

Payment Integration Guide

**Integrate Your Order page with
Our Payment page**

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Introduction To Payment Integration

1.1) Company Overview

As truly one of the most unique international payment processors, we are a worldwide leader in Online Payment Processing. We specialize in issuing merchant accounts and processing online transactions for both Internet and traditional businesses around the globe. We offer banks, processors, re-sellers, payment gateways, call centers, and investors a turnkey, state-of-the-art gateway interface to manage their business with minimal time and effort while providing an arsenal of fraud detection and prevention technologies. When you decide to process with us, you are taking the first step to a successful processing relationship. Unlike any other payment processor, we understand the bottom line, and what it takes to successfully process payment transactions.

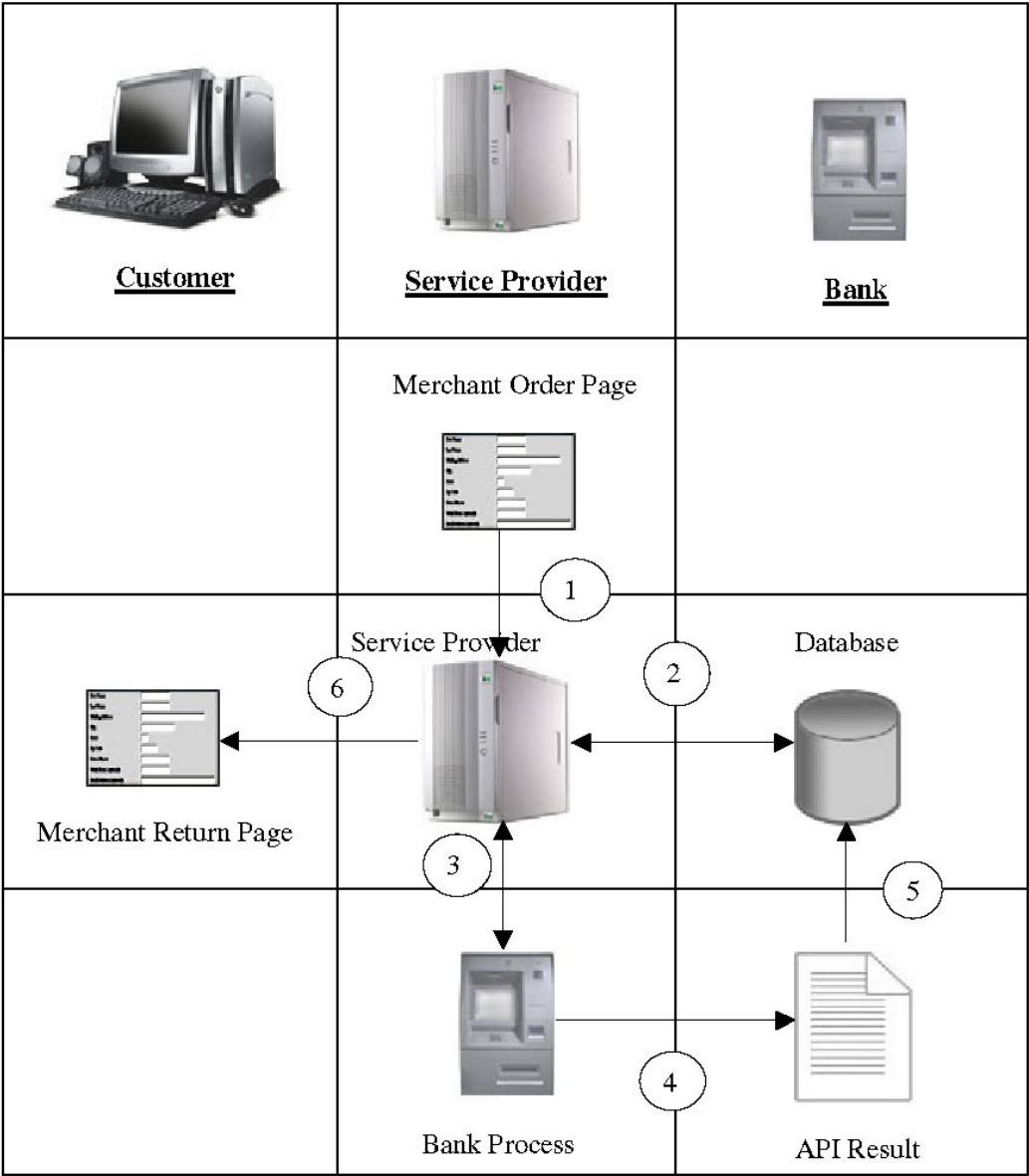
1.2) Payment Integration Overview

The Payment Integration Guide provides information about the payment process, and instructions for using these features to meet your online payment needs.

Use the Integration Guide to:

- ◆ Quickly and easily setup eCommerce sites with our payment process. For example, learn how to integrate our payment system with your sites shopping cart.
- ◆ Learn more advanced and simple techniques to get most out of Our product. For example, how to set up an Instant payment notifications to integrate Order page.
- ◆ Understand what process your customers see when they pay with Our payment system.
- ◆ View various product flows to better visualize your end product.

Payment Process Overview
2.1) Diagrammatic Representation



2.2) Process Explanation

1. The end-user submits the form.
2. The Merchant sends the data to our Order Page.
3. We check the Card Number and Check transaction parameters with Anti-fraud System and sends the payment to Bank.
4. The bank response will be updated with the Our Database.
5. We send the response to the Merchant on the return url you assign for that website in your backend.
6. The return URL of the Merchant updates the Merchant database.

Data Format

3.1) Data sent to us by the Merchant

You have to post these data to the our order page.

1. **mt_reference_id**

- Description – Reference number given by Our administrator
- Content - Unique alphanumeric string

2. **mt_subAccount**

- Description – Merchant charge subAccount
- Content – Unique account number to identify purchase amount/purchase schedule.

3. **mt_prod_desc**

- Description – Description about the product
- Content – Alphanumeric string which describes the product purchased.

4. **mt_product_id**

- Description – Description about the product
- Content – Alphanumeric string which refers to a Product Identification Code you may use later to identify the Product/Order.

5. **mt_amount**

- Description – **Optional** Charge Amount
- Content – This option is only available when your processor gives you permission to do so. If Independent Pricing is enabled for your company, you may enter any value you wish to charge here without prior defining of a Price Point.

6. **mt_language**

- Description – **Optional** Default Customer Language
- Content – Select from the following default languages your customer should view the order page in:

English -	“eng”	French -	“fre”
German -	“ger”	Italian -	“ita”
Portuguese -	“por”	Spanish -	“spa”

7. Passed parameters:

- Description – **Optional** Parameters
- Content – You may wish to pass in some data the customer may have already entered on your site. Any information entered in the following variables will be entered automatically into the order page:

firstname	lastname	address	country
city	state	otherstate	td_username
zipcode	telephone	email	

8. Any extra parameters: ex. param_1, param_2, param_3

- Description – **Optional** Parameters
- Content – You may pass whatever data you like with any number of extra parameters. This data will be returned to your website on the final post form along with the above data. This can be used to keep track of orders/IDs.

9. mt_checksum

- Description – **Optional** Charge Amount Verification Checksum
- Content – **This option is only used when Independent Pricing is used. This option verifies the charge amount on our end so that the price you intend to charge is not bypassed or changed by a hacker.**

NOTE: IF YOU USE INDEPENDENT PRICING, THIS VERIFICATION SYSTEM IS HIGHLY RECOMMENDED. This is the only way for you to verify the information sent to you from our server. Additionally, this is the only way for us to verify information sent to use from your server.

To Achieve this value, you can use this formula:

MD5(Secret Key + Website Reference ID + Amount to Charge + Product ID)

3.1.8) Integration Example

Use this method on your order page to calculate the checksum on the fly.

```
<?php
$amountToCharge = 24.99;
$secretKey='ZQ3dku3QM6EwSxkw';
$mt_reference_id='40EEEF366DC2';
$mt_product_id='Prod_02';
$mt_checksum=
md5($secretKey.$mt_reference_id.$amountToCharge.$mt_product_id);
?>

<input type='hidden' name='mt_checksum'
value='<?=$mt_checksum?>'>

<input type='hidden' name='mt_reference_id'
value='<?=$mt_reference_id?>'>

<input type='hidden' name='mt_amount'
value='<?=$amountToCharge?>'>

<input type='hidden' name='mt_product_id'
value='<?=$mt_product_id?>'>
```


3.2) Data sent to the Merchant from our server

The response file will post these details to the Merchant URL.

1. **mt_transaction_result**

- Description – Transaction Status
- Content – Return code given below in Appendix-A.

2. **mt_total_amount**

- Description – Total transaction Amount
- Content – Numeric string up to 10 maximum, the amount paid through Our order page.

3. **mt_reference_number**

- Description – Transaction Reference Number.
- Content – Unique transaction number used to identify the order.

4. **mt_useremail**

- Description – Email user registered with
- Content – This value represents the email the user registered the transaction with.

5. **Extra parameters: ex. param_1, param_2, param_3**

- Description – **Optional** Parameters
- Content – Any Data you passed through these parameters initially in the last section will be returned here. This is useful for keeping track of orders or user accounts.

6. **mt_username, mt_password**

- Description – Circumstantial Parameters
- Content – If a website is enabled with the password management system, the customer will be asked to assign a username and password. They will appear here.

7. **verify_checksum**

- Description – Circumstantial Parameters
- Content – Use this value to verify the Independent Price that we charged your customer. You can check it against the md5 checksum you generated on your order page.

Transaction Process

The transaction should be made live only after completing the entire process. The Transactions should be tested using the TEST URL before getting live.

4.1) Testing Transaction:

For testing the transaction POST (Using either POST or GET) the transaction messages to the URL:

[https://secure.\[insert our domain here\].com/testintegration.php](https://secure.[insert our domain here].com/testintegration.php)

4.2) Live Transaction:

For Live transaction POST (Using either POST or GET) the transaction messages to the URL:

[https://secure.\[insert our domain here\].com/PaymentEntry.php](https://secure.[insert our domain here].com/PaymentEntry.php)

(We still support the old link 'integration.php', but prefer merchants to use the new file 'PaymentEntry.php'. There is no difference.)

How to Integrate using Price Points:

5.1) Integration Example

The following details have to be sent to Our order page:

```
<html>
<head>
<title>Payment Gateway</title>
</head>
<body>
<form name='FrmPayment' action='https://secure.[insert our domain
here].com/PaymentEntry.php' method='POST'>
<input type='hidden' name='mt_reference_id' value='0A137B375CC3'>
<input type='hidden' name='mt_language' value='eng'>
<input type='hidden' name='mt_subAccount' value='240-00102'>
<input type='hidden' name='mt_prod_desc' value='Car Rental'>
<input type='hidden' name='param_1' value='Extra Parameter'>
<input name="" type="submit">
</form>
</body>
</html>
```

This example allows for charging an the customer with a Price Point Sub Account. Sub Accounts must be set up in the Web Setup page before they can be used. In this example, the subAccount '00102' specifies a product trial price, trial period, and optional recurring billing information for that product. This method is far more secure than Independent billing.

How to Integrate using independent Pricing:

5.1) Integration Example

The following script allows you to generate a checksum that we will verify. You need to enter in your **secret Key**, **Reference ID** for your website, **Product ID**, and **Amount** you plan to charge, and the script will do the rest:

```
<?php
$amountToCharge =12.99;
$secretKey='sdafds897klm123ewqr';
$mt_reference_id='1AE32F9E657D';
$mt_product_id='Prod01';
$mt_checksum=md5
($secretKey.$mt_reference_id.$amountToCharge.$mt_product_id);
?>
<html>
<head>
<title>Payment Gateway</title>
</head>
<body>
<form name='FrmPayment'
action='https://secure.[insert our domain here].
com/testintegration.php' method='POST'>
<input type='hidden' name='mt_reference_id'
value='<?=$mt_reference_id?>'>
<input type='hidden' name='mt_amount'
value='<?=$amountToCharge?>'>
<input type='hidden' name='mt_subAccount' value='-1'>
<input type='hidden' name='mt_language' value='eng'>
<input type='hidden' name='mt_prod_desc' value='Sun Glasses'>
<input type='hidden' name='mt_product_id'
value='<?=$mt_product_id?>'>
<input type='hidden' name='mt_checksum' value='<?=$mt_checksum?>'>
<input name="" type="submit">
</form>
</body>
</html>
```

This example allows for charging an arbitrary value to the customer. No Price points have to be created beforehand.

Note: in this example, an Independent Price Point Verification Checksum is used. This checksum was created by:

MD5(Secret Key + Reference ID + Amount to Charge + Product ID)

You may also use our checksum generator provided to you on your Pricing Setup Page to generate a valid checksum.

DON'T LET YOUR CUSTOMERS KNOW YOUR SECRET KEY!

Note: if you use checksums to reach our order page, we also send back checksums to your page so that you may verify the data from our server. The algorithm for this checksum is

MD5(Secret Key + Reference ID + Amount to Charge + Product Reference Number)

The Reference Number is passed to your server as 'mt_reference_number'.

Using this checksum, you will be able to determine if a hacker is trying to fake an order from us.

Appendix - A

Return code for the transaction:

Type Description

INT Internal Error Occurred.
 UIN Invalid User.
 SUP Suspended User by the administrator.
 VID Invalid Voice Authorization Id.
 SUC Transaction Success.
 DEC Declined Transaction.
 INV Invalid Price Point SubAccount
 DIS Disabled Transaction Type
 REF Invalid Reference Website

Examples for posting the values from the Integration page using Price Points:

Field Name Value

mt_reference_id	MF724431KW
mt_transaction_type	Check(For Check Transactions)
mt_transaction_type	Credit(For Credit transactions)
mt_subAccount	240-00101
mt_product_desc	Products Purchased
mt_product_id	Prod_01

This will charge the customer with the one time or recurring payment plan defined by the Sub Account. **Note: Price Points will not work unless you set up Price Points in your Web Setup beforehand.**

Examples for posting the values from the Integration page using Independent Pricing:

Field Name Value

mt_reference_id	MF724431KW
mt_transaction_type	Check(For Check Transactions)
mt_transaction_type	Credit(For Credit transactions)
mt_checksum	5a51cf045196bf68f9af9225f5212ce6
mt_subAccount	-1 (This should be -1 or blank if you are using Independent Pricing)
mt_product_desc	Products Purchased
mt_product_id	Prod_01
mt_amount	24.99

This will charge the customer with the one time payment of 24.99.