)	The state of the Owner's address.
country	required*	string(2)	The country of the Owner's address in ISO 3166.
zip_code	required*	string(32)	The ZIP code of the Owner's address.
payees			Payees object
unique_id	optional	string	Unique ID of Payee owned by this Owner. Required if `percent_ownership` is provided.
percent_ownership	optional	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners			Owners object
unique_id	optional	string	Unique ID of Owner owning this Owner. Required if `percent_ownership` is provided.
percent_ownership	optional	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.

`required* = conditionally required`

Successful Response


```
{
  "owner": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "type": "company",
    "name": "Office LTD",
    "status": "new",
    "country": "GB",
    "date": "1990-01-01",
    "document_extracted_address": "123 Main St, London, UK",
    "registration_number": "1234567",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "checks": {
      "kyb": {
        "status": "failed",
        "reason": "Document originality could not be verified.",
        "reason_codes": [
          "SPDR06"
        ],
        "documents": [
          "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "director": {
        "status": "required"
      },
      "ultimate_beneficial_owners": {
        "status": "approved"
      },
      "address": {
        "status": "failed",
        "reason": "Records indicate that the user is a minor.",
        "reason_codes": [
          "SPDR299"
        ],
        "documents": [
          "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "sanction": {
        "status": "approved"
      },
      "owners": {
        "status": "failed"
      }
    },
    "notification_url": "https://example.com/notifications",
    "payees": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ],
    "owners": [
      {
        "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
        "percent_ownership": 22.5
      }
    ],
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
owner		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company`, `person`, `director`, `ultimate_beneficial_owner`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required` or `manual_review_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
registration_number	string	The registration number of an Owner of type `company`.
address		
city	string	The city of the Owner's address.
street	string	The street of the Owner's address.
state	string	The state of the Owner's address.

country	string(2)	The country of the Owner's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Owner's address.
checks		
sanction		
status	string	The sanctions screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for Director KYB checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs Check's status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

RETRIEVE OWNER

Retrieve the details of a specific Owner record based on its unique ID.

`GET /payee/owners/:owner_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
owner_unique_id	required	string(255)	The unique identifier of the Owner.

`required* = conditionally required`

Successful Response

```
{
  "owner": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "type": "company",
    "name": "Office LTD",
    "status": "new",
```

```
    "country": "GB",
    "date": "1990-01-01",
    "document_extracted_address": "123 Main St, London, UK",
    "registration_number": "1234567",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "checks": {
      "kyb": {
        "status": "failed",
        "reason": "Document originality could not be verified.",
        "reason_codes": [
          "SPDR06"
        ],
        "documents": [
          "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "director": {
        "status": "required"
      },
      "ultimate_beneficial_owners": {
        "status": "approved"
      },
      "address": {
        "status": "failed",
        "reason": "Records indicate that the user is a minor.",
        "reason_codes": [
          "SPDR299"
        ],
        "documents": [
          "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "sanction": {
        "status": "approved"
      },
      "owners": {
        "status": "failed"
      }
    },
    "notification_url": "https://example.com/notifications",
    "payees": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ],
    "owners": [
      {
        "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
        "percent_ownership": 22.5
      }
    ],
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
owner		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company`, `person`, `director`, `ultimate_beneficial_owner`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required` or `manual_review_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
registration_number	string	The registration number of an Owner of type `company`.
address		
city	string	The city of the Owner's address.
street	string	The street of the Owner's address.
state	string	The state of the Owner's address.
country	string(2)	The country of the Owner's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Owner's address.
checks		
sanction		
status	string	The sanctions screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.

reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for Director KYB checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs Check's status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

UPDATE OWNER

Update an Owner record.

`PATCH /payee/owners/:owner_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id \
  -X PATCH \
  -H "Content-Type: application/json" \
  -d '
 {
   "owner": {
     "name": "Office LTD",
     "country": "GB",
     "date": "1990-01-01",
     "notification_url": "https://example.com/notifications",
     "registration_number": "1234567",
     "address": {
       "city": "London",
       "street": "Test 12",
       "country": "GB",
       "zip_code": "1234"
     }
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
owner_unique_id	required	string(255)	The unique identifier of the Owner.
owner	required*		Owner object
name	required*	string(255)	The Owner full name.
country	required*	string(2)	Country code in ISO 3166. In case of `person` this should contain the country of birth. In case of `company` this should contain the country of incorporation.
date	required*	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
notification_url	required*	string(255)	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
registration_number	required*	string	The registration number of an Owner of type `company`. Required only for Owner of type `company`.
address			Address object.
city	optional	string(255)	The city of the Owner's address.
street	optional	string(255)	The street of the Owner's address.
state	optional	string(255)	The state of the Owner's address.
country	optional	string(2)	The country of the Owner's address in ISO 3166.
zip_code	optional	string(32)	The ZIP code of the Owner's address.

`required* = conditionally required`

Successful Response


```
{
  "owner": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "type": "company",
    "name": "Office LTD",
    "status": "new",
    "country": "GB",
    "date": "1990-01-01",
    "document_extracted_address": "123 Main St, London, UK",
    "registration_number": "1234567",
    "address": {
      "city": "London",
      "street": "Test 12",
      "country": "GB",
      "zip_code": "1234"
    },
    "checks": {
      "kyb": {
        "status": "failed",
        "reason": "Document originality could not be verified.",
        "reason_codes": [
          "SPDR06"
        ],
        "documents": [
          "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "director": {
        "status": "required"
      },
      "ultimate_beneficial_owners": {
        "status": "approved"
      },
      "address": {
        "status": "failed",
        "reason": "Records indicate that the user is a minor.",
        "reason_codes": [
          "SPDR299"
        ],
        "documents": [
          "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
        ]
      },
      "sanction": {
        "status": "approved"
      },
      "owners": {
        "status": "failed"
      }
    },
    "notification_url": "https://example.com/notifications",
    "payees": [
      {
        "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
        "percent_ownership": 27.1
      }
    ],
    "owners": [
      {
        "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
        "percent_ownership": 22.5
      }
    ],
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
owner		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company`, `person`, `director`, `ultimate_beneficial_owner`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required` or `manual_review_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
registration_number	string	The registration number of an Owner of type `company`.
address		
city	string	The city of the Owner's address.
street	string	The street of the Owner's address.
state	string	The state of the Owner's address.
country	string(2)	The country of the Owner's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Owner's address.
checks		
sanction		
status	string	The sanctions screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The PEP screening check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The KYC check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYC check status.

reason_codes	array[string]	Reason codes for unsuccessful KYC checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The address check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
reason_codes	array[string]	Reason codes for unsuccessful address checks.Check possible codes in Payee Reason Codes section.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The KYB check status of the Owner. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the KYB check status.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.Check possible codes in Payee Reason Codes section.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for the director check status.
reason_codes	array[string]	Reason codes for Director KYB checks.See possible codes in Payee Reason Codes section.
ultimate_beneficial_owners		
status	string	The UBOs Check's status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason	string	The reason for The UBOs Check's status.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
owners		
status	string(255)	Status of the transaction, see states
reason		
reason_codes		
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

DELETE OWNER

Delete an existing Owner record based on its unique ID.

`DELETE /payee/owners/:owner_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id \
  -X DELETE \
```

Request Parameters

Parameter	Required	Format	Description
owner_unique_id	required	string(255)	The unique identifier of the Owner.

`required* = conditionally required`

> On a successful delete, the API will return HTTP status **204 No Content**

LIST OWNERS

Retrieve the details of all Owners.

`GET /payee/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners \
  -X GET \
```

Successful Response

```
{
  "owners": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "type": "company",
      "name": "Office LTD",
      "status": "new",
      "country": "GB",
      "date": "1990-01-01",
      "document_extracted_address": "123 Main St, London, UK",
      "address": {
        "city": "London",
        "street": "Test 12",
```

```
        "country": "GB",
        "zip_code": "1234"
      },
      "notification_url": "https://example.com/notifications",
      "registration_number": "1234567",
      "payees": [
        {
          "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
          "percent_ownership": 27.1
        }
      ],
      "owners": [
        {
          "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
          "percent_ownership": 22.5
        }
      ],
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
owners		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company` or `person`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
registration_number	string	The registration number of an Owner of type `company`.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

ASSOCIATE OWNER WITH OWNERS

Associate an Owner belonging to Owners.

`POST /payee/owners/:owner_unique_id/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id/owners \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "owners": [
     {
       "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
       "percent_ownership": 27.1
     }
   ]
 }'
```

Request Parameters

Parameter	Required	Format	Description
owners			Owners object
unique_id	required	string	Unique ID of Owner owning this Owner.
percent_ownership	optional	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.

`required* = conditionally required`

Successful Response


```
{
  "owners": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "type": "company",
      "name": "Office LTD",
      "status": "new",
      "country": "GB",
      "date": "1990-01-01",
```

```
      "document_extracted_address": "123 Main St, London, UK",
      "address": {
        "city": "London",
        "street": "Test 12",
        "country": "GB",
        "zip_code": "1234"
      },
      "notification_url": "https://example.com/notifications",
      "registration_number": "1234567",
      "payees": [
        {
          "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
          "percent_ownership": 27.1
        }
      ],
      "owners": [
        {
          "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
          "percent_ownership": 22.5
        }
      ],
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    }
  ]
}
```


Successful Response Parameters

Parameter	Type	Description
owners		
unique_id	string	The unique identifier of the Owner.
type	string	The type of the Owner. Can be `company` or `person`.
name	string	The Owner full name.
status	string	The status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, `error`, or `retry_required`.
country	string(2)	The country of the Owner in ISO 3166.
date	yyyy-mm-dd	Date of birth for an Owner of type `person` or the date of incorporation for an Owner of type `company`.
document_extracted_address	string	Address extracted from ID document during KYC verification for an Owner of type `person`.
address		
city	string	The city of the Payee's address.
street	string	The street of the Payee's address.
state	string	The state of the Payee's address.
country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
notification_url	string	The URL to which the Owner API will send notifications (webhooks) about status changes of the Owner.
payees		
unique_id	string	Unique ID of Payee owned this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
owners		
unique_id	string	Unique ID of Owner owning this Owner.
percent_ownership	float(3,1)	The percentage of the ownership in the range of 0.0 to 100.0.
registration_number	string	The registration number of an Owner of type `company`.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Owner in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Owner in a UTC time zone.

DISSOCIATE OWNERS

Dissociate an Owner belonging to Owners.

`DELETE /payee/owners/:owner_unique_id/owners`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id/owners \
  -X DELETE \
  -H "Content-Type: application/json" \
  -d '
 {
   "owners": {
     "unique_ids": [
       "a4e1dfa-80f1-47fd-96f5-f796c9864e50b"
     ]
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
owners			Owners object
unique_ids	required	array[string]	Array of unique IDs of Owners owning this Owner.

`required* = conditionally required`

On a successful delete, the API will return HTTP status **204 No Content**

CREATE OWNER DOCUMENT

Create an Owner Document

`POST /payee/owners/:owner_unique_id/documents`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "document": {
     "document_type": "id_card",
     "file": "data:application/pdf; base64, JVBERi0xLjQKJcfs..."
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
document			Document object
document_type	required	string(255)	Type of the Document. Check Supported Document Types
file	required	string(base64)	The Document file, base64 encoded. The file must be in PDF, PNG or JPG format. Maximum file size is 10 MB. The file string begins with the mime type, for example: "data:application/pdf; base64, JVBERi0xLjQKJcfs...".Mind the space after the comma.

`required* = conditionally required`

Successful Response

```
 {
   "document": {
     "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
     "document_type": "id_card",
     "url": "https://temporary-url.com/document.pdf",
     "created_at": "2025-05-16 15:50:34 UTC",
     "updated_at": "2025-05-16 15:50:34 UTC"
   }
 }
```

Successful Response Parameters

Parameter	Type	Description
document		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

RETRIEVE OWNER DOCUMENT

Retrieve the details of a specific Owner document.

`GET /payee/owners/:owner_unique_id/documents/:document_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents/:document_unique_id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
owner_unique_id	required	string(255)	The unique identifier of the Owner.
document_unique_id	required	string(255)	The unique identifier of the Owner document.

`required* = conditionally required`

Successful Response

```
 {
   "document": {
     "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
     "document_type": "id_card",
     "url": "https://temporary-url.com/document.pdf",
     "created_at": "2025-05-16 15:50:34 UTC",
     "updated_at": "2025-05-16 15:50:34 UTC"
   }
 }
```

Successful Response Parameters

Parameter	Type	Description
document		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

LIST OWNER DOCUMENTS

Retrieve the details of all Owner documents.

`GET /payee/owners/:owner_unique_id/documents`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/owners/:owner_unique_id/documents \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
owner_unique_id	required	string(255)	The unique identifier of the Owner.

`required* = conditionally required`

Successful Response

```
{
  "documents": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "document_type": "id_card",
      "url": "https://temporary-url.com/id_card.pdf",
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    },
    {
      "unique_id": "cb3f1dfa-12f1-47fd-96f5-f796c9864e51",
      "document_type": "passport",
      "url": "https://temporary-url.com/passport.pdf",
      "created_at": "2025-06-20 10:30:00 UTC",
      "updated_at": "2025-06-20 10:30:00 UTC"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
documents		
unique_id	string	The unique identifier of the Document.
document_type	string(255)	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.

Account

CREATE PAYEE ACCOUNT

Create a Account related to a specific Payee.

`POST /payee/:payee_unique_id/account`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "account": {
     "type": "bank",
     "number": "00012347",
     "institution_code": "083002",
     "country": "GB"
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
account			Account object
type	required	string(255)	The type of the Account. Can be `iban` or `bank`.
number	required	string(255)	The Account number.
country	optional	string(2)	Country code in ISO 3166. If not provided, it will be assumed that the account country is the same as the country of the payee to which it belongs.
institution_code	required*	string(255)	The institution code of the account number. It is used when the type is `bank` and must contain either a Bank Identifier Code (BIC) or a National Clearing Code (NCC).

`required* = conditionally required`

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "approved",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC"
  }
}
```

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Verification could not be completed within the given timeframe. Please try to verify again.",
      "reason_code": "PRC411"
    }
```

```
    }
  }
```

Declined Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "failed",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message",
      "reference_id": "123asdfwe123",
      "name_match": "no_match",
      "type_match": "false",
      "reason_code": "NNNN"
    }
  }
}
```

Error Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message"
    }
  }
}
```

Pending Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "manual_review_required",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Account requires manual verification. Please contact Tech Support."
    }
  }
}
```

Successful Response Parameters

Parameter	Type	Description
account		
unique_id	string(36)	The unique identifier of the Account.
type	string	The type of the Account.
number	string	The Account number.
institution_code	string	The institution code of the account number.
status	string	The status of the Account. Possible values are `new`, `pending`, `manual_review_required`, `in_progress`, `approved`, `failed` and `error`.
country	string(2)	The country of the Account in ISO 3166.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Account in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Account in a UTC time zone.
verification_details		
message	string(255)	The message related to a verification details
reference_id	string(32)	The reference ID of the external request.
name_match	string(13)	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
type_match	string(5)	Account type in the request matches the account type in the response. Possible values are `true` or `false`
reason_code	string(10)	A reason code returned by the verification provider

RETRIEVE PAYEE ACCOUNT

Retrieve the details of a specific Account record based on it's unique ID that belongs to specific Payee.

`GET /payee/:payee_unique_id/account/:account_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account/:account_unique_id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
account_unique_id	required	string(255)	The unique identifier of the Account.

`required* = conditionally required`

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "approved",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC"
  }
}
```

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Verification could not be completed within the given timeframe. Please try to verify again.",
      "reason_code": "PRC411"
    }
  }
}
```

Declined Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "failed",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message",
      "reference_id": "123asdfwe123",
      "name_match": "no_match",
      "type_match": "false",
      "reason_code": "NNNN"
    }
  }
}
```

Error Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message"
    }
  }
}
```

Pending Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "manual_review_required",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Account requires manual verification. Please contact Tech Support."
    }
  }
}
```

Successful Response Parameters

Parameter	Type	Description
account		
unique_id	string(36)	The unique identifier of the Account.
type	string	The type of the Account.
number	string	The Account number.
institution_code	string	The institution code of the account number.
status	string	The status of the Account. Possible values are `new`, `pending`, `manual_review_required`, `in_progress`, `approved`, `failed` and `error`.
country	string(2)	The country of the Account in ISO 3166.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Account in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Account in a UTC time zone.
verification_details		

message	string(255)	The message related to a verification details
reference_id	string(32)	The reference ID of the external request.
name_match	string(13)	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
type_match	string(5)	Account type in the request matches the account type in the response. Possible values are `true` or `false`
reason_code	string(10)	A reason code returned by the verification provider

UPDATE PAYEE ACCOUNT

Update Account related to a specific Payee.

`PATCH /payee/:payee_unique_id/account/:account_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account/:account_unique_id \
  -X PATCH \
  -H "Content-Type: application/json" \
  -d '
 {
   "account": {
     "country": "GB"
   }
 }'
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
account_unique_id	required	string(255)	The unique identifier of the Account.
account			Account object
country	required	string(2)	Country code in ISO 3166.

`required* = conditionally required`

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "approved",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC"
  }
}
```

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Verification could not be completed within the given timeframe. Please try to verify again.",
      "reason_code": "PRC411"
    }
  }
}
```

Declined Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "failed",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message",
      "reference_id": "123asdfwe123",
      "name_match": "no_match",
      "type_match": "false",
      "reason_code": "NNNN"
    }
  }
}
```

Error Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message"
    }
  }
}
```

Pending Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "manual_review_required",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Account requires manual verification. Please contact Tech Support."
    }
  }
}
```

Successful Response Parameters

Parameter	Type	Description
account		
unique_id	string(36)	The unique identifier of the Account.
type	string	The type of the Account.
number	string	The Account number.
institution_code	string	The institution code of the account number.
status	string	The status of the Account. Possible values are `new`, `pending`, `manual_review_required`, `in_progress`, `approved`, `failed` and `error`.
country	string(2)	The country of the Account in ISO 3166.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Account in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Account in a UTC time zone.
verification_details		
message	string(255)	The message related to a verification details
reference_id	string(32)	The reference ID of the external request.
name_match	string(13)	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
type_match	string(5)	Account type in the request matches the account type in the response. Possible values are `true` or `false`
reason_code	string(10)	A reason code returned by the verification provider

REVERIFY PAYEE ACCOUNT

In the event of Account verification failure, you can reverify a specific Account by its unique ID.

`POST /payee/:payee_unique_id/account/:account_unique_id/reverify`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account/:account_unique_id/reverify \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
 {
   "account": null
 }'
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
account_unique_id	required	string(255)	The unique identifier of the Account.

`required* = conditionally required`

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "approved",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC"
  }
}
```

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Verification could not be completed within the given timeframe. Please try to verify again.",
      "reason_code": "PRC411"
    }
  }
}
```

Declined Response

```
{
  "account": {
```

```
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "failed",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message",
      "reference_id": "123asdfwe123",
      "name_match": "no_match",
      "type_match": "false",
      "reason_code": "NNNN"
    }
  }
}
```


Error Response


```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message"
    }
  }
}
```


Pending Response


```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "manual_review_required",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Account requires manual verification. Please contact Tech Support."
    }
  }
}
```


Successful Response Parameters

Parameter	Type	Description
account		
unique_id	string(36)	The unique identifier of the Account.
type	string	The type of the Account.
number	string	The Account number.
institution_code	string	The institution code of the account number.
status	string	The status of the Account. Possible values are `new`, `pending`, `manual_review_required`, `in_progress`, `approved`, `failed` and `error`.
country	string(2)	The country of the Account in ISO 3166.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Account in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Account in a UTC time zone.
verification_details		
message	string(255)	The message related to a verification details
reference_id	string(32)	The reference ID of the external request.
name_match	string(13)	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
type_match	string(5)	Account type in the request matches the account type in the response. Possible values are `true` or `false`
reason_code	string(10)	A reason code returned by the verification provider

Whenever the account is not found, HTTP status code 404 will be returned together with an error message in the response.

Error Response


```
{
  "error": "Account not found!"
}
```


LIST PAYEE ACCOUNTS

Retrieve the details of all Account records that belongs to specific Payee.

`GET /payee/:payee_unique_id/account`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.

number_eq	optional	string(255)	Query parameter that limit the returned data set based on exact match of the `number` attribute.
type_eq	optional	string(255)	Query parameter that limit the returned data set based on exact match of the `type` attribute.
institution_code_eq	optional	string(255)	Query parameter that limit the returned data set based on exact match of the `institution_code` attribute.

`required* = conditionally required`

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "approved",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC"
  }
}
```

Successful Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Verification could not be completed within the given timeframe. Please try to verify again.",
      "reason_code": "PRC411"
    }
  }
}
```

Declined Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "failed",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message",
      "reference_id": "123asdfwe123",
      "name_match": "no_match",
      "type_match": "false",
      "reason_code": "NNNN"
    }
  }
}
```

Error Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "error",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Message"
    }
  }
}
```

Pending Response

```
{
  "account": {
    "type": "bank",
    "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
    "institution_code": "083002",
    "number": "00012347",
    "country": "GB",
    "status": "manual_review_required",
    "created_at": "2025-05-19 05:54:24 UTC",
    "updated_at": "2025-05-19 05:54:24 UTC",
    "verification_details": {
      "message": "Account requires manual verification. Please contact Tech Support."
    }
  }
}
```

Successful Response Parameters

Parameter	Type	Description
account		
unique_id	string(36)	The unique identifier of the Account.
type	string	The type of the Account.
number	string	The Account number.
institution_code	string	The institution code of the account number.
status	string	The status of the Account. Possible values are `new`, `pending`, `manual_review_required`, `in_progress`, `approved`, `failed` and `error`.
country	string(2)	The country of the Account in ISO 3166.

created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Account in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Account in a UTC time zone.
verification_details		
message	string(255)	The message related to a verification details
reference_id	string(32)	The reference ID of the external request.
name_match	string(13)	`full_match` - if the returned account name matches the one from the request. `partial_match` - if there is a partial match in the name in the request. `no_match` - if the name in the request is different from the returned one.
type_match	string(5)	Account type in the request matches the account type in the response. Possible values are `true` or `false`
reason_code	string(10)	A reason code returned by the verification provider

Filter Payee Accounts

For Example: List Bank Payee Accounts Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/account?type_eq=bank \
  -X GET \
```

Successful Response

```
{
  "accounts": [
    {
      "type": "bank",
      "unique_id": "d8893901-ad14-4e21-a30f-85843e2b5846",
      "institution_code": "083002",
      "number": "00012347",
      "country": "BG",
      "status": "new",
      "created_at": "2025-05-19 05:54:24 UTC",
      "updated_at": "2025-05-19 05:54:24 UTC"
    }
  ]
}
```

Verifications

Payee Verifications, depending on the Payee's type (`person`, `company`), are used to check KYC, KYB, address, AML about the Payee and its Owners, if any.

CREATE PAYEE VERIFICATION

Trigger a Payee Verification. The verification process traverses the owner hierarchy of the Payee and verifies the Payee and each of its Owners according to their type and submitted documents. Once the verification is complete, a notification (webhook) will be sent to the specified `notification_url`.

`POST /payee/:payee_unique_id/verifications`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/verifications \
  -X POST \
  -H "Content-Type: application/json" \
  -d '
{
  "verification": {
    "notification_url": "https://example.com/notifications"
  }
}'
```

Request Parameters

Parameter	Required	Format	Description
verification			Verification object
notification_url	optional	string(255)	The URL to which the Payee API will send notifications (webhooks) about status changes of the Verification. If not provided, the `notification_url` of the Payee will be used.

`required* = conditionally required`

Successful Response

```
{
  "verification": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "status": "new",
    "notification_url": "https://example.com/notifications",
    "details": {
      "payee": {
        "type": "person",
        "name": "John Doe",
        "unique_id": "5a0878b1-a8c4-4c08-8cb1-2c64a5e0ec0b",
        "status": "pending",
        "checks": {
          "kyc": {
            "status": "required",
            "documents": [
              "ea4e1dfa-80f1-47fd-96f5-f796c9864e50"
            ]
          },
          "address": {
            "status": "required"
          },
          "sanction": {
            "status": "required"
          },
          "pep": {
            "status": "required"
          }
        },
        "documents": [
          {
            "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
            "document_type": "id_card",
            "url": "https://temporary-url.com/id_card.pdf",
            "created_at": "2025-05-16 15:50:34 UTC",
            "updated_at": "2025-05-16 15:50:34 UTC"
          },
          {
            "unique_id": "834bef9a-156c-46a7-bbfb-a3f897c0accd",
```

```
            "document_type": "poa",
            "url": "https://temporary-url.com/poa.pdf",
            "created_at": "2025-06-10 12:30:00 UTC",
            "updated_at": "2025-06-10 12:30:00 UTC"
          }
        ],
        "address": {
          "street": "7 HEATHER GROVE",
          "city": "SPENNYMOOR",
          "zip_code": "1234",
          "country": "GB",
          "verification_details": [
            {
              "status": "required",
              "verification_check_type": "by_proof",
              "document_unique_id": "834bef9a-156c-46a7-bbfb-a3f897c0accd"
            }
          ]
        }
      }
    },
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```


Successful Response Parameters

Parameter	Type	Description
verification		
unique_id	string	The unique identifier of the Verification.
status	string	The status of the Verification. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Verification. If not provided, the `notification_url` of the Payee will be used.
details		
payee		
type	string	`person` - if the payee is an individual. `business` - if the payee is a business.
unique_id	string	The unique identifier of the Payee.
status	string	The overall status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
name	string	The full name of the Payee.
checks		
sanction		
status	string	The status of the Sanction screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The status of the PEP screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The status of the KYC check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYC check status.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The status of the Address check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The status of the KYB check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYB check status.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the director check status.
ultimate_beneficial_owners		
status	string	The UBOs Check's status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for The UBOs Check's status.
owners		
status	string	The status of the Owners check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes		
reason	string	The reason for the owners check status.
documents		
unique_id	string	The unique identifier of the Document.

document_type	string	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.
address_verification		
city	string(255)	The city of the Payee's address.
street	string(255)	The street of the Payee's address.
state	string(255)	The state of the Payee's address.
address_country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
verification_details		
status	string	The status of the address. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
verification_check_type	string	The type of the performed address check. Could be `by_proof` or `by_electronic_identity`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reasons	array of strings	The list of error messages that caused the address to fail verification.
document_unique_id	string	The unique identifier of the document used for address verification.
owners		
type	string	`person` - if the owner is an individual. `business` - if the owner is a business.
status	string	The overall status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
name	string	The full name of the Owner.
unique_id	string	The unique identifier of the Owner's owner.
checks		
sanction		
status	string	The status of the Sanction screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The status of the PEP screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The status of the KYC check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYC check status.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The status of the Address check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The status of the KYB check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYB check status.
owners		
status	string	The status of the Owners check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes		
reason	string	The reason for the owners check status.
documents		
unique_id	string	The unique identifier of the Document.
document_type	string	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.
address_verification		
city	string(255)	The city of the Payee's address.
street	string(255)	The street of the Payee's address.
state	string(255)	The state of the Owner's address.

address_country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
verification_details		
status	string	The status of the address. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
verification_check_type	string	The type of the performed address check. Could be `by_proof` or `by_electronic_identity`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reasons	array of strings	The list of error messages that caused the address to fail verification.
document_unique_id	string	The unique identifier of the document used for address verification.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Verification in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Verification in a UTC time zone.

RETRIEVE PAYEE VERIFICATION

Retrieve the details of a specific Payee Verification.

`GET /payee/:payee_unique_id/verifications/:verification_unique_id`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/verifications/:verification_unique_id \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.
verification_unique_id	required	string(255)	The unique identifier of the Verification.

`required* = conditionally required`

Successful Response

```
{
  "verification": {
    "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
    "status": "failed",
    "notification_url": "https://example.com/notifications",
    "details": {
      "payee": {
        "type": "person",
        "name": "John Doe",
        "unique_id": "5a0878b1-a8c4-4c08-8cb1-2c64a5e0ec0b",
        "status": "failed",
        "checks": {
          "kyc": {
            "status": "failed",
            "reason_codes": [
              "SPDR06"
            ],
            "reason": "Document originality could not be verified.",
            "documents": [
              "ca4e1dfa-80f1-47fd-96f5-f796c9864e50"
            ]
          },
          "address": {
            "status": "approved"
          },
          "sanction": {
            "status": "approved"
          },
          "pep": {
            "status": "failed"
          }
        },
        "documents": [
          {
            "unique_id": "ca4e1dfa-80f1-47fd-96f5-f796c9864e50",
            "document_type": "id_card",
            "url": "https://temporary-url.com/document.pdf",
            "created_at": "2025-05-16 15:50:34 UTC",
            "updated_at": "2025-05-16 15:50:34 UTC"
          }
        ],
        "address": {
          "street": "7 HEATHER GROVE",
          "city": "SPENNYMOOR",
          "zip_code": "1234",
          "country": "GB",
          "verification_details": [
            {
              "status": "failed",
              "verification_check_type": "by_proof",
              "reason_codes": [
                "SPDR31"
              ],
              "reasons": [
                "Address proof and document proof are of different persons."
              ],
              "document_unique_id": "834bef9a-156c-46a7-bbfb-a3f897c0accd"
            },
            {
              "status": "approved",
              "verification_check_type": "by_electronic_identity"
            }
          ]
        }
      }
    },
    "created_at": "2025-05-16 15:50:34 UTC",
    "updated_at": "2025-05-16 15:50:34 UTC"
  }
}
```

Successful Response

```
{
```

```
"verification": {
  "unique_id": "5709c743-e89e-49bd-bdf2-883fadc83113",
  "status": "failed",
  "notification_url": "https://example.com/notifications",
  "details": {
    "payee": {
      "type": "company",
      "name": "Business Inc",
      "unique_id": "5a0878b1-a8c4-4c08-8cb1-2c64a5e0ec0b",
      "status": "failed",
      "checks": {
        "kyb": {
          "status": "manual_review_required",
          "reason_codes": [
            "PRC221"
          ],
          "reason": "The payee is not a company registered in the UK."
        },
        "director": {
          "status": "failed",
          "reason_codes": [
            "PRC225"
          ],
          "reason": "No director associated with the company. One director is required for onboarding."
        },
        "ultimate_beneficial_owners": {
          "status": "manual_review_required",
          "reason_codes": [
            "PRC227"
          ],
          "reason": "No UBO associated with the company."
        },
        "address": {
          "status": "failed",
          "reason_codes": [
            "SPDR299"
          ],
          "reason": "Records indicate that the user is a minor.",
          "documents": [
            "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
          ]
        },
        "sanction": {
          "status": "approved"
        },
        "owners": {
          "status": "failed"
        }
      },
      "documents": [
        {
          "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
          "document_type": "id_card",
          "url": "https://temporary-url.com/id_card.pdf",
          "created_at": "2025-05-16 15:50:34 UTC",
          "updated_at": "2025-05-16 15:50:34 UTC"
        },
        {
          "unique_id": "ba4e1dfa-80f1-47fd-96f5-f796c9864e50",
          "document_type": "utility_bill",
          "url": "https://temporary-url.com/utility_bill.pdf",
          "created_at": "2025-10-04 08:20:00 UTC",
          "updated_at": "2025-10-04 08:20:00 UTC"
        }
      ],
      "address": {
        "street": "7 HEATHER GROVE",
        "city": "SPENNYMOOR",
        "zip_code": "1234",
        "country": "GB",
        "verification_details": [
          {
            "status": "failed",
            "verification_check_type": "by_proof",
            "reason_codes": [
              "SPDR31"
            ],
            "reasons": [
              "Address proof and document proof are of different persons."
            ],
            "document_unique_id": "ba4e1dfa-80f1-47fd-96f5-f796c9864e50"
          },
          {
            "status": "failed",
            "verification_check_type": "by_electronic_identity",
            "reason_codes": [
              "SPDR299"
            ],
            "reasons": [
              "Records indicate that the user is a minor."
            ]
          }
        ]
      }
    },
    "owners": [
      {
        "type": "company",
        "unique_id": "a4e1dfa-80f1-47fd-96f5-f796c9864e50b",
        "status": "failed",
        "name": "Office LTD",
        "checks": {
          "kyb": {
            "status": "failed",
            "reason_codes": [
              "SPDR06"
            ],
            "reason": "Document originality could not be verified.",
            "documents": [
              "7acd008a-2cd8-4b38-b20a-3672fd825c43"
            ]
          },
          "director": {
            "status": "required"
          },
          "ultimate_beneficial_owners": {
            "status": "approved"
          },
          "sanction": {
            "status": "approved"
          },
          "owners": {
            "status": "approved"
          }
        },
        "documents": [
          {
            "unique_id": "7acd008a-2cd8-4b38-b20a-3672fd825c43",
            "document_type": "id_card",
            "url": "https://temporary-url.com/document.pdf",
```

```
            "created_at": "2025-05-16 15:50:34 UTC",
            "updated_at": "2025-05-16 15:50:34 UTC"
          }
        ]
      }
    ]
  },
  "created_at": "2025-05-16 15:50:34 UTC",
  "updated_at": "2025-05-16 15:50:34 UTC"
}
}
```


Successful Response Parameters

Parameter	Type	Description
verification		
unique_id	string	The unique identifier of the Verification.
status	string	The status of the Verification. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Verification. If not provided, the `notification_url` of the Payee will be used.
details		
payee		
type	string	`person` - if the payee is an individual. `business` - if the payee is a business.
unique_id	string	The unique identifier of the Payee.
status	string	The overall status of the Payee. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
name	string	The full name of the Payee.
checks		
sanction		
status	string	The status of the Sanction screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The status of the PEP screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The status of the KYC check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYC check status.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The status of the Address check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The status of the KYB check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYB check status.
director		
status	string	The Director check status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful Director checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the director check status.
ultimate_beneficial_owners		
status	string	The UBOs Check's status of the Company. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful UBOs checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for The UBOs Check's status.
owners		
status	string	The status of the Owners check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes		
reason	string	The reason for the owners check status.
documents		
unique_id	string	The unique identifier of the Document.
document_type	string	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.
address_verification		

city	string(255)	The city of the Payee's address.
street	string(255)	The street of the Payee's address.
state	string(255)	The state of the Payee's address.
address_country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
verification_details		
status	string	The status of the address. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
verification_check_type	string	The type of the performed address check. Could be `by_proof` or `by_electronic_identity`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reasons	array of strings	The list of error messages that caused the address to fail verification.
document_unique_id	string	The unique identifier of the document used for address verification.
owners		
type	string	`person` - if the owner is an individual. `business` - if the owner is a business.
status	string	The overall status of the Owner. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
name	string	The full name of the Owner.
unique_id	string	The unique identifier of the Owner's owner.
checks		
sanction		
status	string	The status of the Sanction screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
pep		
status	string	The status of the PEP screening check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`. A failed PEP status indicates that the individual has been positively identified as a Politically Exposed Person (PEP). Conversely, an approved PEP status signifies that the individual has been screened and not identified as a PEP.
kyc		
status	string	The status of the KYC check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYC checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYC check status.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
address		
status	string	The status of the Address check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the address check status. Will be returned only for failed address checks.
documents	array[string]	Array of unique IDs of Documents provided for the KYC check.
kyb		
status	string	The status of the KYB check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes	array[string]	Reason codes for unsuccessful KYB checks.See possible codes in Payee Reason Codes section.
reason	string	The reason for the KYB check status.
owners		
status	string	The status of the Owners check. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
reason_codes		
reason	string	The reason for the owners check status.
documents		
unique_id	string	The unique identifier of the Document.
document_type	string	Type of the Document. Check Supported Document Types
url	string	A temporary URL to download the Document file. The URL is valid for 1 minute.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Document in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Document in a UTC time zone.
address_verification		
city	string(255)	The city of the Payee's address.
street	string(255)	The street of the Payee's address.
state	string(255)	The state of the Owner's address.
address_country	string(2)	The country of the Payee's address in ISO 3166.
zip_code	string(32)	The ZIP code of the Payee's address.
verification_details		
status	string	The status of the address. It can be one of `required`, `in_progress`, `manual_review_required`, `approved`, `failed`, or `error`.
verification_check_type	string	The type of the performed address check. Could be `by_proof` or `by_electronic_identity`.
reason_codes	array[string]	Reason codes for unsuccessful address checks.See possible codes in Payee Reason Codes section.
reasons	array of	The list of error messages that caused the address to fail verification.

	strings	
document_unique_id	string	The unique identifier of the document used for address verification.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Verification in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Verification in a UTC time zone.

LIST PAYEE VERIFICATIONS

Retrieve the details of all Payee Verifications.

`GET /payee/:payee_unique_id/verifications`

Request

```
curl https://username:4b6fb9e0b7c6e9599f7a3eb69b44f432500c9ca1@staging.api.emerchantpay.net/payee/:payee_unique_id/verifications \
  -X GET \
```

Request Parameters

Parameter	Required	Format	Description
payee_unique_id	required	string(255)	The unique identifier of the Payee.

`required* = conditionally required`

Successful Response

```
{
  "verifications": [
    {
      "unique_id": "ea4e1dfa-80f1-47fd-96f5-f796c9864e50",
      "status": "failed",
      "notification_url": "https://example.com/notifications",
      "created_at": "2025-05-16 15:50:34 UTC",
      "updated_at": "2025-05-16 15:50:34 UTC"
    },
    {
      "unique_id": "ba4e1dfa-80f1-47fd-96f5-f796c9864e51",
      "status": "approved",
      "notification_url": "https://test.com/webhooks",
      "created_at": "2025-02-20 10:20:30 UTC",
      "updated_at": "2025-02-20 10:20:30 UTC"
    },
    {
      "unique_id": "ca4e1dfa-80f1-47fd-96f5-f796c9864e52",
      "status": "pending",
      "notification_url": "https://staging.corp.com/notify",
      "created_at": "2025-08-01 08:15:00 UTC",
      "updated_at": "2025-08-01 08:15:00 UTC"
    }
  ]
}
```

Successful Response Parameters

Parameter	Type	Description
verifications		
unique_id	string	The unique identifier of the Verification.
status	string	The status of the Verification. Statuses can be `new`, `pending`, `in_progress`, `approved`, `failed`, or `error`.
notification_url	string	The URL to which the Payee API will send notifications (webhooks) about status changes of the Verification. If not provided, the `notification_url` of the Payee will be used.
created_at	yyyy-mm-dd hh:mm:ss	Represents the creation date time of the Verification in a UTC time zone.
updated_at	yyyy-mm-dd hh:mm:ss	Represents the last update date time of the Verification in a UTC time zone.

Reason Codes

Status Code	Description
PRC100	General Payee service error, please contact support.
PRC200	Unexpected KYC error.
PRC201	KYC Address service error.
PRC210	KYC service resopnse error.
PRC211	KYC service response parsing error.
PRC221	The payee is not a company registered in the UK.
PRC222	The company status is not active.
PRC224	The company's registration number was not found at its Domestic Filing Agency.
PRC223	The company's name does not match the company name with this registration number at its Domestic Filing Agency.
PRC225	No director associated with the company. One director is required for onboarding.
PRC226	The company director does not match any director listed in the vendor report.
PRC227	No UBO associated with the company.
PRC228	The company UBO does not match any owner listed in the vendor report.
PRC229	The checks against the vendor report for the company failed.
PRC300	Unexpected error during verification, please contact support.
PRC311	Owner missing, please add required owner.
PRC312	Owners check failed.
PRC321	Address missing, please add required address.

PRC322	Address check failed.
PRC330	Document missing, please upload required document.
PRC410	Verification could not be finalized in the given timeframe.
PRC411	Verification could not be completed within the given timeframe. Please try to verify again.

See additional reason codes in the KYC Declined Reasons section.