iPAY Technical Specification

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I Merchant Activation Terms

This document constitutes a confidential material to provide detailed information about the Merchant Activation and website linkage to NetCommerce payment gateway.

II Technical Documentation

II.a Introduction

NetCommerce provides online Credit Card payment processing for Visa and MasterCard cards over its secure connection channel.

After the cardholder completes his order at the merchant website and reaches the checkout stage, he will be redirected to NetCommerce Secure Payment Page where he keys-in his credit card information and submits the order for processing. After which a confirmation or denial message is displayed to the cardholder and the merchant receives the result information simultaneously.

II.b Brief Scenario

When the cardholder completes his order and reaches the point of checkout, he will be redirected to Netcommerce secure payment page via an HTML form using the POST method and carrying specific values such as: Total Amount, Currency, Order Number, Merchant Number, and the Return Address (details of this HTML form are described below).

The Payment Page retrieves the Form values and displays accordingly the merchant's information, and logo, and allows the cardholder to key-in his credit card information such as:

- Card Type
- Card Number
- Expiry Date
- CVV2/CVC2

Once the cardholder SUBMITS the payment page, the order is processed and the payment result is displayed to the cardholder using the return address that came with the Form submitted from the merchant's website.

Therefore, the merchant's web developer should provide an HTML Form as per the following details:

All the form elements should be sent as hidden fields to the following address using the POST method:

https://www.netcommercepay.com/iPAY

Field Name	Status*	Max Length	Description & Values
Payment Data			
payment_mode	R	4 characters	"test" for testing mode. "real" or leave blank for real mode.
txtAmount	R	12 characters	Total Amount value without symbol *
txtCurrency	R	03 characters	840 for USD, 422 for LBP
txtIndex	R	20 characters	Order ID reference Alpha numeric
txtMerchNum	R	08 characters	Merchant number Left Justified
txthttp	R	500 characters	Return URL for payment response.
signature	R	1024 characters	SHA256 encryption of all the data sent to NetCommerce* (see details below)
Lng	O	02 characters	Value="AR" for Arabic language.
Payer Data			
first_name	R	50 characters	
last_name	R	50 characters	
email	R	50 characters	
customer_id	O	50 characters	
phone	O	50 characters	No spaces or characters allowed. Ex: 009613123456
mobile	R	50 characters	No spaces or characters allowed. Ex: 009613123456
address_line1	R	100 characters	
address_line2	O	100 characters	Optional for more details on address.
city	R	50 characters	
state	O	50 characters	Used only for US addresses.
postal_code	C	50 characters	Required only if state exist.
country	R	50 characters	

* R=required; O=optional; C=conditional;

*txtAmount:
If Amount is in USD then the three last characters are:
decimal point and cents values.

    Example:

        $1.50   1.50

        $2,225   2225.00

If Amount is in LBP then no decimal point is requested:

    Example:

        LBP 15550   15550

        LBP 500425   500425

*signature: is the SHA256 encryption string of the fields sent to NetCommerce in the same order as shown below:

signature=SHA256(txtAmount&txtCurrency&txtIndex&txtMerchNum&txthttp&sha_key)
where sha_key is the secret key between NetCommerce and the merchant,
and it should be kept in a safe place, such as storing it encrypted in the website's
database.

Important Notice

The order ID (txtIndex) should be re-generated at each submit trial to
NetCommerce. (even if the user clicks back from NetCommerce to the merchant
website, when resubmitting, the order ID should be changed.

I.c Confirmation / Denial

After the credit card information are processed at NetCommerce, the following
fields are returned using the address sent to NetCommerce in the "txthttp" value:

Field Name	Field Max Length	Description
		All values are Alpha numeric
RespVal	01 character	"1": Authorized and "0": Refused
RespMsg	100 characters	Payment response message
txtIndex	20 characters	Order ID reference (unique)
txtMerchNum	08 characters	Merchant Number
txtNumAut	06 characters	Authorization number
txtAmount	12 characters	Total Amount
txtCurrency	03 characters	840 or 422
Signature	1024 characters	Is an encrypted checksum value for the Merchant to identify NetCommerce response and prevent any modification to the corresponding transaction response values. (Will be discussed later with the merchant to agree on an SHA256 key string identifier)

The transaction is **authorized** if the value of **RespVal** is "**1**", and **refused** if the value
of **RespVal** is "**0**", and consequently the value of **RespMsg** will contain either the
authorization message or the refusal reason message respectively.

The **signature** field is as follows:
<input type="hidden" name="signature" value="sha256_value">
Where, sha256_value is as follows:
Sha256_value=SHA256(txtMerchNum&txtIndex&txtAmount&txtCurrency&txtNumAut&RespVal&RespMsg&sha_key) where, sha_key string is a password to be agreed on with the
merchant before activation.

At the confirmation page, the merchant should generate the same SHA256 string using NetCommerce response values as stated above. The resulting string should be equal to the **signature** value sent from NetCommerce.
Note: SHA256 is a very popular and efficient one-way encryption algorithm. The corresponding source code can be found on the internet in all programming languages for free.

In addition to the payment confirmation popup window from NetCommerce, the merchant should also display a confirmation to the cardholder for the receipt of the payment showing at least the Order ID, Amount, and (Authorization Number or Refusal Reason) of the transaction.

In addition, the merchant has to state clearly on his website that the online payment is powered by NetCommerce Secure Payment Gateway. For this purpose, we have implemented a special logo that features our security terms to be placed on the merchant's website at the above mentioned location (If any logos or security indications currently exist for the same purpose, please replace them): (Please use on of the below options)
Small 100x56: <img src="http://www.netcommerce.com.lb/logo/NCseal_S.gif" border="0" alt="NetCommerce Security Seal">

Medium 130x72: <img src="http://www.netcommerce.com.lb/logo/NCseal_M.gif" border="0" alt="NetCommerce Security Seal">

Large 160x90: <img src="http://www.netcommerce.com.lb/logo/NCseal_L.gif" border="0" alt="NetCommerce Security Seal">

It is the Merchant responsibility to interpret well the values sent. Product / Service Order delivery or client confirmation emails is not the responsibility of NetCommerce.

II.d Sample Payment Page

Please find hereafter a sample of NetCommerce payment page:

II.e Sample Confirmation / Denial Pages

After each payment, NetCommerce displays a confirmation / denial page to the cardholder in a popup window stating the payment result. These payment results are also sent to the merchant's website at the same time, where the merchant should display accordingly another confirmation message from his side as a proof of payment completion to the cardholder. We are hereby providing a sample displaying the results of the authorization.

Or:

III Testing

Important Notice: NetCommerce will provide testing information before allowing live online. A test Merchant no. and a test encryption key are provided.

If test results are approved from both sides (Merchant and NetCommerce), NetCommerce will provide the Merchant Number and real encryption key for the online usage.

Merchant is responsible to verify the first live transactions in all currencies for both Visa and MasterCard, check his reports (Merchant Account Management Tool), and advise NetCommerce for any inquiry request. Check up should be done up to the bank statement.

IV Contact Information

IV.a   Address
2nd Floor, Montelibano Tower, Nahr El Mot, New Jdeideh, Lebanon

IV.b   Contact Names at NetCommerce

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