
Transferred Value Integration

User Guide for Developers and Operations

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Version: 3.0



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InComm/US South Communications
250 Williams Street, Suite M-100
Atlanta, GA 30303
USA

www.incomm.com

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Authors:	Paul McCabe
Date Created:	03/20/2019
Maintained By:	Paul McCabe
Controlled By:	Solutions Consulting

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Version	Date	Author	Description
1.0	03/07/2019	Paul McCabe	Initial draft
2.0	04/15/2019	Paul McCabe	Updates based on internal feedback
3.0	04/23/2024	Paul McCabe	Updated section around PIN requirements

References

#	Document	Location
1	Retail_Transaction_Gateway_V2_API_Specification_20240821	Will be provided by InComm

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1 Overview

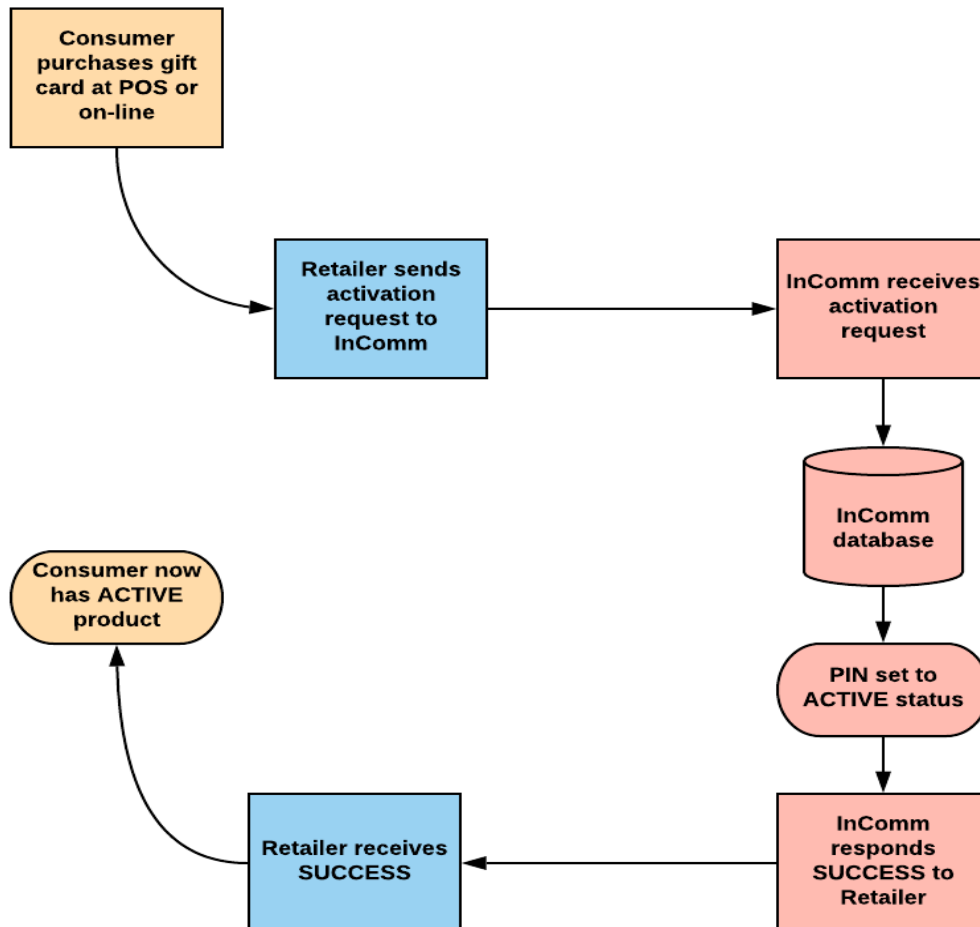
The *Transferred Value Integration user guide for developers and operations*, describes the requirements and best practices for new gift card partners to integrate to the Retail Transaction Gateway (RTG) specification. These requirements are described at a high level within this document; the accompanying RTG specification and sample messages document are designed to provide developers with the technical requirements to successfully complete the interface between the partner and InComm.

Hereafter Transferred Value is referred to as TV.

1.1 Basic TV Architecture

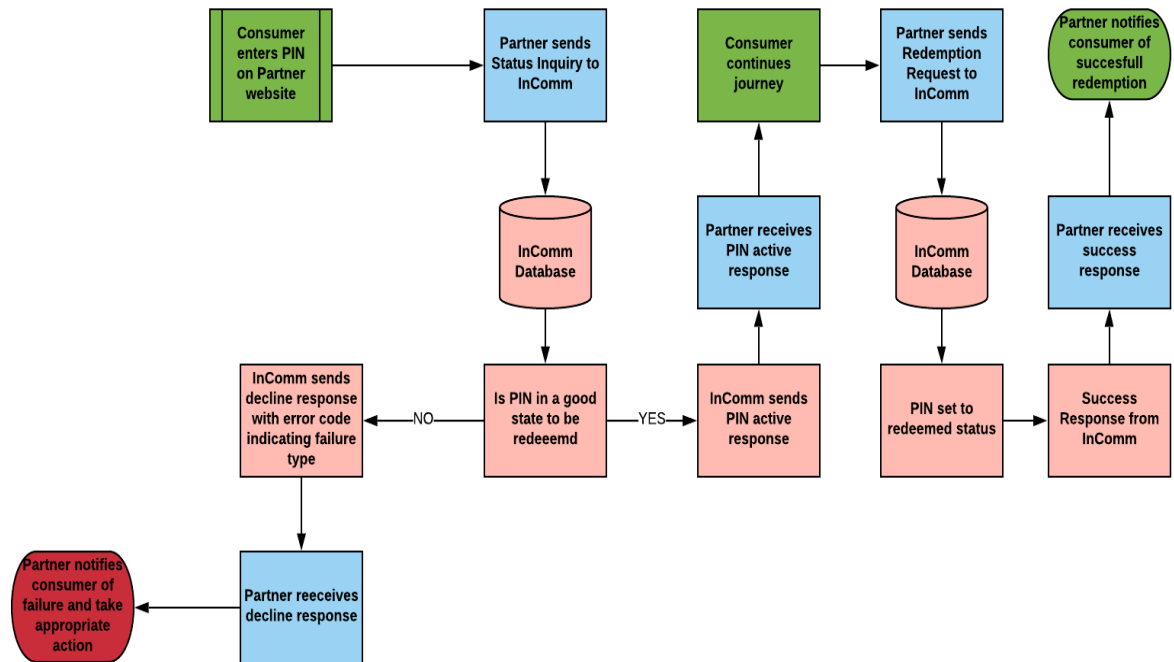
1.1.1 Activating a TV Product

Activation of the TV product is always a real time request from a retailer (whether a physical retail store or an on-line store) to InComm, and InComm is the database of record. The partner is not involved in the activation process in any way for the TV product.



1.1.2 Redeeming a TV Product

For the redemption of a TV product the partner will utilize the RTG specification to initiate calls into InComm. Module 8 in the RTG specification is specifically designed for TV supported transactions.



1.2 RTG Specification

The Retail Transaction Gateway (RTG) is an HTTP-based application programming interface (API) for partners to perform redemption operations for their products sold within InComm's suite of retailers. RTG uses industry standard HTTP features supported by out-of-the-box HTTP client software applications created in any development language.

To send an RTG request message, the client application executes an HTTP POST to a URL provided by InComm. The API module (rtg-tv) will be included in the URL along with the specific API Call (redeem, getStatus etc.).

InComm maintains two environments, Test and Production and InComm will provide the URLs for both once the integration project has been kicked off.

Authentication data is passed in the HTTP header; additional parameters, such as Partner, PIN and product identifiers necessary to execute the request, are included in the message payload. The client application presents these parameters as XML or JSON using standard HTTP client software.

The HTTP Content-Type and Accept headers control the input and output encoding of the parameters, respectively. RTG supports request message payload formatted as XML or JSON.

1.2.1 Authentication

InComm provides RTG credentials for account identification and authentication once an integration project begins. These credentials consist of an InComm-generated Client ID that uniquely identifies the business entity initiating a transaction, and a private Client Secret, a character string known only to the integration partner and InComm.

For example:

Client ID: CompanyA

Client Secret: 5c252f5e31b8a98d5af05a38306a84e4

The Client ID must be included as a parameter in every API request to identify the integration partner as the sender of the request. The Client ID is not a secret.

The Client Secret is used to authenticate the integration partner. The integration partner creates an OAuth 2 token based on the Client Secret, and must include this token in the Authentication header field of each API request.

The OAUTH token is valid for 24 hours.

For more details please refer to the Authentication section within the Issuer specification.

1.2.2 Key TV Module Technical Requirements

Please reference the RTG specification document, Module 8 for full technical requirements, below are some key highlights:

- The Partner name will be provided by InComm, the partner must include this value in the exact format that it is given and the partner name is contained in the `AccessID` & `PartnerName` fields.
- The `InventoryID` field contains the PIN or ESN value and must always be present.
- Partner must include the `TransactionID`, InComm recommends that the transaction ID is in UUID format and can be up to 50 characters in length.

1.3 Timeout Handling Best Practices

InComm recommends the following:

- The Partner should set their own timeout limit to receive a response from InComm. This is directly related to the time a partner is willing to wait until they get a response from InComm.
 - InComm recommends the timeout threshold be set at 7 seconds or more.
- In the event that a partner does not receive a response from InComm within their set timeout threshold, a `cancel` request should be initiated by the partner.
- This `cancel` request should be sent by the partner repeatedly (at increasing intervals of time) until they either get a response from InComm or they have reached the maximum time limit.
- Alternatively, the partner can re-try the EXACT same redemption request again, InComm will either:
 - Return already redeemed.

OR

- Success on the redemption, if InComm never received the previous redemption request.

2 TV Product Attributes

2.1 PIN Requirements

- TV products will only have one redemption value and this redemption value is referred to as a PIN.
- The PIN value can be created by InComm or the Partner.
- The PIN value can have no special characters.
- The maximum length for a PIN is 20 characters.
- For InComm generated PINs:
 - **From May 1st, 2024, all standard InComm generated PINs will be 17-digits in length.**
 - **Existing 10-digit InComm PINs will continue to be supported.**
 - **If a partner requires any customization of the InComm generated PINs, please work with your InComm Account Manager.**
- If Partner is generating the PINs they can be generated as numeric or alphanumeric up to 20 characters.
 - Partner will need to deliver a file with PINs into an InComm provided SFTP folder (which will be provided at the time of integration).
 - The PIN file should be in .txt or .csv format, other formats such as excel are not accepted.
- Regardless of whether InComm or the partner is creating the PINs, InComm will always generate and merge the data that then goes to the printer.
- InComm will create an output file, and the output file will contain at a minimum the PIN, InComm serial number and the InComm VAN 19.
 - The VAN 19 has one to one relationship with the PIN value in InComm's system.
 - As illustrated in section 1.1.1, the Retailer will send InComm the VAN in an activation request and InComm mark the associated PIN as active in the database.

2.2 Product Requirements

- All TV products must be redeemed for the full value of the product, there is no concept of deprecating balances over time.
- The partner can maintain balances for the consumer on their own system (website/App/IVR) if they desire, but this would be seamless to InComm.
- Physical cards will always have the PIN hidden under a foil scratch off on the card.
- InComm does not maintain any expiration dates for any TV products, nor does InComm manage subscriptions lengths, any logic like this must reside with the partner.