PROPAY® APPLICATION PROGRAMMING INTERFACE

Instruction to interface with ProPay®

PROPAY®

A TSYS® Company

Date	Version	Description	Author
2/04/2016	6.0.0	Updated Section 1 Description of ProPay Updated and Added new description and new diagram of ProPay Added new section for describing details of ProPay Methods Updated Section 2 Integrating ProPay Added new section for consuming the Legacy XML Interface of ProPay Updated Section 3 Definitions of Methods Added Core ProtectPay Methods Added Legacy XML Interface Added Request Values Added Response Values Updated all method requirements and restrictions **This manual succeeds the following API Manuals:** ***ProPay Merchant Services API Manual 5.4.8** **Previous Manuals should be discarded**	Jared James Steven Barnett Elizabeth Thompson Heather Mark
10/28/2016	6.0.1	Inclusion of Debt Repayment element	Tanner Olsen Jared James Steven Barnett
11/7/2016	6.0.2	Various updates and additional method samples added	Jared James Tanner Olsen Steven Barnett

Contents

1.0 ProPay® Application Programming Interface

ProPay:

ProPay is a robust payments network that utilizes ProPay merchant accounts to process major card brands, ACH payments, and supported alternative payment methods. A ProPay user account is not needed to make a purchase from a ProPay merchant using their credit card, ACH account information or supported alternative payment method type.

How to use this manual:

This manual is designed to enable developers integrating the ProPay API with their own software and software solutions. It is not written for a specific development platform. It provides the basic information required to properly interact with the Application Programming Interface. The ProPay API is an Object-oriented API and each interface is a viable means of consuming the services and methods offered by ProPay.

Developers should have an understanding of Hyper Text Transfer Protocol (HTTP) communication, the consuming of external Web services and creating a Secure Sockets Layer (SSL) connection on their desired development platform. Certain methods require an understanding of SSL communication using X.509 certificates and Advanced Encryption Standard (AES) encryption on their desired development platform. The ProPay Web Integration requires an understanding of Extensible Markup Language (XML) and/or Simple Object Access Protocol (SOAP) and/or Representational State Transfer (REST) and Basic HTTP Authentication and/or Web Services Description Language (WSDL).

While ProPay offers resources and materials to assist developers in creating solutions and software, it is the responsibility of the developer to develop his or her own solution and software on the intended development platform to make use of and consume the services offered by ProPay.

For additional resources please visit our new site: www.developer.propay.com.

Important Concepts

- The ProPay API responds to requests in real time.
- Funds processed using ProPay merchant accounts will settle into the appropriate ProPay Account.
- ProPay accounts may have ACH information linked to their merchant account to facilitate processing proceeds deposits.

Disclaimer

ProPay provides the following documentation on an "AS IS" basis without warranty. ProPay does not represent or warrant that ProPay's website or the API will operate securely or without interruption. ProPay further disclaims any representation or warranty as to the performance or any results that may be obtained through use of the API.

To receive updates to this API documentation please send a request to requestapiupdates@propay.com.

1.1 Description of ProPay

ProPay

Processing with ProPay may involve multiple different transaction types.
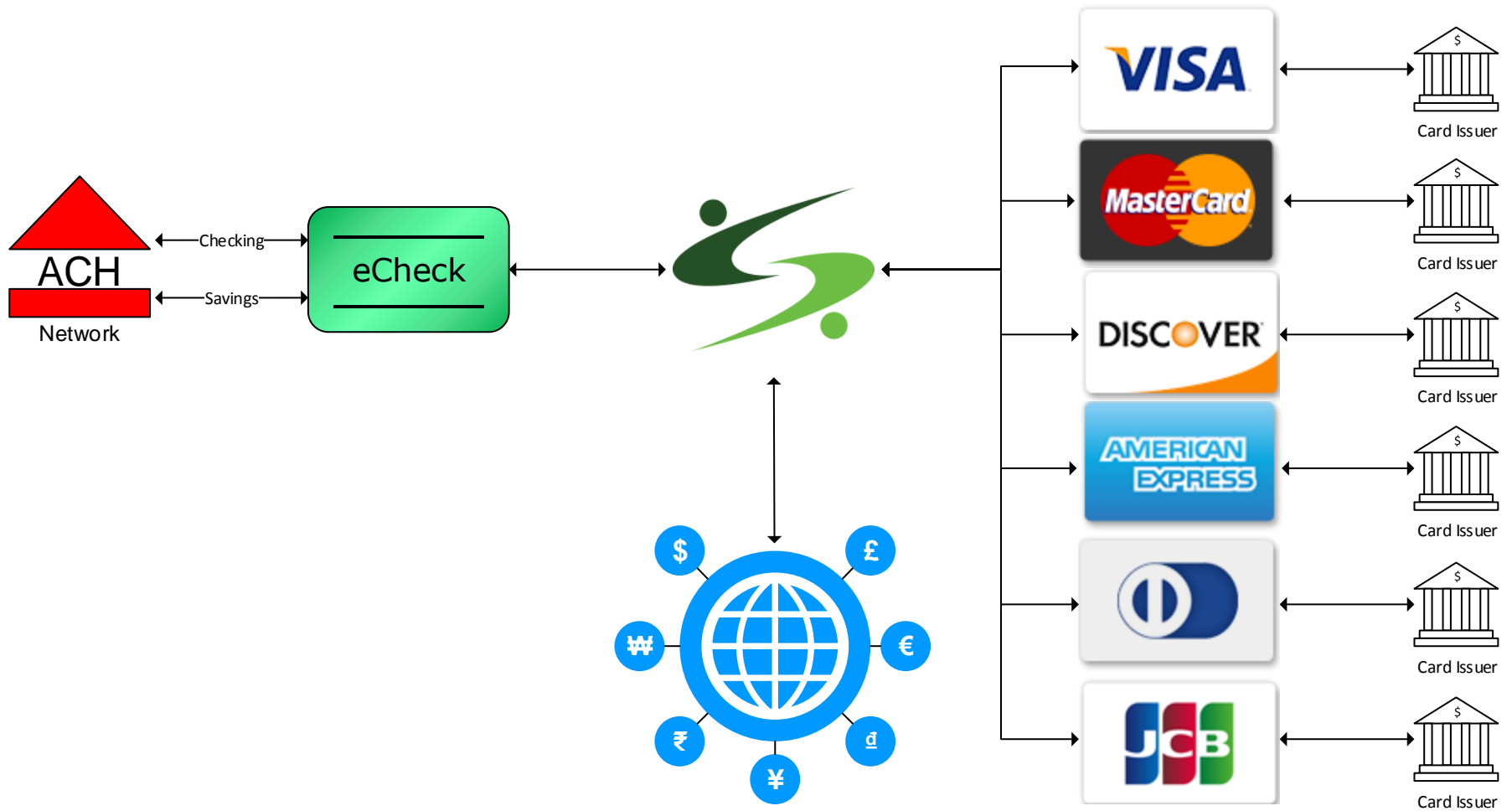
Affiliation

A ProPay affiliation is a high-level group that represents the client's portfolio of accounts, whether a single account, or many.

Affiliation

Tier (Merchant)	Tier (Corporate)	Tier (CardOnly)

| Merchant Account | Merchant Account | Disbursement Account | SpendBack Account | Distributor Account | Distributor Account |
| Merchant Account | Merchant Account | SplitPay Account | Sweep Account | Distributor Account | Distributor Account |
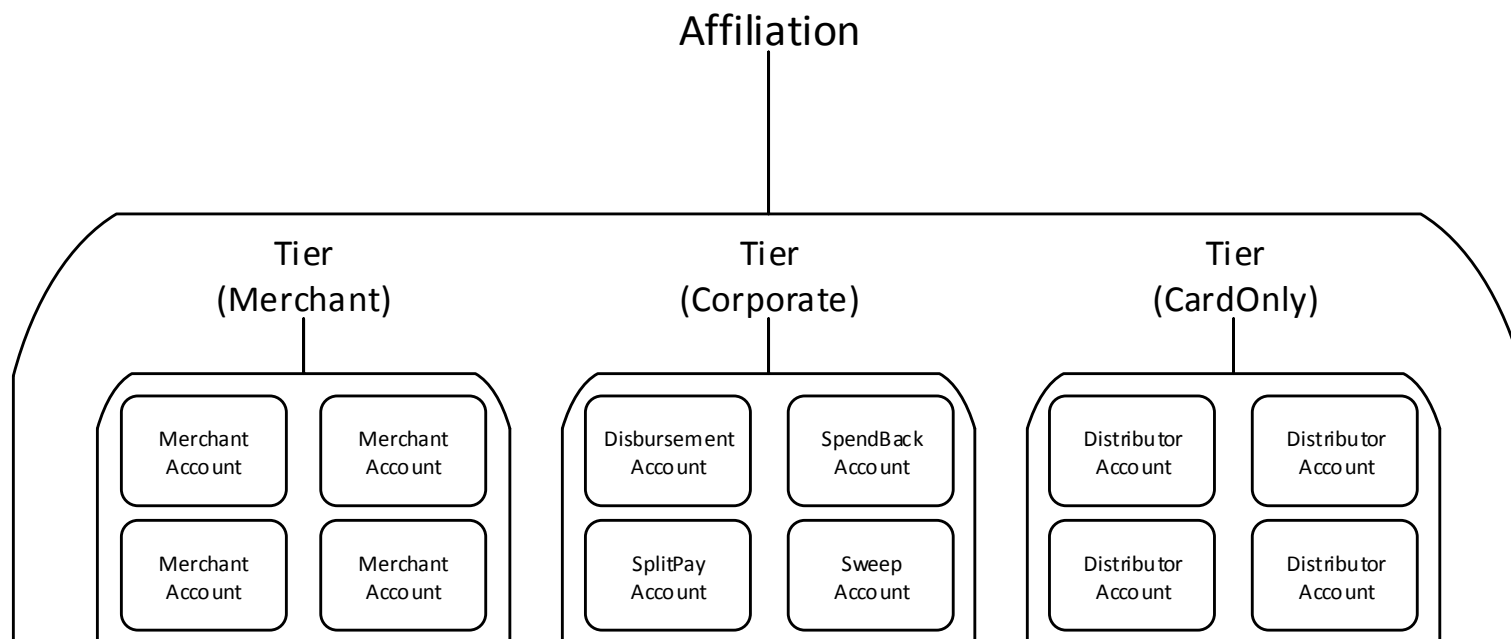
Tier

A tier is an available account type, with specific functions under the umbrella of a ProPay affiliation.

ProPay Merchant Account

A ProPay merchant account is enabled to perform merchant credit card processing, and may also be enabled for ACH/eCheck processing.

ProPay Card-Only Account

A ProPay card-only account is an account that cannot accept credit card payments. Their primary function is to pay out or receive commission, or ProPay to ProPay account transfers.

ProPay MasterCard®

ProPay MasterCard cards are customizable signature debit cards which can be linked to ProPay merchant or card-only accounts to enable account holders to use the funds held in their ProPay account for purchases or withdrawal at an ATM.

Account Funds:

Available funds which have been added from a bank account or proceeds from credit card processing are held in the ProPay account until spent, swept or withdrawn from the account. Pending funds are funds from initiated transactions which have not yet been completed.
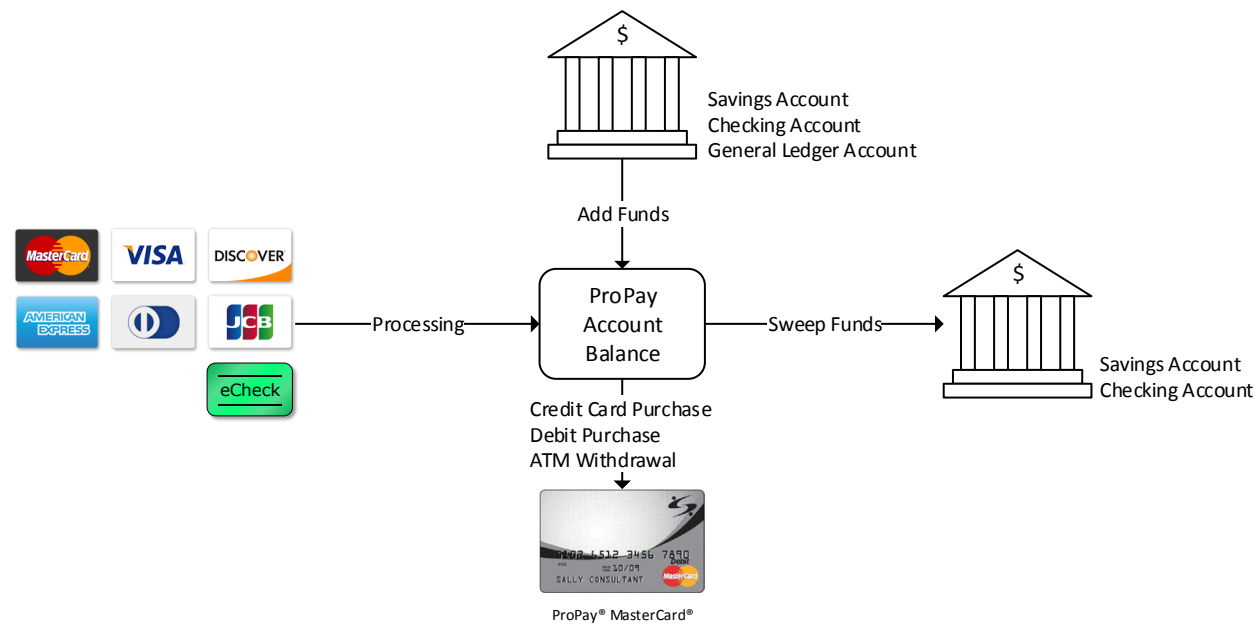
1.2 Summary of Processing with ProPay

To perform a function with the ProPay API, send a request in the form of XML data to ProPay. ProPay's system will attempt to carry out the requested service and reply to each request for service by sending a confirmation XML response with details of the outcome. For more information on the business implications and uses of the following sections, please schedule a discussion with your ProPay Account Representative or relationship manager.

Processing Limits:

Each ProPay Merchant account has limits on how much can be processed in a single transaction and per month. Total monthly limits reset at the first of each month. It is the responsibility of the client to know what his or her limits are and how close they are to meeting them. Once a total monthly limit has been met the account will be unable to process transactions and will need to contact their account representative, or limits@propay.com. Limits are determined through initial consultation with the client and through the underwriting process prior to a client account going live.

Credit Card Processing:

Card transactions submitted to ProPay are processed according to account configurations, negotiated processing rates, and funding timeframes. ProPay supports various transaction types, including processing in foreign currencies. Foreign currency processing via the ProPay API is supported for Visa and MasterCard.
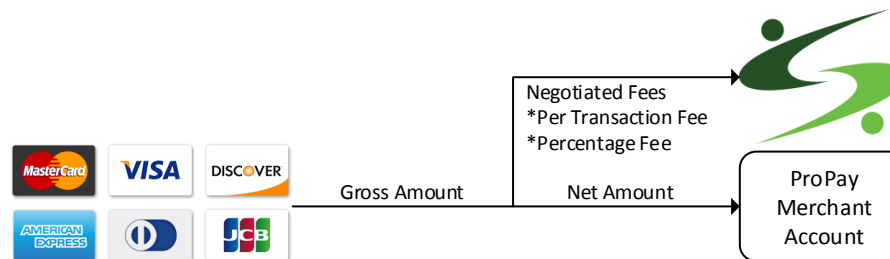
ACH Payment Processing:

Bank Routing and Account numbers can be submitted for electronic check processing. Because these transactions are not approved in real time, a successful response indicates that the transaction is submitted. Any rejects or returns generally are posted within 5 business days.
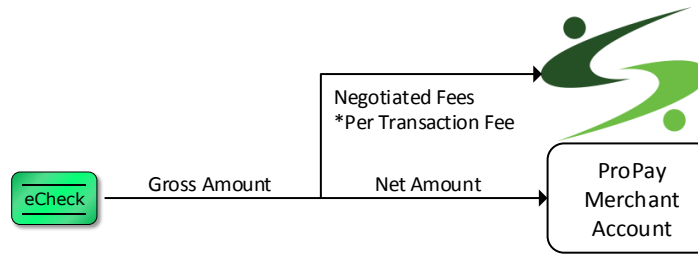
ProPay Account Disbursement:

ProPay's payment network includes the ability to perform ProPay to ProPay transactions. This is particularly helpful in situations where a company has a need to pay a revenue share or sales commission to independent sales consultants or distributors.
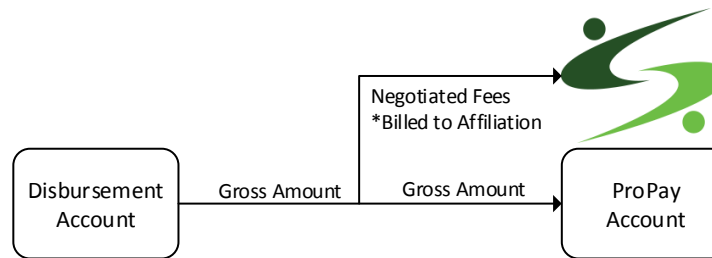
Spendback:

ProPay's payment network includes the ability to pull funds from an affiliated distributor's account to complete payment for products or services. This can be accomplished more quickly and at a lower processing fee than a credit card or ACH transaction.
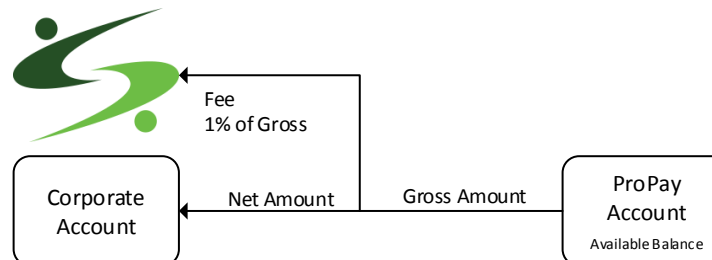
Enhanced Spendback:

With proper approvals, an affiliation may be allowed to use a distributor's pending credit card proceeds for Spendback orders, effectively using the funds before they have been funded to the distributor. This can speed the ordering and fulfillment process.

Fee
1% of Gross

Corporate Account — Net Amount — Gross Amount — ProPay Account
Available Balance
Pending Balance
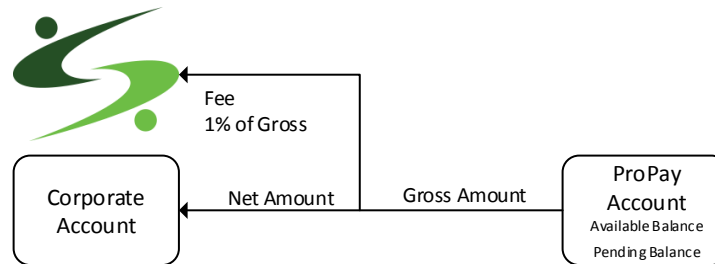
SplitPay:

When an affiliation consists of many merchant accounts processing on an affiliate platform or system, the affiliate may have a business reason to be paid a portion of the transaction proceeds, either for the platform service provided, or in order to fulfill the product sold by the independent merchant. SplitPay allows the affiliate partner to pull an amount from the completed credit card transaction of an affiliated account.

Negotiated Fees
*Per Transaction Fee
*Percentage Fee

Gross Amount — Net Amount — ProPay Merchant Account

eCheck

After Settlement
Split Amount Transferred to Account

SplitPay Recipient Account
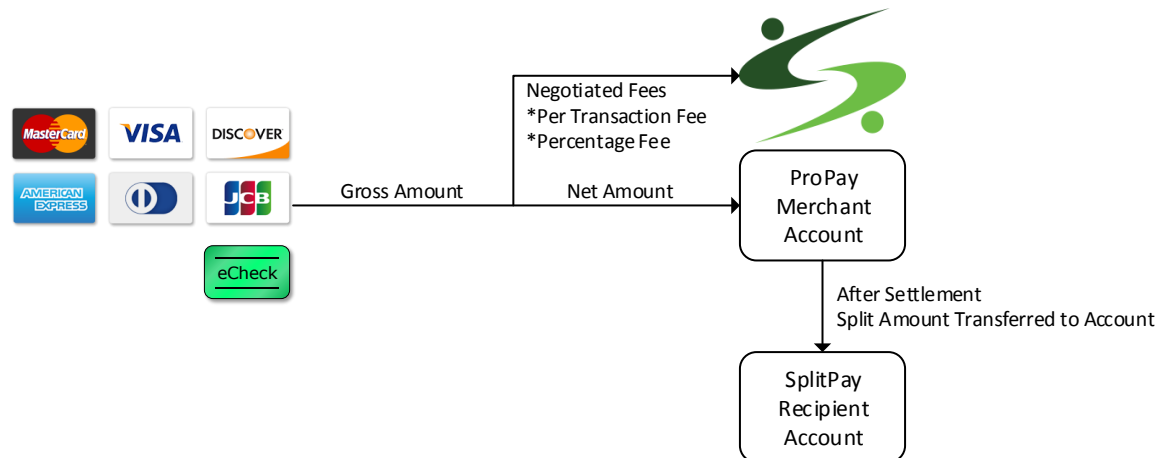
1.3 Multi-Currency Processing with ProPay

[Coming Soon]

1.4 Pay Card Industry (PCI) Data Security Standard (DSS) Compliance

All merchants must be compliant with the Payment Card Industry Data Security Standard (PCI DSS). For merchants that are integrating into the ProPay API, which includes the handling and transmission of card data directly, merchants are required to validate that they have completed the appropriate PCI DSS requirements.

Validating compliance may include an on on-site assessment (for very large merchants) by a Qualified Security Assessor (QSA), or the completion of a Self-Assessment Questionnaire for smaller merchants, as applicable to their processing volumes and circumstances. Depending upon the architecture of the cardholder data environment, compliance with the PCI DSS may also include quarterly vulnerability scans and a penetration test. It is the responsibility of the merchant to validate compliance with the PCI DSS and to provide validation documentation to ProPay. Failure to validate compliance may result in fines, fees, and penalties for non-compliance or data breaches.

Service Providers must also comply with the PCI DSS. A Service Provider is defined as any entity that stores, processes, or transmits cardholder data on behalf of a merchant or acquiring bank. Currently, service providers processing more than 300,000 transactions annually must undergo an on-site assessment by a QSA. Smaller Service Providers must validate compliance by completing the "SAQ – D Service Provider." Compliance may also include quarterly vulnerability scans and a penetration test. In addition to the requirement to validate compliance with the PCI DSS, Service Providers have an additional obligation to register with the Card Brands. This allows the Card Brands additional insight into entities that may be storing, processing, or transmitting cardholder data. Registration involves some due diligence on the part of the acquiring bank and a listing on the **Visa Global Service Provider Registry** and the **MasterCard PCI-Compliant Service Provider List**. If a Service Provider has undergone the registration process with another acquirer, it must still register through ProPay, but needs only to provide its registration number, as opposed to undergoing the underwriting process again.

For current information about the defined Merchant and Service Provider processing levels and their corresponding PCI DSS requirements, please see www.pcisecuritystandards.org

Merchants and service providers may be able to limit the scope of their PCI Compliance requirements by using tokenization solutions, such as ProPay's ProtectPay solution to remove card data from traversing their environments. For more details on those options, please discuss with a ProPay relationship manager.

1.5 ProPay Account Bank Account Validation

The validation process is not required to be able to process a credit card, send money to or from a bank account, or to use a Prepaid MasterCard Card. The validation is only necessary if an account holder wants to add funds to thier ProPay Account from thier bank account.

However, when the validation process is successful, you can be assured that you have provided ProPay the correct routing and account numbers. This will help you avoid ACH Return Fees.

If you do not have a bank account already on file, please follow these instructions:
1. The account holder must login to their ProPay Account at www.ProPay.com
2. Select the Edit Profile Page, located under the My Account menu option.
3. Click Change/Add Bank Account.
4. Enter the information for the bank account to validate.
5. Click Submit to save the information to the Profile.
6. On the Bank Account Success page, click the button Start Bank Account Validation to start the validation process.

If the account already has a bank account on file, please follow these instructions:
1. The account holder must login to their ProPay Account at www.ProPay.com
2. Select the Edit Profile Page, located under the My Account menu option.
3. Click Change/Add Bank Account.
4. Verify the information that has previously been provided.
5. If the information is correct, select Click Here to start the validation process.

ProPay will send to small deposits to the bank account within 2-7 business days.
To complete the validation process follow these instructions:

1. The account holder must login to their ProPay Account at www.ProPay.com
2. Select Complete Bank Validation under the Additional Resources section, located on the right side of the My Account page.
3. Enter the two amounts that were deposited.
4. Click Submit to finish the process.

There is no fee to complete the Bank Account Validation and the two small deposits sent to the account do not need to be returned.
   ❖ There is no API method that can be used to complete the Bank Account Validation

2.0 Interface Testing and Certification

To improve the customer experience, ProPay requires that new developers test their software solutions before receiving credentials to process live transactions. This integration process is designed to assist the developer in building a robust solution that can handle and process all the various responses that come from real time credit card and ACH processing. This process ultimately improves the end-user experience. Please plan accordingly when developing timelines and schedules to accommodate for testing against the ProPay Integration environment. Negotiated fees are not refunded in the production environment.

Regardless of its cause, ProPay will not be liable to client for any direct, indirect, special, incidental, or consequential damages or lost profits arising out of or in connection with client's use of this documentation, even if ProPay is advised of the possibility of such damages. Please be advised that this limitation applies whether the damage is caused by the system client uses to connect to the ProPay services or by the ProPay services themselves

Integrating a developed software solution to the ProPay web integration requires the following steps:

1. Request API credentials from a ProPay sales representative and/or account manager
2. Begin interfacing the appropriate ProPay API methods for specific project scope
   *A ProPay sales representative and/or account manager will help determine which methods are required for the specific project scope
3. Design, develop, build and test the software solution using the ProPay Integration Server
   o The ProPay Integration XML URI: https://xmltest.propay.com/API/PropayAPI.aspx
   o The ProPay Integration XML URI for Canada: https://xmltestcanada.propay.com/API/PropayAPI.aspx
4. Certify the developed software solution against the ProPay integration environment
   *Review the status of the integration certification with a ProPay sales representative and/or account manager
5. Request Production (Live) Credentials from a ProPay sales representative and/or account manager

*Live Credentials MUST be kept confidential

For additional information about ProPay testing and live environments see: ProPay Server Environments.

3.0 Technical Implementation

ProPay API Authentication

ProPay will generate a unique certStr which must be included in all API transactions. This authorization credential grants access to perform transactions. Most transactions are performed using an 'affiliate' certStr which is authorized to perform a variety of functions on accounts related to a specific business.

ProPay also uses application IP whitelisting to authenticate requests for a business. A developed solution's IPs must be whitelisted in order to submit transactions. If the solution does not have static IP addresses, an alternate secondary form of authentication can be requested through the ProPay relationship manager.

ProPay Account Disbursement Credential

If an implementation involves disbursing funds from one account to another, often referred to as paying commissions, a certStr may be issued which is directly tied to a single account and identifies the source account from which funds will be pushed out to the recipient.

Secure Transmission

ProPay recognizes the importance of handling financial transactions in a secure manner, and ensures that our solutions offer high levels of transmission security. ProPay ensures that request information is transmitted using the latest Secure Sockets Layer (SSL) encryption practices. SSL creates a secure connection between client and server over which encrypted information is sent. ProPay hosts the SSL certificate for this connection type. Most method requests will negotiate an SSL connection automatically over port 443.

Usage of X509 Certificates

Specific ProPay API methods require the usage of a ProPay-issued X509 certificate as an added measure of security. This certificate is an added layer of security and protection from loss in the event of credential theft. In this case ProPay, as a Certificate Authority, will issue an x509 certificate tied to the client's credentials. The x509 certificate is used as an additional credential submitted in the request headers, and not for the creation of an SSL connection. API method requests that require this additional credential should still be auto-negotiated over port 443.

In order to submit the x509 certificate with the ProPay API method requires the following:

1. Install the issued x509 certificate onto the client server.
2. Export the x509 certificate using the supplied password and default Machine Key Set into memory.
    a. This is the thumbprint of the certificate
3. Base64 encode the exported bytes of the x509 certificate.
4. Add 'X509Certificate' as an HTTP header and set its value to the result of step 3.

❖ The cases which require obtaining and using an x509 certificate for communication are listed in this document under the individual method description.

IP Whitelisting

The ProPay API uses application source IP whitelisting to prevent requests from unauthorized systems. IP whitelist requests are done by client credential. If a developed solution supports multiple clients, the related system IPs will need to be provided for each client certStr supported.
If a request is submitted from an IP address that is not listed as an allowed IP address for the supplied certStr, the API will reject the request and respond with the status code: 59 - user not authenticated.

certStr	
	192.168.0.1
	192.168.0.2
	192.168.0.3
	xxx.xxx.xxx.xxx

Clients must provide ProPay a list or range of IPs that should be added to the whitelist for the client's certStr. Failure to provide ProPay with this list or failure to notify ProPay of changes will result in API request failures.

Status 59

A solution may fail to authenticate if a test credential is used against the production URL or vice versa.
In some instances, if a client cannot authenticate via IP, a <termid> may be provided as a second form of authentication.

3.1 Best Practices

- When transitioning from the ProPay testing environments to the ProPay live servers, new API authentication credentials and service endpoints will be provided. These should be defined and referenced throughout the developed software solution as to only have to update a single reference.

- Payment Processing over the internet can take up to 1 minute before an API response is received. Shorter system timeout values should not be configured.

- When building a solution, it is helpful to provide a basic means by which the business can locate the actual API request and response detail (with sensitive data redacted). Having this data available enables faster troubleshooting and issue resolution with the ProPay Technical Support team. Any such logs should include a UTC timestamp to a resolution no less than HH:mm:ss.

- Credit card transactions can take several seconds to process, due to the various parties involved in completing a transaction request. While ProPay has duplicate transaction prevention logic, it is recommended that developers take measures to discourage the clicking of a browser back button, or clicking 'submit' a second time to prevent duplicate transaction submission. ProPay also recommends that developers generate a visual control that indicates the transaction is processing during the waiting period.

3.2 Interfaces

3.2.1 Interface: Legacy Extensible Markup Language (XML)

The XML interface provides an easily recognized standard that allows companies great flexibility in sending detailed financial transactions to ProPay.

XML Request Structure:

The XML interface for consuming the ProPay API uses the following model

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr></certStr>
        <termId></termId>
        <class>partner</class>
        <XMLTrans>
                <transType></transType>
                . . .
                . . .
        </XMLTrans>
</XMLRequest>
```

XMLTrans Object

All requests are submitted in the <XMLTrans> Object.
The API method is identified by passing the <transType> value.
There is no nesting of child elements. Not all elements are required nor will all elements be returned.

API Authorization Elements

Request Element	Notes
certStr	Affiliation Credential for API Access or Disbursement Account Credential for Funds Disbursements
termId	ProPay Credential, omit unless directed
class	Always set value to : **partner**

Deserializing XML Responses

Developers should use a generic method to iterate through child nodes in an XML document with XML responses. Developers can also deserialize by using NodeName-Value pairs in some sort of a data structure such as a dictionary or array. Deserializers need to be generic enough that they can handle additional elements, as added through version updates and enhancements. Deserializers should also be generic enough to account for missing elements from responses as null, as not all values are returned and they are only returned if they exist.

❖ Not all elements are returned by the API for each method as indicated by each table of elements. An element is only returned if not null.

Batching Requests

The ProPay XML API allows for several XMLTrans child objects to be submitted under a single XMLRequest Object. This is best used for distributing funds to several ProPay Card-Only Accounts as well as performing renewals. With a batched request submission each XMLTrans object is processed serially. It is a best practice to limit the number of child object to 10 and the same `<transType>`.

Example Batched Request

```
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>02</transType>
                <recAccntNum>121458</recAccntNum>
                <amount>23494</amount>
                <knownAccount>Yes</knownAccount>
                <invNum> My Invoice</invNum>
        </XMLTrans>
        <XMLTrans>
                <transType>02</transType>
                <recAccntNum>1036173</recAccntNum>
                <amount>23494</amount>
                <knownAccount>Yes</knownAccount>
                <invNum> My Invoice2</invNum>
        </XMLTrans>
        <XMLTrans>
                <transType>02</transType>
                <recAccntNum>1034271</recAccntNum>
                <amount>23494</amount>
                <knownAccount>Yes</knownAccount>
                <invNum> My Invoice3</invNum>
        </XMLTrans>
</XMLRequest>
```

Example Batched Request Response

```
<XMLResponse>
        <XMLTrans>
                <transType>02</transType>
                <invNum>My Invoice</invNum>
                <status>00</status>
                <transNum>2</transNum>
        </XMLTrans>
        <XMLTrans>
                <transType>02</transType>
                <invNum>My Invoice2</invNum>
                <status>00</status>
                <transNum>2</transNum>
        </XMLTrans>
        <XMLTrans>
                <transType>02</transType>
```

```
            <invNum>My Invoice3</invNum>
            <status>00</status>
            <transNum>2</transNum>
      </XMLTrans>
</XMLResponse>
```

4.0 ProPay API Methods

4.1 ProPay Account Creation Methods

The methods in this section are used to create ProPay accounts. Each method uses the same transType, however the required and optional information differ depending on the account type being created. Please carefully review each account type and which elements to submit to prevent creating a different type of account than expected. Each account type has different functions and restrictions.

Identity Verification

In order to comply with Industry regulations and legal requirements, ProPay must validate the identity of each merchant account created. ProPay uses a major third-party credit reporting services to perform identity validation on the individual or business enrolling for each account.   When underwriting is intended for individuals, the validation is performed using the supplied required merchant/distributor personal information. For business accounts, the validation is performed via a third-party business information verification service.

For merchant accounts in the United States, a social security number must be passed and must be valid or the account will be denied. For international accounts the merchant/distributor must provide adequate documentation to prove their identity before the account will be fully activated.

New accounts that are disqualified by the automated verification process can submit additional documentation for approval and activation.

International signups:

Designating a signup as international is accomplished by specifying a <country> tag other than USA or CAN. International signups work only for Card-Only accounts. ProPay Merchant accounts are available only in the US and Canada. Many of the formatting rules that exist for domestic signups are relaxed for international accounts and many of the required tags are optional for international signups. Please note that state and country are still limited to 3 characters for international signups.

Paying for a ProPay Account

If the client program is configured in such a way that the business entity will pay for all ProPay accounts enrolled under its affiliation, or that the individual users will pay ProPay directly when activating their account, no payment information is required to be submitted at the time of enrollment.

ProPay accounts must be paid for before funds can be accessed or payment transactions may be performed. If the client program involves a direct payment for the account by the user at the time of enrollment, the optional payment information elements may be passed in the request. International Card-Only accounts may receive commission disbursements prior to ID verification, but the user will not be able to access funds until activation is complete.

Special notes on the use of international ID tags:

The international id tags which can be used are listed in appendix C – International ID Types. As ProPay begins to automate identity checking in various regions, specific Types will be listed as required. When that occurs, Appendix B – Country Codes and ID types will be updated to show which type of ID must be used to automate the process, in place of the <ssn> tag that is submitted for US account signups.

Special notes on address and phone number fields:

Even though addresses outside of the United States contain values other than 'zip code' or 'state', ProPay uses these tags to define their analogous counterparts. Please use <zip> to define any type of postal routing code, and use <state> to define a province, county, shire, prefecture, etc.

In the United States, state values must conform to standardized abbreviations, and zip codes must be of either 5 or 9 digit lengths without a dash. These restrictions are not true for international signups where <state> can be longer than two characters. Formatting characters such as spaces and dashes should be omitted, unless these are considered part of the actual state or zip in that country.

Similarly, in the United States, phone numbers must be standardized as ten digits while outside of the US, lengths may vary. Please omit all formatting characters.

Special notes on the use of externalId tag:

Generally the 'ExternalId' tag is used to store a value in ProPay that identifies the user in the client solution system. Omitting the ExternalId may prevent users from restoring a lost password, and prevents an affiliate from performing a request for account details from ProPay using that value.

4.1.1 Create a ProPay Merchant Account

This method details the required fields necessary for creating a ProPay merchant account. Accounts created using this method are not fully functional until they have been paid for and the identity of the owner verified and validated. Merchant accounts may not process payment method transactions, withdraw funds from or receive a ProPay MasterCard for their account until they accept the ProPay terms and conditions.

- Upon successful creation, the account number and a temporary password will be created.
- The account holder must change the password when logging into ProPay to accept the terms and conditions.

Request Elements Defined

Account Information
Required, unless noted, for all transactions of this type

Element	Type	Max	Required	Notes
tier	String		Required*	One of the previously assigned account types. *If not provided, will default to cheapest available tier.
currencyCode	String	3	Optional	Required to specify the currency in which funds should be held, if other than USD. An affiliation must be granted permission to create accounts in currencies other than USD. If omitted, system will create accounts that hold money in USD. ISO 4217 standard 3 character currency code.
externalId	String	20	Optional	This is a client's own unique identifier. Typically used as the distributor or consultant ID.
intlID	String		Optional	Omit unless specially instructed by ProPay.
phonePin	String	4	Optional	Numeric value which will give a user access to ProPay's IVR system. Also used to reset password.
userId	String	55	Optional	ProPay account username. Must be unique in ProPay system. *Username defaults to Merchant/Individual email if userId is not provided.

Account Identification Information
Required, unless noted, for all transactions of this type

Element	Type	Max	Required	Notes
addr	String	100	Required	Merchant/Individual physical street Address. PO Boxes are not allowed.
city	String	30	Required	Merchant/Individual physical Address city.
dayPhone	String		Required	Merchant/Individual day phone number. *For USA and CAN, value must be 10 characters with no dashes
dob	String		Required	Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account.
evenPhone	String		Required	Merchant/Individual evening phone number. *For USA and CAN, value must be 10 characters with no dashes
firstName	String	20	Required	Merchant/Individual first names.
lastName	String	25	Required	Merchant/Individual last name.
sourceEmail	String	55	Required	Merchant/Individual email address. Must be unique in ProPay system. *ProPay's system will send automated emails to the address on file.
ssn	String		Required	Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA.

state	String	3	Required	Merchant/Individual physical Address state. *Standard 2 character abbreviation for state, province, prefecture, etc.
zip	String		Required	Merchant/Individual physical Address zip/postal code. *For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code.
addr3	String	100	Optional	Merchant/Individual physical Address.
aptNum	String	100	Optional	Merchant/Individual physical Address. Use for 2nd Address Line
country	String		Optional	ISO 3166 standard 3 character country codes. *Country must be an approved country to create a ProPay account, see Appendix C
mailAddr	String	100	Optional	Merchant/Individual mailing address if different than physical address.
mailAddr3	String	100	Optional	Merchant/Individual mailing address if different than physical address.
mailCity	String	30	Optional	Merchant/Individual mailing city if different than physical address.
mailState	String	3	Optional	Merchant/Individual mailing state if different than physical address. *Standard 2 character abbreviation for state, province, prefecture, etc.
mailZip	String		Optional	Merchant/Individual mailing zip/postal code if different than physical address. *For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code.
mInitial	String	2	Optional	Merchant/Individual middle initial.

Primary Bank Account Information

Required, unless noted, if adding Personal Bank Account information

Element	Type	Max	Required	Notes
AccountCountryCode	String	3	Required	ISO standard 3 character country code for a foreign currency transaction.
accountName	String	32	Required	Merchant/Individual Name
AccountNumber	String	25	Required	Financial institution account number
AccountOwnershipType	String	15	Required	Valid values are: ▪ Personal ▪ Business * If accountType is G, then this value is always overwritten as 'Business'
accountType	String	1	Required	Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
BankName	String	50	Required	Name of financial institution.
RoutingNumber	String	9	Required	Financial institution routing number. *Must be a valid ACH routing number
Description	String	50	Optional	Merchant/Individual description of account

Account Payment Information

Required, unless noted, for account payment

Element	Type	Max	Required	Notes
ccNum	String	16	Required	Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users

	Type	Max	Required	Notes
expDate	String	4	Required	Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy
paymentMethodId	String		Optional	Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID

❖ If an account is set to be paid for by the individual user, either this information must be passed, or the account holder must log into the ProPay website to pay for the account before it will be fully functional.

Merchant Business Information
Required, unless noted, for Merchant Accounts

Element	Type	Max	Required	Notes
BusinessAddress	String	100	Required	Business Physical Address
BusinessAddress2	String	100	Optional	Business Physical Address
BusinessLegalName	String	255	Optional	The legal name of the business as registered.
BusinessCountry	String		Required	See Appendix B for possible country codes.
BusinessState	String	3	Required	If domestic signup this value MUST be one of the standard 2 character abbreviations. Rule also applies for Canadian signups. (Must be standard province abbreviation.)
BusinessZip	String		Required	If domestic signup this value MUST be either 5 or 9 characters with no dash. For Canada this value MUST be 6 characters.
DoingBusinessAs	String	255	Optional	This field can be used to provide DBA information on an account. ProPay accounts can be configured to display DBA on cc statements.
EIN	String		Optional	Employer Identification Number can be added to a ProPay account.
MCCCode	String	4	Optional	Merchant Category Code

Merchant Secondary Bank Account Information
Required for Split Sweep feature, with prior approval

Element	Type	Max	Required	Notes
SecondaryAccountCountryCode	String	3	Required	Required if adding secondary bank account. Must be ISO standard 3 character code. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountName	String	32	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountNumber	String	25	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountOwnershipType	String	15	Required	Required if adding secondary account as part of the signup. Valid values are : ▪ Personal ▪ Business If accountType is G, then this value is always overwritten as 'Business' This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountType	String	1	Required	Required if adding secondary bank account info as part of the signup. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger

SecondaryBankName	String	50	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryRoutingNumber	String	9	Required	Required if adding secondary bank account info as part of the signup, must be a valid Fedwire ACH participant routing number. This will become the account to which proceeds of transactions are sent in split sweep functionality.

❖ A Secondary Bank account MUST be added at account creation. Attempts to edit will fail if this information was not added at account creation.

Merchant Gross Billing Information

Required for Gross Billing feature, with prior approval

Element	Type	Max	Required	Notes
GrossSettleAccountCountryCode	String	3	Required	Required if Gross Settle billing info is bank account. Must be ISO standard 3 character country code.
GrossSettleAccountHolderName			Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account holder name.
GrossSettleAccountNumber	String	25	Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account number.
GrossSettleAccountType	String	10	Required	Required if Gross Settle billing info is bank account. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
GrossSettleAddress	String	25	Required	Gross Settle Billing information address.
GrossSettleCity	String	25	Required	Gross Settle Billing information address.
GrossSettleCountry	String	3	Required	Gross Settle billing information address. Must be 3 character ISO standard country code.
GrossSettleCreditCardExpDate	String	4	Required	The Gross Settle billing information credit card expiration date expressed as mmyy.
GrossSettleCreditCardNumber	String	16	Required	The Gross Settle billing information credit card number. Standard cc numbers which must pass Luhn check.
GrossSettleNameOnCard	String	25	Required	The Gross Settle billing information name on credit card.
GrossSettleRoutingNumber	String	9	Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account routing number. Must be a valid Fedwire ACH participant.
GrossSettleState	String	2	Required	Gross Settle billing information address. Must be 2 character standard State or province code. Do not use if not USA or CAN
GrossSettleZipCode	String	9	Required	Gross Settle billing information address. Must be standard US or Canadian zip code. Do not use if not USA or CAN

ProPay Account Signup Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accntNum	Integer	Assigned to each account by ProPay
password	String	Temporary password. Will need to be changed on first login.
sourceEmail	String	Email address used for signup

tier	String	Type of ProPay account provided to user.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **01** for 'Create ProPay Account'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **01**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

(Likely includes more elements than a solution will need)

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <AccountOwnershipType>Personal</AccountOwnershipType>
                <accountType>C</accountType>
                <addr>200 West Main Street</addr>
                <BankName>Wells Fargo</BankName>
                <BusinessAddress>123 ABC St.</BusinessAddress>
                <BusinessAddress2>Ste 200</BusinessAddress2>
                <BusinessCountry>USA</BusinessCountry>
                <BusinessState>AK</BusinessState>
                <BusinessZip>81425</BusinessZip>
                <city>Anytown</city>
                <country>USA</country>
                <dayPhone>4464464464</dayPhone>
                <Description>My Checking</Description>
                <dob>12-15-1961</dob>
```

```
              <DoingBusinessAs>PPA</DoingBusinessAs>
              <evenPhone>4464464464</evenPhone>
              <externalId>2212157</externalId>
              <firstName>John</firstName>
              <lastName>Doe</lastName>
              <MCCCode>5399</MCCCode>
              <phonePin>1234</phonePin>
              <RoutingNumber>102000076</RoutingNumber>
              <sourceEmail>John@Smith.com</sourceEmail>
              <ssn>000000000</ssn>
              <state>UT</state>
              <tier>Corporate</tier>
              <zip>84057</zip>
      </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
      <XMLTrans>
              <transType>01</transType>
              <status>00</status>
              <sourceEmail>John@Smith.com</sourceEmail>
              <password>!WTYSefRW3</password>
              <accntNum>123456</accntNum>
              <tier>Corporate</tier>
      </XMLTrans>
</XMLResponse>
```

4.1.2 Create a ProPay Card-Only Account

This method details the required elements to create a new ProPay card-only account. Card-Only accounts cannot perform merchant processing. These accounts are primarily used to receive commission funds or other ProPay to ProPay payments. Individuals may not withdraw funds from or receive a ProPay MasterCard for their account until they accept the ProPay terms and conditions.

- Upon successful creation the account number and a temporary password will be created.
- This account holder must change the password when logging into ProPay to accept the terms and conditions.

❖ The tier name submitted must be a Card-Only tier.

Request Elements Defined

Account Information

Required, unless noted, for all transactions of this type

Element	Type	Max	Required	Notes
tier	String		Required*	One of the previously assigned account types. *If not provided, will default to cheapest available tier.
currencyCode	String	3	Optional	USD for all Card-Only Accounts.
externalId	String	20	Optional	This is a client's own unique identifier. Typically used as the distributor or consultant ID.
intlID	String		Optional	Omit unless specially instructed by ProPay
phonePin	String	4	Optional	Numeric value which will give a user access to ProPay's IVR system. Also used to reset password.
userId	String	55	Optional	ProPay account username. Must be unique in ProPay system. *Username defaults to Merchant/Individual email if userId is not provided.

Personal Information

Required, unless noted, for all transactions of this type

Element	Type	Max	Required	Notes
addr	String	100	Required	Physical street Address. PO Boxes are not allowed.
city	String	30	Required	Physical Address city.
dayPhone	String		Required	For USA and CAN value must be 10 characters with no dashes
dob	String		Required	Date of birth in mm-dd-yyyy format. Client must be 18+ years in to obtain an account.
evenPhone	String		Required	For USA and CAN value must be 10 characters with no dashes
firstName	String	20	Required	
lastName	String	25	Required	
sourceEmail	String	55	Required	Merchant/Individual email address. Must be unique
ssn	String		Required	Required for USA. Must be 9 characters without dashes.
state	String	3	Required	Physical Address state. Standard 2 character abbreviation for state, province, prefecture, etc.
zip	String		Required	For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code.
country	String		Optional*	ISO 3166 standard 3 character country codes.

				*Country must be an approved country to create a ProPay account
addr3	String	100	Optional	Physical Address.
aptNum	String	100	Optional	Physical Address. Use for 2nd Address Line
externalId	String	20	Optional	Clients system's user ID, Consultant ID, Distributor ID etc. Must be unique within affiliation.
mailAddr	String	100	Optional	Mailing address values will override user address for card shipment.
mailAddr3	String	100	Optional	
mailCity	String	30	Optional	
mailState	String	3	Optional	If domestic signup this value MUST be one of the standard 2 character abbreviations. Rule also applies for Canadian signups. (Must be standard province abbreviation.)
mailZip	String		Optional	If domestic signup this value MUST be either 5 or 9 characters with no dash. For Canada this value MUST be 6 characters.
mInitial	String	2	Optional	

Primary Bank Account Information

Required, unless noted, if adding Personal Bank Account information

Element	Type	Max	Required	Notes
AccountCountryCode	String	3	Required	ISO standard 3 character country code for a foreign currency transaction.
accountName	String	32	Required	Merchant/Individual Name
AccountNumber	String	25	Required	Financial institution account number
AccountOwnershipType	String	15	Required	Valid values are: ▪ Personal ▪ Business * If accountType is G, then this value is always overwritten as 'Business'
accountType	String	1	Required	Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
BankName	String	50	Required	Name of financial institution.
RoutingNumber	String	9	Required	Financial institution routing number. *Must be a valid ACH routing number
Description	String	50	Optional	Merchant/Individual description of account

Account Payment Information

Required, unless noted, for account payment

Element	Type	Max	Required	Notes
ccNum	String	16	Required	Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users
expDate	String	4	Required	Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy
paymentMethodId	String		Optional	Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID

❖ If an account is not setup to be paid for by the Affiliation, this information is required or the account holder must log into the ProPay website to pay for the account before it can be used to process

ProPay Account Signup Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accntNum	Integer	Assigned to each account by ProPay
password	String	Temporary password. Will need to be changed on first login.
sourceEmail	String	Email address used for signup
tier	String	Type of ProPay account provided to user.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner**. Used to access the API
transType	String	Required	Set value to **01** for 'Create ProPay Account'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **01**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
      <certStr>MyCertStr</certStr>
      <class>partner</class>
      <XMLTrans>
            <transType>01</transType>
            <AccountCountryCode>USA</AccountCountryCode>
            <accountName>MyBankAccount</accountName>
            <AccountNumber>123456789</AccountNumber>
            <AccountOwnershipType>Personal</AccountOwnershipType>
            <accountType>C</accountType>
            <addr>200 West Main Street</addr>
            <BankName>Wells Fargo</BankName>
            <city>Anytown</city>
            <country>USA</country>
            <dayPhone>4464464464</dayPhone>
            <Description>My Checking</Description>
            <dob>12-15-1961</dob>
            <evenPhone>4464464464</evenPhone>
            <externalId>2212158</externalId>
            <firstName>Jim</firstName>
            <lastName>Smith</lastName>
            <phonePin>1234</phonePin>
            <RoutingNumber>102000076</RoutingNumber>
            <sourceEmail>Jim@Smith.com</sourceEmail>
            <ssn>000000000</ssn>
```

```
            <state>UT</state>
            <tier>CardOnly</tier>
            <zip>84057</zip>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
            <transType>01</transType>
            <status>00</status>
            <sourceEmail>Jim@Smith.com</sourceEmail>
            <password>5#cDuzcs6$</password>
            <accntNum>12345678</accntNum>
            <tier>CardOnly</tier>
        </XMLTrans>
</XMLResponse>
```

4.1.3 Create a ProPay Business Account

This method will create a ProPay Business Merchant Processing Account. ProPay Business accounts use an Employee Identification Number instead of a Social Security Number for entity ID validation. Clients desiring to have their merchant accounts underwritten at a business level, rather than a personal/principal level should work with their relationship manager to have their affiliation and tier set up to enable Business Entity validation via EIN rather than via SSN.

- ❖ **The tier submitted must be a business level tier**
- ❖ **Accounts must be renewed on business level tiers**
- ❖ **Business Accounts are ineligible for ProPay MasterCards**
- ❖ **Business Accounts cannot utilize ProPay API method 4.2.2. Reset ProPay Account Password.**
- ❖ **Passwords are reset online by supplying the EIN instead of SSN, or by contacting ProPay Customer Service**

Request Elements Defined
Business Account Information
Required, unless noted

Element	Type	Max	Required	Notes
dayPhone	String		Required	Business day phone number For USA and CAN value must be 10 characters with no dashes
DoingBusinessAs	String	40	Required	This field is used to provide DBA information on an account. ProPay accounts can be configured to display DBA on Credit Card statements
EIN	String	9	Required	Employer Identification Number, required for business risk analysis
MCCCode	String	4	Required	Merchant Category Code
sourceEmail	String	55	Required	Business email address. Must be unique in ProPay system
tier	String	40	Required	One of the previously assigned **business** tier types
WebsiteURL	String	255	Optional	The Business' website URL
BusinessDescription	String	255	Optional	The Business' description
MonthlyBankCardVolume	Int(64)	Signed Int(64)	Optional	The monthly volume of bank card transactions; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $1000.00 if not sent
AverageTicket	Int(64)	Signed Int(64)	Optional	The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent.
HighTicket	Int(64)	Signed Int(64)	Optional	The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent.

Business Address Information
Required, unless noted

Element	Type	Max	Required	Notes
BusinessAddress	String	100	Required	Business Physical Address line 1
BusinessCity	String	30	Required	Business Physical Address
BusinessCountry	String	3	Required	Business Physical Address line 1 ISO 3166 standard 3 character country codes
BusinessLegalName	String	255	Required	The Legal name of the business as registered
BusinessState	String	3	Required	Business Physical Address Standard 2-3 character abbreviation for state, province, prefecture, etc.

Element	Type	Max	Required	Notes
BusinessZip	String	9	Required	Business Physical Address *For USA: 5 or 9 characters without dash. For CAN: 6 character postal code without space
BusinessAddress2	String	100	Optional	Business Physical Address line 2

Business Primary Bank Account Information

Required, unless noted, if adding Bank Account information

Element	Type	Max	Required	Notes
AccountCountryCode	String	3	Required	ISO standard 3 character country code for a foreign currency transaction.
accountName	String	32	Required	Merchant/Individual Name
AccountNumber	String	25	Required	Financial institution account number
AccountOwnershipType	String	15	Required	Valid values are: ▪ Personal ▪ Business * If accountType is G, then this value is always overwritten as 'Business'
accountType	String	1	Required	Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
BankName	String	50	Required	Name of financial institution.
RoutingNumber	String	9	Required	Financial institution routing number. *Must be a valid ACH routing number
Description	String	50	Optional	Merchant/Individual description of account

Business Secondary Bank Account Information

Required for Split Sweep feature, with prior approval

Element	Type	Max	Required	Notes
SecondaryAccountCountryCode	String	3	Required	Required if adding secondary bank account. Must be ISO standard 3 character code. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountName	String	32	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountNumber	String	25	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountOwnershipType	String	15	Required	Required if adding secondary account as part of the signup. Valid values are 'Personal' or 'Business' If accountType is G, then this value is always overwritten as 'Business' This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountType	String	1	Required	Required if adding secondary bank account info as part of the signup. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
SecondaryBankName	String	50	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.

SecondaryRoutingNumber	String	9	Required	Required if adding secondary bank account info as part of the signup, must be a valid Fedwire ACH participant routing number. This will become the account to which proceeds of transactions are sent in split sweep functionality.

❖ A Secondary Bank account **MUST** be added at account creation. Attempts to edit will fail if this information was not added at account creation.

Business Gross Billing Information

Required for Gross Settlement feature, with prior approval

Element	Type	Max	Required	Notes
GrossSettleAccountCountryCode	String	3	Required	Required if Gross Settle billing info is bank account. Must be ISO standard 3 character country code.
GrossSettleAccountHolderName			Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account holder name.
GrossSettleAccountNumber	String	25	Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account number.
GrossSettleAccountType	String	10	Required	Required if Gross Settle billing info is bank account. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
GrossSettleAddress	String	25	Required	Gross Settle Billing information address.
GrossSettleCity	String	25	Required	Gross Settle Billing information address.
GrossSettleCountry	String	3	Required	Gross Settle billing information address. Must be 3 character ISO standard country code.
GrossSettleCreditCardExpDate	String	4	Required	The Gross Settle billing information credit card expiration date expressed as mmyy.
GrossSettleCreditCardNumber	String	16	Required	The Gross Settle billing information credit card number. Standard cc numbers which must pass Luhn check.
GrossSettleNameOnCard	String	25	Required	The Gross Settle billing information name on credit card.
GrossSettleRoutingNumber	String	9	Required	Required if Gross Settle billing info is bank account. The Gross Settle billing bank account routing number. Must be a valid Fedwire ACH participant.
GrossSettleState	String	2	Required	Gross Settle billing information address. Must be 2 character standard State or province code. Do not use if not USA or CAN.
GrossSettleZipCode	String	9	Required	Gross Settle billing information address. Must be standard US or Canadian zip code. Do not use if not USA or CAN.

ProPay Account Signup Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions.
accntNum	Integer	Assigned to each account by ProPay.
password	String	Temporary password. Will need to be changed on first login.
sourceEmail	String	Email address used for signup.
tier	String	Type of ProPay account provided to user.

Interface: Legacy XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API.
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API.
class	String	Authorization	Set value to **partner**. Used to access the API.
transType	String	Required	Set value to **01** for 'Create ProPay Account'.
XMLTrans	Object	Required	The Object containing the request elements.

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **01**.
status	string	Result of the transaction request. See Appendix A for result code definitions.
XMLTrans	Object	With response details.

Sample XML Request (Invoice):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <AccountOwnershipType>Personal</AccountOwnershipType>
                <accountType>C</accountType>
                <BusinessAddress>123 ABC St.</BusinessAddress>
                <BusinessAddress2>Ste 200</BusinessAddress2>
                <BusinessCity>Bluffdale</BusinessCity>
                <BusinessCountry>USA</BusinessCountry>
                <BusinessLegalName>ProPay Partner Associates</BusinessLegalName>
                <BusinessState>AK</BusinessState>
                <BusinessZip>81425</BusinessZip>
                <dayPhone>4464464464</dayPhone>
                <DoingBusinessAs>PPA</DoingBusinessAs>
                <EIN>123456</EIN>
                <RoutingNumber>102000076</RoutingNumber>
                <sourceEmail>Jane@Smith.com</sourceEmail>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>01</transType>
                <status>00</status>
                <sourceEmail>Jane@Smith.com</sourceEmail>
                <password>Fz3Y324qd!</password>
                <accntNum>123465</accntNum>
                <tier>Business</tier>
        </XMLTrans>
</XMLResponse>
```

4.2 ProPay Account Management Methods

The following methods manage ProPay accounts.

4.2.1 Edit ProPay Account

This method will update the information associated with a ProPay account. This method updates a specific group of information as denoted below. Each group has its own requirements of what must be passed in the API request.

If an optional element in a specific group is not present, that account value will not be updated.
If an optional element is included in the request that is blank, the account value will be updated to an empty value.
Required Elements per group must be included in each API request and must have a value, or a status 110 will be returned in the Response.

This API method will not partially update an account. Either all requested edits will be performed or none in case of a failure. You may only update one group of data per API request when editing a ProPay account.

- An Affiliation must be granted permission to specific categories of account information
- Editing an account category will not add fields to the account if they were not included in the sign up

❖ **Do not pass Elements from multiple categories.**
❖ **This transaction type requires an x509 certificate as additional authentication**

General Account Information

Account Information	Account Security	Account Physical Address	Account Mailing Address	Account Service Settings
First Name	Password	Address Line 1	Address Line 1	CCProcessing
Middle Initial		Apt. Number	Apt. Number	ACHOut
Last Name		Address Line 3	Address Line 3	ACHIn
Day Phone Number		City	City	ProPayOut
Evening Phone Number		State	State	ProPayIn
External ID		Postal Code	Postal Code	CCProcessing
		Country	Country	

Account Banking Information

Primary Bank Information	Secondary Bank Information
Routing Number	Routing Number
Account Number	Account Number
Account Type	Account Type
Account Country Code	Account Country Code
Bank Name	Bank Name

Account Gross Settle Information

Billing Information
Address Line 1
City
State
Postal Code
Country

Credit Card Information
Name on Card
Card Number
Expiration Date

Bank Account Information
Name on Account
Routing Number
Account Number
Account Type
Account Country Code
CurrencyCode
Description

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Account Information

Element	Type	Max	Required	Notes
dayPhone	integer		Required	If domestic or Canadian account, this value must be 10 characters with no dash.
evenPhone	integer		Required	If domestic or Canadian account, this value must be 10 characters with no dash.
firstName	string	20	Required	First Name on ProPay Account
lastName	string	25	Required	Last Name on ProPay Account
mInitial	string	2	Required	Middle Initial on ProPay Account
sourceEmail	string	55	Required	Email linked to ProPay account
externalId	string	20	Optional	Client system's unique Id linked to ProPay Account

Account Address Information

Element	Type	Max	Required	Notes
addr	string	100	Required	Merchant Street Address
city	string	30	Required	Merchant Address city
country	string		Required	See Appendix B for possible country codes.
state	string	3	Required	Merchant Address state. MUST be one of the standard 2 character abbreviations for US or Canada. For international, this value is limited to 3 characters.
zip	string		Required	Merchant Address zip. If domestic signup this value must be either 5 or 9 characters with no dash. For Canada this value must be 6 characters.
addr3	string	100	Optional	Merchant Address line 3

aptNum	string	100	Optional	Merchant Address apartment number

Account Mailing Address Information

Element	Type	Max	Required	Notes
mailAddr	string	100	Optional	Merchant Mailing Street Address
mailAddr3	string	100	Optional	Merchant Mailing address line 3
mailApt	string	100	Optional	Merchant Mailing Address apartment number
mailCity	string	30	Optional	Merchant Mailing Address city
mailCountry	String		Optional	Merchant Mailing Address country See Appendix B for possible country codes.
mailState	string	3	Optional	Merchant Mailing Address state MUST be one of the standard 2 character abbreviations for US or Canada. For international, this value is limited to 3 characters.
mailZip	string		Optional	Merchant Mailing Address zip. For US, it should be 5 or 9 characters with no dash. For Canada this value must be 6 characters.

❖ Required Physical Address Elements must be submitted to preserve data when updating Mailing Address Elements

Account Security

Element	Type	Max	Required	Notes
password	string	20	Required	Temporary password which will allow a onetime login to ProPay's website. Must be at least eight characters. Must not contain part or the entire first or last name. Must contain at least one capital letter, one lower case letter, and either one symbol or one number.

Account Services Settings

Element	Type	Max	Required	Notes
ACHIn	Boolean	1	Optional	Valid values are: ▪ Y ▪ N
ACHOut	Boolean	1	Optional	Valid values are: ▪ Y ▪ N
CCProcessing	Boolean	1	Optional	Valid values are: ▪ Y ▪ N
ProPayIn	Boolean	1	Optional	Valid values are: ▪ Y ▪ N
ProPayOut	Boolean	1	Optional	Valid values are: ▪ Y ▪ N

Primary Bank Information

Element	Type	Max	Required	Notes

Element	Type	Max	Required	Notes
AccountCountryCode	string	25	Required	ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA ▪ CAN
accountType	string		Required	Valid values are: ▪ Checking ▪ Savings ▪ Loan Credit ▪ General Ledger
AccountNumber	integer	20	Optional	Bank Account Number
BankName	string	50	Optional	Bank Name
RoutingNumber	Integer	20	Optional	Valid ABA routing number or CPA EFT code

Secondary Bank Information

Element	Type	Max	Required	Notes
SecondaryAccountCountryCode	string		Required	ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA ▪ CAN
SecondaryAccountType	string		Required	Valid values are: ▪ Checking ▪ Savings ▪ Loan Credit ▪ General Ledger
SecondaryAccountName	string	32	Optional	Name on the Bank Account
SecondaryAccountNumber	string	20	Optional	Bank Account Number
SecondaryAccountOwnershipType	string		Optional	Valid values are: ▪ Personal ▪ Business
SecondaryBankName	string	50	Optional	Bank Name
SecondaryRoutingNumber	string	9	Optional	Valid ABA routing number or CPA EFT code

❖ A Secondary Bank Account must exist on the ProPay account prior to editing. This method will not add Secondary Bank information to a ProPay Account.

Gross Settle Account Billing Information

Element	Type	Max	Required	Notes
GrossSettleAddress	string		Required	Street Address related to the Gross Billing Payment Method
GrossSettleCity	string		Required	City related to the Gross Billing Payment Method
GrossSettleCountry	string		Required	Country related to the Gross Billing Payment Method ISO 3166 standard 3 character country codes. Current allowed values are:

				▪ USA
				▪ CAN
GrossSettleState	string		Required	State related to the Gross Billing Payment Method
GrossSettleZipCode	string		Required	Street Address related to the Gross Billing Payment Method

❖ The ProPay account must be setup for Gross Billing and it must be enabled.

Gross Settle Credit Card Information

Element	Type	Max	Required	Notes
GrossSettleCreditCardExpDate	string	4	Required	Expiration Date of the Credit Card used to pay for Gross Settle fees
GrossSettleCreditCardNumber	string		Required	Credit Card number of the Credit Card used to pay for Gross Settle fees
GrossSettleNameOnCard	string		Required	Cardholder name of the Credit Card used to pay for Gross Settle fees

❖ The ProPay account must be setup for Gross Billing and it must be enabled. Gross Billing Address Elements must be submitted in addition when updating Gross Billing credit card information to preserve information on file.

Gross Settle Bank Account Information

Element	Type	Max	Required	Notes
GrossSettleAccountCountryCode	string	3	Required	ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA ▪ CAN
GrossSettleAccountHolderName	string	32	Required	Name on the bank account used to pay for Gross Settle fees
GrossSettleAccountNumber	string		Required	Bank account number of the bank account used to pay for Gross Settle fees
GrossSettleAccountType	string		Required	Valid values are: ▪ C – for Checking ▪ S – for Savings ▪ G – for General Ledger accounts
GrossSettleRoutingNumber	string	9	Required	Routing number of the bank account used to pay for Gross Settle fees
CurrencyCode	string	3	Optional	currency code of the bank account used to pay for Gross Settle fees USD
Description	string		Optional	Description of the bank account used to pay for Gross Settle fees

❖ The ProPay account must be setup for Gross Billing and it must be enabled. Gross Billing Address Elements must be submitted in addition when updating Gross Billing bank account information in order to preserve data on file.

Response Elements Defined

Element	Type	Notes

status	string	Result of the transaction request.
		See Appendix A for result code definitions

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner**. Used to access the API.
transType	String	Required	Set value to 42 for 'Edit ProPay Account'.
XMLTrans	Object	Required	The Object containing the request elements.

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **42**.
status	string	Result of the transaction request. See Appendix A for result code definitions.
XMLTrans	Object	With response details.

Edit Account Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <dayPhone>4464464464</dayPhone>
                <evenPhone>4464464464</evenPhone>
                <externalId>2212157</externalId>
                <firstName>John</firstName>
                <lastName>Doe</lastName>
                < mInitial>F</ mInitial>
                <externalId>HK11243</externalId>
                <sourceEmail>John@Smith.com</sourceEmail>
        </XMLTrans>
</XMLRequest>
```

Edit Account Security Section Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <password>TempPass</password>
```

```
        </XMLTrans>
</XMLRequest>
```

Edit Physical Address Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <addr>200 West Main Street</addr>
                <addr3></addr3>
                <aptNum>123</aptNum>
                <city>Anytown</city>
                <country>USA</country>
                <state>UT</state>
                <zip>84057</zip>
        </XMLTrans>
</XMLRequest>
```

Edit Mailing Address Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>42</transType>
                <accountNum>123456</accountNum>
                <mailAddr>333 Everywhere</mailAddr>
                <mailAddr3></mailAddr3>
                <mailApt>1222</mailApt>
                <mailCity>Lehi</mailCity>
                <mailCountry>USA</mailCountry>
                <mailState>UT</mailState>
                <mailZip>84043</mailZip>
        </XMLTrans>
</XMLRequest>
```

Edit Account Services Settings Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>42</transType>
```

```
        <accountNum>123456</accountNum>
        <AchIn>Y</AchIn>
        <AchOut>Y</AchOut>
        <CCProcessing>N</CCProcessing>
        <PropayOut>N</PropayOut>
        <PropayIn>N</PropayIn>
    </XMLTrans>
</XMLRequest>
```

Edit Primary Bank Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <accountType>C</accountType>
                <BankName>Wells Fargo</BankName>
                <RoutingNumber>102000076</RoutingNumber>
        </XMLTrans>
</XMLRequest>
```

Edit Secondary Bank Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>Partner</class>
        <termid>cfa716</termid>
        <XMLTrans>
                <transType>42</transType>
                <accountNum>32250746</accountNum>
                <SecondaryAccountName>TEST</SecondaryAccountName>
                <SecondaryRoutingNumber>121106252</SecondaryRoutingNumber>
                <SecondaryAccountNumber>12345678</SecondaryAccountNumber>
                <SecondaryBankName>TEST</SecondaryBankName>
                <SecondaryAccountCountryCode>USA</SecondaryAccountCountryCode>
                <SecondaryAccountOwnershipType>Business</SecondaryAccountOwnershipType>
                <SecondaryAccountType>Checking</SecondaryAccountType>
        </XMLTrans>
</XMLRequest>
```

Edit Gross Settle Billing Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
```

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <GrossSettleAddress>123 ABC St.</GrossSettleAddress>
                <GrossSettleCity>Bluffdale</GrossSettleCity>
                <GrossSettleCountry>USA</GrossSettleCountry>
                <GrossSettleState>UT</GrossSettleState>
                <GrossSettleZipCode>84123</GrossSettleZipCode>
        </XMLTrans>
</XMLRequest>
```

Edit Gross Settle Credit Card Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <GrossSettleCreditCardExpDate>1250</GrossSettleCreditCardExpDate>
                <GrossSettleCreditCardNumber>4747474747474747</GrossSettleCreditCardNumber>
                <GrossSettleNameOnCard>Jane Smith</GrossSettleNameOnCard>
        </XMLTrans>
</XMLRequest>
```

Edit Gross Settle Bank Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <accountNum>123456</accountNum>
                <GrossSettleAccountCountryCode>USA</GrossSettleAccountCountryCode>
                <GrossSettleAccountHolderName>John Smith</GrossSettleAccountHolderName>
                <GrossSettleAccountNumber>12345678</GrossSettleAccountNumber>
                <GrossSettleAccountType>C</GrossSettleAccountType>
                <GrossSettleRoutingNumber>102000076</GrossSettleRoutingNumber>
                <CurrencyCode>USD</CurrencyCode>
                <Description>John Smith WF Account</Description>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
```

```
<XMLTrans>
        <transType>42</transType>
        <status>00</status>
</XMLTrans>
</XMLResponse>
```

4.2.2 Reset ProPay Account Password

This method will reset a ProPay web login password. An email will be sent to the account email address on file from customerservice@propay.com containing a temporary password that can be used to login, but must be changed to something new by the user at that point.

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay.

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions.
accountNum	integer	Echo of the account the API request was made for.
password	string	The temporary password generated.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API.
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API.
class	String	Authorization	Set value to **partner.** Used to access the API.
transType	String	Required	Set value to **32** for 'Reset ProPay Account Password'.
XMLTrans	Object	Required	The Object containing the request elements.

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **32.**
status	string	Result of the transaction request. See Appendix A for result code definitions.
XMLTrans	Object	With response details.

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>32</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>32</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

4.2.3 Renew ProPay Account
This method will extend the expiration date of a ProPay account by one year. This may also be used to change the tier of an existing account.

Renewal Fees
ProPay account renewals require the collection of the account renewal fee. This method will attempt to collect the fee as follows:
1. If the account is set up to be paid by the affiliate, it will simply renew.
2. If the account is set to have the user pay and if credit card information is passed in the request, the fees will be attempted against the card information passed.
3. Failure to authorize the card will result in an attempt to collect the funds from the account's available balance.

❖ If all of these attempts to collect the renewal fees fails the renewal request will return denied.

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay.
CVV2	Int(32)	4	Optional	The credit card CVV code.
tier	String	30	Optional	Supplying a value will change the accounts tier under the affiliation upon renewal. If not passed the tier will not be changed.
ccNum	Int(32)	16	**	The credit card number used to pay for the renewal.
expDate	Int(32)	4	**	The credit card expiration date in 'mmdd' format.
zip	Int(32)	9	**	The US zip code of the credit card. 5 or 9 digits without a dash for US cards. Omit for international credit cards.

** Required only if using a credit card to pay the renewal fee.

Response Elements Defined

Element	Type	Notes
transType	string	Will always return as **39**.
status	string	Result of the transaction request. See Appendix A for result code definitions.
accountNum	Integer	Returned if the tier of the account was changed upon renewal.
tier	string	The tier the account was renewed under.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API.
termid	String	Authorization	Omit unless specifically instructed by ProPay, used to access the API.
class	String	Authorization	Set value to **partner**. Used to access the API.
transType	String	Required	Set value to **39** for 'Renew ProPay Account'.
XMLTrans	Object	Required	The Object containing the request elements.

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as 39.
status	string	Result of the transaction request. See Appendix A for result code definitions.
XMLTrans	Object	With response details.

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
        <transType>39</transType>
                <accountNum>12345678</accountNum>
                <tier>Merchant</tier>
                <ccNum>4747474747474747</ccNum>
                <expDate>1220</expDate>
                <zip>12345</zip>
                <CVV2>999</CVV2>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>39</transType>
                <status>00</status>
                <accountNum>12345678</accountNum>
                <tier> Merchant </tier>
        </XMLTrans>
</XMLResponse>
```

4.2.4 Add funds to a ProPay Account

This method will initiate an ACH transfer from the primary bank account on file to the designated ProPay account.

- If the primary bank account information has not been validated by the account holder the method will fail and return a 67 response code. This response code can also indicate that the account is not permitted to add funds via an API request.
- The amount must be greater than or equal to $1.00 USD.
- Funds take 1-5 business days to become available based on the account settings.

❖ **This transaction type requires an x509 certificate as additional authentication.**

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay.
amount	Int(64)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements Defined

Element	Type	Notes
transType	string	Will always return as **37**.
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	Int(32)	Echo of the account the API request was made for.
transNum	Int(32)	The ProPay account transaction identifier.

❖ An email will be sent to the account email address upon a successful request, unless ACH transaction emails are disabled.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **37** for 'Add Funds to a ProPay Account'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **37**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>37</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>37</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <transNum>1820</transNum>
        </XMLTrans>
</XMLResponse>
```

4.2.5 Sweep Funds from a ProPay Account

This method will initiate a transfer of funds from the ProPay account available balance to the primary bank account.
This method should be used if regularly-scheduled system sweeps do not meet business needs or greater control over the amount or timing of sweeps is desired.

- If the primary bank account information has not been validated by the account holder the method will fail and return a 67 response code.
- This response code can also indicate that the account is not permitted to add funds via an API request.
- The account must have a balance greater or equal to $1.00 USD
- Funds take 1-5 business days to become available based on the merchant agreement

❖ **This transaction type requires an x509 certificate as additional authentication.**

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay.
amount	Int(64)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals. If not supplied the entire available balance will be swept.

Response Elements Defined

Element	Type	Notes
transType	string	Will always return as **38**.
status	string	Result of the transaction request. See Appendix A for result code definitions.
accountNum	Int(32)	Echo of the account the API request was made for.
transNum	Int(32)	The ProPay account transaction identifier.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, used to access the API.
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API.
class	String	Authorization	Set value to **partner**. Used to access the API.
transType	String	Required	Set value to **38** for 'Sweep Funds from a ProPay Account'.
XMLTrans	Object	Required	The Object containing the request elements.

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **38**.
status	string	Result of the transaction request. See Appendix A for result code definitions.
XMLTrans	Object	With response details.

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>38</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>38</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <transNum>1820</transNum>
        </XMLTrans>
</XMLResponse>
```

4.3 ProPay Merchant Account Processing Methods

The following API methods are used to process payment methods. These methods bring money into a ProPay merchant account and are only permitted to ProPay merchant accounts.

4.3.1 Get Currency Conversion Amount

This method will return a currency conversion of the amount supplied. This method is applicable only to multi-currency-enabled ProPay merchant accounts. ProPay utilizes a third party partner for currency conversion rates. Currency rates are updated once every 24 hours and are guaranteed by the Planet Payment FX Assured® guarantee.

For additional information about currency rates and the FX Assured® guarantee please see: www.planetpayment.com

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	ProPay assigned account identifier of the merchant account.
amount	Int(64)	Signed Int(64)	Required	The value representing the number of [currency] without decimals.
currencyCode	String	3	Required	ISO 4217 standard 3 character currency code. *Must be an allowed currency code for the merchant account.
currencyCodeTo	String	3	Optional	ISO 4217 standard 3 character currency code. If not passed will default to the processing currency of the ProPay merchant account.

Response Elements Defined:

Element	Type	Notes
status	String	The result of the API request; See Appendix A.1 for Response Code Definitions.
Response	String	Will always return: Approved
accountNum	Int(32)	ProPay assigned account identifier of the merchant account submitted.
responseCode	Int(32)	See Appendix A.2 Issuer Response Codes for definitions
convertedAmount	Int(32)	The value representing the converted number of [currency] without decimals. *This will be the processing currency of the ProPay merchant account.
convertedCurrencyCode	String	ISO 4217 standard 3 character currency code of the merchant account.
currencyConversionRate	Decimal	Exchange Rate of currency conversion provided by Planet Payment.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **03** for 'Get Currency Conversion Amount'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **03.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>03</transType>
                <accountNum>123456</accountNum>
                <amount>100</amount>
                <currencyCode>EUR</currencyCode>
                <currencyCodeTo>USD</currencyCodeTo>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>03</transType>
                <status>00</status>
                <accountNum>123456</accountNum>
                <Response>Approved</Response>
                <responseCode>0</responseCode>
                <convertedAmount>129</convertedAmount>
                <convertedCurrencyCode>USD</convertedCurrencyCode>
                <currencyConversionRate>1.2905713</currencyConversionRate>
        </XMLTrans>
```

```
</XMLResponse>
```

4.3.2 Credit Card Authorization Transaction

This method will attempt to authorize an amount against a supplied Credit Card. An authorized amount only reserves those cardholder funds for future capture. In order to transfer the money from the issuer into the designated ProPay merchant account, a capture request of the authorized amount is required. Authorizations that will not be captured should be voided. Authorizations that are not captured are automatically voided after 30 days.

- ▪ This method must have only one of the following parameter sets passed for the transaction type this method is being utilized for:
  - ▪ **Card Data**: ccNum, expDate, CVV2
  - ▪ **Encrypted Swipe Data**: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
  - ▪ **External Payment Provider Information**: externalPaymentMethodProvider, externalPaymentMethodIdentifier

- ❖ **Using this API method will not reduce the burden of PCI compliance requirements on the merchant. The merchant remains accountable for all obligations associated with the handling of cardholder data. Such liability includes, but is not limited to validation of compliance with the PCI DSS according to the appropriate instrument as determined by the Payment Card Industry Security Standards Council, and financial and legal responsibility for any breach of cardholder data originating with the entity using this API method. ProPay offers the ProtectPay® service to reduce PCI compliance requirements on the merchant. For additional Information concerning ProtectPay® please speak to a ProPay sales representative or account manager.**

Request Elements Defined

Main Request Elements

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
addr	String	50	Optional	Cardholder address *Max length is 40 for multi-currency transactions
addr2	String	20	Optional	Cardholder address
addr3	String	100	Optional	Cardholder address
amount	Integer		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
aptNum	String	20	Optional	Cardholder address *Do not use if using addr2 instead
billPay	String		Optional	Omit unless specially instructed by ProPay
cardholderName	String	100	Optional	Not needed if track data used
city	String	30	Optional	Cardholder address
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.
country	String		Optional	Cardholder address *Omit unless specially instructed by ProPay
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. *Must be an allowed currency code for the merchant account.
DebtRepayment	String	1	Optional	Valid Values:

				▪ Y
				▪ N
				Defaults to N if not passed or if an invalid entry is detected
InputIpAddress	IP	16	Optional	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.
invNum	String	50	Optional	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 60 second period.
recurringPayment	String		Optional	Valid Values: ▪ Y ▪ N ▪ R Defaults to N if not passed
SessionId	Guid	36	Optional	Required for, and obtained from Threat Metrix fraud prevention solution
sourceEmail	String		Optional	Omit unless specially instructed by ProPay. Passing a customer email address will create an email receipt to be sent from ProPay.
state	String		Optional	Cardholder address *2 character state code submitted in all capital letters
Zip	String		Optional	Cardholder address *Minimum 3 characters maximum 9

Using Credit Card Data

Element	Type	Max	Required	Notes
ccNum	String		Required	Standard cc numbers which must pass Luhn check.
CVV2	String		Optional	The Card CVV2 Code. *Accepts both 3 and 4 character types.
expDate	String		Required	The expiration date in MMYY format.

❖ Card Not Present Rates Apply

Using Encrypted Swipe Data

Element	Type	Max	Required	Notes
encryptedTrack2Data	String		Required*	Some devices encrypt the data on each track separately. *When track 2 has been encrypted as a separate value this value is required.
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.
encryptingDeviceType	String		Required	Valid Values: ▪ MagTekM20 ▪ MagTekFlash ▪ IdTechUniMag ▪ MagTekADynamo ▪ MagTekDynaMag ▪ RoamData
keySerialNumber	String		Required	Value is obtained from the hardware device This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data.

❖ Card Present Rates Apply

Using External Payment Provider

Element	Type	Max	Required	Notes
externalPaymentMethodIdentifier	String		Required	Must be a valid Visa Checkout payment identifier.
externalPaymentMethodProvider	String		Required	'VisaCheckout' is the only valid external payment method provider at this time.

❖ Card Not Present Rates Apply

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	ProPay account number transaction was processed against.
authCode	string	The auth code supplied by the issuing bank. *Only returned on a successful transaction.
AVS	string	Issuer returned AVS response. *Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided.
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	string	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	integer	Total amount of fees charged.
invNum	string	Echo of the invNum passed in the request
NetAmt	integer	Net amount of transaction after fees charged.
PerTransFee	integer	The ProPay set per transaction fee applied to this transaction.
Rate	decimal	The percentage based fee applied to this transaction.
resp	string	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fruad solution
responseCode	string	The Issuer returned response code. See Appendix A for response code definitions
transNum	integer	The ProPay transaction identifier

❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **05** for 'Credit Card Authorization Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **05**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request (Credit Card Data):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <addr>right here</addr>
                <zip>22222</zip>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>1250</expDate>
                <CVV2>999</CVV2>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
                <billPay>N</billPay>
                <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (Encrypted Swipe Data):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
```

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <encryptedTrackData>DQFGRkDvShC/e0ZXHkm62B10Tkmtcm4an24epwWAV8RwZhZu3dkvw6qeOQ0xAtEzrxFN4lgGAs8AAAAAAAAAAAAAAAAAAAAAAAAAA
                AABMdhJHNH6hRzSv+ONPOZALFAigUVZy4Aw3in7Yuopv29E/QGBRuIC3</encryptedTrackData>
                <encryptingDeviceType>RoamData</encryptingDeviceType>
                <keySerialNumber>d3ZBITABKOABkA==</keySerialNumber>
                <billPay>N</billPay>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (External Payment Provider):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <externalPaymentMethodProvider>VisaCheckout</externalPaymentMethodProvider>
                <externalPaymentMethodIdentifier>1</externalPaymentMethodIdentifier>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (Multi-Currency):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <addr>right here</addr>
                <zip>22222</zip>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>1250</expDate>
                <CVV2>999</CVV2>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
                <CurrencyCode>CAD</CurrencyCode>
```

```
            <billPay>N</billPay>
            <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
  <XMLTrans>
     <transType>05</transType>
     <status>00</status>
     <accountNum>123456</accountNum>
     <invNum>cc1</invNum>
     <transNum>1</transNum>
     <authCode>A11111</authCode>
     <AVS>T</AVS>
     <responseCode>0</responseCode>
     <convertedAmount>100</convertedAmount>
     <convertedCurrencyCode>USD</convertedCurrencyCode>
     <currencyConversionRate>1</currencyConversionRate>
     <NetAmt>0</NetAmt>
     <GrossAmt>100</GrossAmt>
     <GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
     <PerTransFee>0</PerTransFee>
     <Rate>0.00</Rate>
  </XMLTrans>
</XMLResponse>
```

4.3.3 Capture an Authorized Credit Card Transaction
This method will capture a credit card transaction that was initiated by the Authorization Only API method.

- Captures should be performed within 24 hours of the original authorization
- Clients cannot capture for more than the original authorization, except in specific circumstances.
- Payments should not be captured more than 48 hours before a purchased product is shipped or a service provided

❖ **In some instances, a company or partner may wish to let ProPay users capture an authorized transaction from the Authorization Only report page on the ProPay website. Otherwise an API capture or void request should be used to finalize the transaction.**

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
transNum	Int(32)		Required	
amount	Int(32)		Optional	Minimum amount must be 100 (one dollar) If no amount is submitted, captures for total of initial auth. Capture amount cannot be for more than initial Auth.
sourceEmail	String		Optional	Omit unless specially instructed by ProPay

Response Elements Defined:

Element	Type	Notes
status	String	See section 4 for explanation of each status
accountNum	Integer	Assigned to each account by ProPay
GrossAmt	Integer	Transaction Gross Amount
GrossAmtLessNetAmt	Integer	The resulting sum of both types of fee applied to this transaction.
NetAmt	Integer	Transaction Net Amount after ProPay applies fees.
PerTransFee	Integer	The 'flat' per transaction portion of the ProPay fee applied to this transaction.
Rate	Decimal	The percentage based fee applied to this transaction.
sourceEmail	String	Omit unless specially instructed by ProPay
transNum	Integer	The ProPay transaction identifier

Interface: Legacy-XML
Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **06** for 'Capture an Authorized Credit Card

			Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **06**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
      <certStr>MyCertStr</certStr>
      <class>partner</class>
      <XMLTrans>
            <transType>06</transType>
            <amount>100</amount>
            <accountNum>123456</accountNum>
            <transNum>1</transNum>
      </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
<XMLTrans>
      <transType>06</transType>
      <status>00</status>
      <accountNum>123456</accountNum>
      <transNum>9</transNum>
      <convertedAmount>100</convertedAmount>
      <convertedCurrencyCode>Unsupported</convertedCurrencyCode>
      <currencyConversionRate>0</currencyConversionRate>
      <NetAmt>62</NetAmt>
      <GrossAmt>100</GrossAmt>
      <GrossAmtLessNetAmt>38</GrossAmtLessNetAmt>
      <PerTransFee>35</PerTransFee>
      <Rate>3.25</Rate>
      </XMLTrans>
</XMLResponse>
```

4.3.4 Process a Credit Card Transaction

This method will attempt to process a complete payment (authorize and capture) against a Credit Card.

- This method must have only one of the following parameter sets passed for the transaction type:
  - **Card Data**: ccNum, expDate, CVV2
  - **Encrypted Swipe Data**: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
  - **External Payment Provider Information**: externalPaymentMethodProvider, externalPaymentMethodIdentifier

❖ **Using this API method will not reduce the burden of PCI compliance requirements on the merchant. The merchant remains accountable for all obligations associated with the handling of cardholder data. Such liability includes, but is not limited to validation of compliance with the PCI DSS according to the appropriate instrument as determined by the Payment Card Industry Security Standards Council, and financial and legal responsibility for any breach of cardholder data originating with the entity using this API method. ProPay offers the ProtectPay® service to reduce PCI compliance requirements on the merchant. For additional Information concerning ProtectPay please speak to a ProPay sales representative and/or account manager.**

Main Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
addr	String	50	Optional	Cardholder address *Max length is 40 for multi-currency transactions
addr2	String	20	Optional	Cardholder address
addr3	String	100	Optional	Cardholder address
amount	Integer		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
aptNum	String	20	Optional	Cardholder address *Do not use if using addr2 instead
billPay	String		Optional	Omit unless specially instructed by ProPay
cardholderName	String	100	Optional	Not needed if track data used
city	String	30	Optional	Cardholder address
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.
country	String		Optional	Cardholder address *Omit unless specially instructed by ProPay
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. *Must be an allowed currency code for the merchant account.
DebtRepayment	String	1	Optional	Valid Values: ▪ Y ▪ N Defaults to N if not passed or if an invalid entry is detected
InputIpAddress	IP	16	Optional	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.
invNum	String	50	Optional	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 60 second period.

				Valid Values:
recurringPayment	String		Optional	▪ Y ▪ N ▪ R Defaults to N if not passed
SessionId	Guid	36	Optional	Required for, and obtained from Threat Metrix fraud prevention solution
sourceEmail	String		No	Omit unless specially instructed by ProPay
state	String		Optional	Cardholder address *2 character state code submitted in all capital letters
Zip	String		Optional	Cardholder address *Minimum 3 characters maximum 9

Using Credit Card Data

Element	Type	Max	Required	Notes
ccNum	String		Required	Standard cc numbers which must pass Luhn check
CVV2	String		Optional	The Card CVV2 Code *Accepts both 3 and 4 character types
expDate	String		Required	The expiration date in MMYY format

❖ Card Not Present Rates Apply

Using Encrypted Swipe Data

Element	Type	Max	Required	Notes
encryptedTrack2Data	String		Required*	Some devices encrypt the data on each track separately. *When track 2 has been encrypted as a separate value this value is required.
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.
encryptingDeviceType	String		Required	Valid Values: ▪ MagTekM20 ▪ MagTekFlash ▪ IdTechUniMag ▪ MagTekADynamo ▪ MagTekDynaMag ▪ RoamData
keySerialNumber	String		Required	Value is obtained from the hardware device This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data

❖ Card Present Rates Apply

Using External Payment Provider

Element	Type	Max	Required	Notes
externalPaymentMethodIdentifier	String		Required	Must be a valid Visa Checkout payment identifier.
externalPaymentMethodProvider	String		Required	'VisaCheckout' is the only valid external payment method provider at this time.

❖ Card Not Present Rates Apply

Response values defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	ProPay account number transaction was processed against.
authCode	string	The auth code supplied by the issuing bank. *Only returned on a successful transaction.
AVS	string	Issuer returned AVS response. *Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided.
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	string	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	integer	Total amount of fees charged.
invNum	string	Echo of the invNum passed in the request
NetAmt	integer	Net amount of transaction after fees charged.
PerTransFee	integer	The ProPay set per transaction fee applied to this transaction.
Rate	decimal	The percentage based fee applied to this transaction.
Resp	string	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fruad solution
responseCode	string	The Issuer returned response code. See Appendix A for response code definitions
transNum	integer	The ProPay transaction identifier

❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **04** for 'Process a Credit Card Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **04.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request (Credit Card Information):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<class>partner</class>
<XMLTrans>
        <transType>04</transType>
        <amount>100</amount>
        <addr>right here</addr>
        <zip>22222</zip>
        <accountNum>3130000</accountNum>
        <ccNum>4747474747474747</ccNum>
        <expDate>0202</expDate>
        <CVV2>907</CVV2>
        <cardholderName>John Doe</cardholderName>
        <invNum>cc1</invNum>
        <billPay>N</billPay>
        <DebtRepayment>N</DebtRepayment>
</XMLTrans>
</XMLRequest>
```

Sample XML Request (Encrypted Swipe Data):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
```

```
<class>partner</class>
<XMLTrans>
        <transType>04</transType>
        <amount>100</amount>
        <addr>right here</addr>
        <zip>22222</zip>
        <accountNum>3130000</accountNum>
        <encryptingDeviceType>MagTekADynamo</encryptingDeviceType>
        <keySerialNumber>kBAkCxVMVAAFnw==</keySerialNumber>
        <encryptedTrackData>s6wFoNi1lfIcW7zOs4JgEnntZ9RqL+ta+7Jkk8MJv1oFDKaLswcSl32IV8CAp/QSUcrBh0DrMHI=</encryptedTrackData>
        <encryptedTrack2Data>pxj/2+l/ND95IzbRW+aTTvXRdll5b8q4eldoUJxWttsjw6KQXKL9lw==</encryptedTrack2Data> <CVV2>907</CVV2>
        <cardholderName>John Doe</cardholderName>
        <invNum>cc1</invNum>
        <billPay>N</billPay>
        <DebtRepayment>N</DebtRepayment>
</XMLTrans>
</XMLRequest>
```

Sample XML Request (External Payment Provider):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<class>partner</class>
<XMLTrans>
        <transType>04</transType>
        <amount>100</amount>
        <addr>right here</addr>
        <zip>22222</zip>
        <accountNum>3130000</accountNum>
        <ccNum>4747474747474747</ccNum>
        <expDate>0202</expDate>
        <CVV2>907</CVV2>
        <cardholderName>John Doe</cardholderName>
        <invNum>cc1</invNum>
        <billPay>N</billPay>
        <DebtRepayment>N</DebtRepayment>
        <externalPaymentMethodIdentifier>11111</ externalPaymentMethodIdentifier>
        <externalPaymentMethodProvider>VisaCheckout</ externalPaymentMethodProvider>
</XMLTrans>
</XMLRequest>
```

Sample XML Request (Multi-Currency):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>04</transType>
```

```
                <amount>100</amount>
                <addr>right here</addr>
                <zip>22222</zip>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>1250</expDate>
                <CVV2>999</CVV2>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
                <CurrencyCode>CAD</CurrencyCode>
                <billPay>N</billPay>
                <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
  <XMLTrans>
    <transType>04</transType>
    <status>00</status>
    <accountNum>123456</accountNum>
    <invNum>cc1</invNum>
    <transNum>1</transNum>
    <authCode>A11111</authCode>
    <AVS>T</AVS>
    <responseCode>0</responseCode>
    <convertedAmount>100</convertedAmount>
    <convertedCurrencyCode>USD</convertedCurrencyCode>
    <currencyConversionRate>1</currencyConversionRate>
    <NetAmt>0</NetAmt>
    <GrossAmt>100</GrossAmt>
    <GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
    <PerTransFee>0</PerTransFee>
    <Rate>0.00</Rate>
  </XMLTrans>
</XMLResponse>
```

4.3.5 Process an ACH Transaction

This method will perform an ACH draft of funds from a payers checking or savings account, also known as an eCheck.

❖ **This transaction type requires additional agreements be in place and the account enabled to receive ACH payments.**

Request Elements Defined:

Element	Type	Max	Required	Notes
accountName	String	32	Required	A descriptive name for the account being drawn from.
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
AccountNumber	Int(32)	20	Required	Bank account number.
accountType	String		Required	Valid values are: ▪ Checking ▪ Savings
Amount	Int(32)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
RoutingNumber	Int(32)	9	Required	Valid ABA routing number or CPA EFT code
StandardEntryClassCode	String	3	Required	Valid values are: ▪ WEB ▪ TEL ▪ CCD ▪ PPD
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking
InputIpAddress	IP	255.255.255.255	Fraud	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.
SessionId	Guid	36	Fraud	Required for, and obtained from Threat Metrix fraud prevention solution
sourceEmail	String	55	Fraud	Omit unless specially instructed by ProPay

Response Elements Defined:

Element	Type	Notes
Status	String	Result of the transaction request. See Appendix A for result code definitions
accountNum	Int(32)	ProPay account number transaction was processed against.
invNum	String	Echo of the Passed Invoice Number Will not return if not passed in the request.
transNum	Int(32)	ProPay assigned transaction identifier.

❖ An email will be sent to the account email address upon a successful request, unless ACH transaction emails are disabled.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
Termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
Class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **36** for 'Process an ACH Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **36.**
Status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>36</transType>
                <amount>100</amount>
                <accountNum>1547785</accountNum>
                <RoutingNumber>014584599</RoutingNumber>
                <AccountNumber>123456</AccountNumber>
                <accountType>Checking</accountType>
                <StandardEntryClassCode>WEB</StandardEntryClassCode>
                <accountName>Personal Account</accountName>
                <invNum>My Invoice</invNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>36</transType>
                <accountNum>123456</accountNum>
                <invNum> My Invoice </invNum>
                <status>00</status>
                <transNum>1820</transNum>
```

```
        </XMLTrans>
</XMLResponse>
```

4.3.6 Void or Refund a Credit Card Transaction

This method will either Void a transaction or Refund a transaction based on the status of the transaction and the settings of the ProPay account at the time it is attempted.

- Captured transactions can be voided up until the time when ProPay submits the transaction for settlement with the processor. This will cancel the transaction and processing fees will not be assessed. A void must be for the full amount of the original transaction. The transaction number returned will be the same as the auth or capture transaction.
- Authorized transactions that have not been captured are voidable.
- For transactions that have been settled this method will perform a refund of the transaction, and will return a new transaction number identifying the refund. Multiple partial refunds are allowed up to the total amount of the original transaction. Refunding a transaction will not reverse the fees for the original transaction. The ProPay account must have funds available or be configured with a 'line of credit' to perform refunds.
- Refunds must be performed for settled transactions even if they have not yet funded into the ProPay account.
- Enhanced spendback transactions in a pending state (awaiting expiration or funds in the source ProPay account) can be voided.
- This method cannot refund an ACH transaction, only void it. Instead, please use ProPay API method 4.3.7 'Refund ACH Transaction'.
- Currency rates fluctuate regularly every day. When performing a refund on a settled transaction authorized in a foreign currency, the amount subtracted from the merchant account may be higher or lower than the original transaction amount due to rate fluctuation. The cardholder will receive a refund of the original amount.

Request Values Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
transNum	Integer		Required	The ProPay transaction identifier
Amount	Int(64)	Signed Int(64)	Optional	The value representing the number of pennies in USD, or the number of [currency] without decimals. *Minimum of 100 *If not passed, entire transaction amount will be refunded or voided.
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. *Must be an allowed currency code for the merchant account. *Required if the currency of the original transaction is different than the currency of the ProPay account.
invNum	String	50	Optional	If not passed, invoice number will be the same as the transaction invNum being refunded
sourceEmail	String		Optional	Omit unless specially instructed by ProPay

Response Values Defined

Element	Type	Notes
Status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	ProPay merchant account transaction was processed against
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account.

		*Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
transNum	integer	The ProPay transaction identifier

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
Termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
Class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **07** for 'Void or Refund Credit Card Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **40.**
Status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<class>partner</class>
<XMLTrans>
   <transType>07</transType>
   <accountNum>3130000</accountNum>
   <transNum>453123</transNum>
   <amount>4000</amount>
   <invNum>4578A</invNum>
</XMLTrans>
</XMLRequest>
```

Sample XML Request (Multi-Currency):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyCertStr</certStr><class>partner</class>
     <XMLTrans>
```

```
        <transType>04</transType>
        <amount>100</amount>
        <AccountNumber>123456789</AccountNumber>
        <ccNum>4747474747474747</ccNum>
        <expDate>0817</expDate>
        <currencyCode>CAD</currencyCode>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLTrans>
   <transType>07</transType>
   <accountNum>3130000</accountNum>
   <transNum>453123</transNum>
   <status>00</status>
</XMLTrans>
</XMLResponse>
```

4.3.7 Refund an ACH Transaction

This method will perform an ACH disbursement as a refund to an ACH transaction. When refunding an amount to refund can be specified for partial refunds. The ProPay account must have funds available in order to refund transactions. Refunding a transaction will not reverse the fees for the original transaction.

- Refunds to a personal bank account must use the SEC Code: CCD.
- Refunds to a business account must use the SEC Code: PPD.

- ❖ **This transaction type requires an x509 certificate as additional authentication.**

Request Values Defined

Element	Type	Max	Required	Notes
AccountCountryCode	String	3	Required	ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA ▪ CAN
AccountName	String	32	Required	Name on the Bank Account
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
AccountNumber	Int(32)	20	Required	Bank account number.
accountType	String	20	Required	Valid values are: ▪ Checking ▪ Savings
Amount	Int(64)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
RoutingNumber	Int(32)	9	Required	Valid ABA routing number or CPA EFT code
StandardEntryClassCode	String	3	Required	Valid values are: ▪ CCD ▪ PPD
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Response Values Defined

Element	Type	Notes
Status	String	Result of the transaction request. See Appendix A for result code definitions
accountNum	Int(32)	ProPay merchant account transaction was processed against
invNum	String	Echo of the Passed Invoice Number Will not return if not passed in the request.
transNum	Int(32)	The ProPay transaction identifier

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
Termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
Class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **40** for 'Refund an ACH Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **40.**
Status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>Partner</class>
        <XMLTrans>
                <transType>40</transType>
                <accountNum>123456</accountNum>
                <amount>1000</amount>
                <RoutingNumber>121106252</RoutingNumber>
                <AccountNumber>12345678</AccountNumber>
                <accountName>TEST</accountName>
                <StandardEntryClassCode>CCD</StandardEntryClassCode>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountType>Checking</accountType>
                <comment1>Comment 1</ comment1>
                <comment2>Comment 2</ comment2>
                <invNum>My Invoice Number</invNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>40</transType>
                <transNum>3</transNum>
```

```
        <status>00</status>
        <accountNum>123456</accountNum>
        <invNum>My Invoice Number</invNum>
    </XMLTrans>
</XMLResponse>
```

4.3.8 Issue a Credit to a Credit Card

This method will issue a credit to a credit card. Credits are issued from the available balance of the ProPay Merchant Account. If a ProPay Merchant account lacks the available balance settings to issue a credit the request will fail.

Request Values Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
Amount	Int(64)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals. *Minimum of 100
cardholderName	String	100	Required	Not needed if track data used
ccNum	String		Required	Standard cc numbers which must pass Luhn check
expDate	String		Required	mmdd format
comment1	String	120	Optional	
comment2	String	120	Optional	
invNum	String	50	Optional	
sourceEmail	String		Optional	Omit unless specially instructed by ProPay

Response Elements Defined:

Element	Type	Notes
Status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	Int(32)	Assigned to each account by ProPay
AuthCode	String	Issuer auth code. Usually 5 characters long
invNum	String	Return of the value passed in the request
Resp	String	Textual representation of the responseCode. These come from card issues and are, in my experience pretty much worthless.
responseCode	String	Issuer response – see documentation for explanation
sourceEmail	String	Omit unless specially instructed by ProPay
Status	String	See section 4 for explanation of each status
transNum	Int(32)	The ProPay transaction identifier

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
Termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
Class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **35** for 'Issue a Credit to a Credit Card'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **35**.
Status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>35</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>0202</expDate>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>35</transType>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <status>00</status>
                <transNum>1820</transNum>
        </XMLTrans>
</XMLResponse>
```

4.4 ProPay Network Alternative Payment Processing Methods

4.4.1 ProPay Account Payment Disbursement

This method will disburse funds from a specific ProPay source account into another ProPay account.

- Minimum amount is $1.00 USD
- Funds transfer is completed immediately

- ❖ **Rather than using the normal affiliate certStr, this method uses a certStr directly tied to the source account for funds disbursement**
- ❖ **Please see 3.2.1 for more information on the authorization element where this value needs to be set.**

Request Values Defined

Element	Type	Max	Required	Notes
amount	Int(64)	Signed Int(64)	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
recAccntNum	Int(32)	Signed Int(32)	Required	ProPay assigned account identifier. The receiving account.
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Response Values Defined

Element	Type	Notes
Status	string	Result of the transaction request. See Appendix A for result code definitions
invNum	String	Echo of the Passed Invoice Number Will not return if not passed in the request.
transNum	Int(32)	The ProPay transaction identifier

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
Termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
Class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **02** for 'ProPay Account Payment Disbursement'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **02.**
Status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request :

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
       <certStr>My certStr</certStr>
       <class>partner</class>
       <XMLTrans>
              <transType>02</transType>
              <amount>123</amount>
              <recAccntNum>123456</recAccntNum>
              <invNum>My Invoice</invNum>
       </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
       <XMLTrans>
              <transType>02</transType>
              <invNum>My Invoice</invNum>
              <status>00</status>
              <transNum>2</transNum>
       </XMLTrans>
</XMLResponse>
```

4.4.2 ProPay SpendBack Transaction
This method will transfer available funds from a ProPay Account to a specified receiving account.

- This method is best employed by entities that wish to enable their affiliated distributors to pay for products they distribute. The buyer and seller must both have a ProPay account tied to the same ProPay affiliation, which creates a closed payment system. This reduces the costs of processing the payments.
- Minimum amount is $1.00 USD
- Funds are transferred immediately.

Enhanced SpendBack:
An affiliation can be configured to allow an enhanced form of SpendBack which allows the use of a ProPay user's pending balance. These transactions initially are in a pending state until the related credit card charge has settled. At the same time, the sender's available balance may become negative. Multiple times per day, ProPay's system attempts to 'complete' enhanced SpendBack transactions. Settlement becomes possible when the available balance in the sender's account becomes sufficient to cover the transaction.

Every enhanced Spendback transaction is given a time to live. If the TTL expires before funds become available, the process is reversed. The pending transaction disappears from the receiver's account and the funds are credited back to the sender's. Whenever a TTL expires, ProPay will send a message indicating that such has occurred via ProPay's Affiliate Notification System.

❖ **Enhanced SpendBack transactions funds are limited to the lesser of the amount or the available account balance until the pending transactions have settled.**

Request Values Defined

Element	Type	Max	Required	Notes
Amount	Int(64)		Required	Minimum amount must be 100 (one dollar)
accountNum	Int(32)		Required	Assigned to each account by ProPay. This is the 'from' account.
recAccntNum	Int(32)		Required	Assigned to each account by ProPay. This is the 'to' account.
allowPending	Boolean		Required	This is used to initiate enhanced SpendBack if an organization has been configured to allow this feature
invNum	String	50	Optional	
comment1	String	120	Optional	
comment2	String	120	Optional	

Response Values Defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
pending	Boolean	Indicates whether enhanced SpendBack had to be used to support the transaction. Will be returned if allowPending.is specified
transNum	Int(32)	

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **11** for 'ProPay SpendBack Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **11.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>11</transType>
                <amount>213</amount>
                <accountNum>123456</accountNum>
                <recAccntNum>789012</recAccntNum>
                <allowPending>Y</allowPending>
                <comment1>test<comment1>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>11</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <transNum>26</transNum>
                <pending>Y</pending>
        </XMLTrans>
</XMLResponse>
```

4.4.3 ProPay SplitPay Transaction

This method will perform a ProPay SplitPay transaction, which is a combination of 4.3.4 Process Credit Card Transaction and 4.5.3 Pull funds from a ProPay Account. This method defines 2 transactions, one for the initial credit card transaction, and the second for the split payment to another ProPay account. The movement of funds on the split payment does not complete until the underlying credit card charge is completed.

- The two parts of this transaction request are:
    1. The **amount –** the originating transaction.
    2. The **secondaryAmount -** The split portion of the originating transaction.

- ❖ **This method takes exact amounts (not percentages) as arguments**
- ❖ **Percentage-based calculations must be performed prior to method submission.**

This method must have only one of the following parameter sets passed for the transaction initial transaction:

- **Card Data**: ccNum, expDate, CVV2
- **Encrypted Swipe Data**: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
- **External Payment Provider Information**: externalPaymentMethodProvider, externalPaymentMethodIdentifier

- ❖ **Using this API method will not reduce the burden of PCI compliance requirements on the merchant. The merchant remains accountable for all obligations associated with the handling of cardholder data. Such liability includes, but is not limited to validation of compliance with the PCI DSS according to the appropriate instrument as determined by the Payment Card Industry Security Standards Council, and financial and legal responsibility for any breach of cardholder data originating with the entity using this API method. ProPay offers the ProtectPay® service to reduce PCI compliance requirements on the merchant. For additional Information concerning ProtectPay® please speak to a ProPay sales representative and/or account manager.**

Request Elements Defined

Element	Type	Max	Required	Notes
AccountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
Addr	String	50	Optional	Cardholder address *Max length is 40 for multi-currency transactions
addr2	String	20	Optional	Cardholder address
addr3	String	100	Optional	Cardholder address
Amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
AptNum	String	20	Optional	Cardholder address *Do not use if using addr2 instead
BillPay	String		No	Omit unless specially instructed by ProPay
City	String	30	Optional	Cardholder address
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.

Country	String		No	Cardholder address *Omit unless specially instructed by ProPay
CurrencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. *Must be an allowed currency code for the merchant account.
DebtRepayment	String	1	Optional	Valid Values: ▪ Y ▪ N Defaults to N if not passed or if an invalid entry is detected
InputIpAddress	IP	16	Optional	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.
InvNum	String	50	Optional	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 60 second period.
RecAccntNum	Int(32)		Required	ProPay identifier. This is the account to which the split should be pushed off when transaction settles.
recurringPayment	String		Optional	Y or N (default is N if not passed), 'R' is also a valid value for recurring.
secondaryAmount	Int(64)		Required	Amount to be split off to the secondary account when transaction settles.
SessionId	Guid	36	Optional	Required for, and obtained from Threat Metrix fraud prevention solution
SourceEmail	String		No	Omit unless specially instructed by ProPay
State	String		Optional	Cardholder address *2 character state code submitted in all capital letters
Zip	String		Optional	Cardholder address *Minimum 3 characters maximum 9

Using Credit Card Data

Element	Type	Max	Required	Notes
CcNum	String		Required	Standard cc numbers which must pass Luhn check
ExpDate	String		Required	The expiration date in MMYY format
CVV2	String		Optional	The Card CVV2 Code *Accepts both 3 and 4 character types
CardholderName	Optional	String	100	Not needed if track data used

❖ Card Not Present Rates Apply

Using Encrypted Swipe Data

Element	Type	Max	Required	Notes
encryptingDeviceType	String		Required	Valid Values: ▪ MagTekM20 ▪ MagTekFlash ▪ IdTechUniMag ▪ MagTekADynamo ▪ MagTekDynaMag ▪ RoamData
KeySerialNumber	String		Required	Value is obtained from the hardware device This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.

| encryptedTrack2Data | String | | Required* | Some devices encrypt the data on each track separately.
*When track 2 has been encrypted as a separate value this value is required. |

❖ Card Present Rates Apply

Using External Payment Provider

Element	Type	Max	Required	Notes
ExternalPaymentMethodIdentifier	String		Required	Must be a valid Visa Checkout payment identifier.
externalPaymentMethodProvider	String		Required	'VisaCheckout' is the only valid external payment method provider at this time.

❖ Card Not Present Rates Apply

Response values defined

Element	Type	Notes
Status	String	Result of the transaction request. See Appendix A for result code definitions
AccountNum	Integer	ProPay account number transaction was processed against.
AuthCode	String	The auth code supplied by the issuing bank. *Only returned on a successful transaction.
AVS	String	Issuer returned AVS response. *Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided.
convertedAmount	Integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	String	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
CurrencyConversionRate	Decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	String	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	Integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	Integer	Total amount of fees charged.
InvNum	String	Echo of the invNum passed in the request
NetAmt	Integer	Net amount of transaction after fees charged.
PerTransFee	Integer	The ProPay set per transaction fee applied to this transaction.
Rate	Decimal	The percentage based fee applied to this transaction.
Resp	String	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fruad solution
ResponseCode	String	The Issuer returned response code. See Appendix A for response code definitions
TransNum	Integer	The ProPay transaction identifier
RecAccntNum	Integer	The ProPay account identifier of the account to which the split portion of the SplitPay transaction is being sent.
secondaryTransNum	Integer	The transaction identifier of the split portion of the transaction.

CurrencyCode	String	ISO standard 3 character code defines which currency this transaction occurred in

❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **33** for 'ProPay SplitPay Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **33**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request for SplitPay using Credit Card Data:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
        <transType>33</transType>
        <AccountNumber>123456789</AccountNumber>
        <recAccntNum>987654321</recAccntNum>
        <amount>500</amount>
        <ccNum>4111111111111111</ccNum>
        <expDate>0520</expDate>
        <secondaryAmount>100</secondaryAmount>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request for SplitPay using Encrypted Swipe Data:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
```

```
        <transType>33</transType>
        <accountNum>123456789</accountNum>
        <recAccntNum>987654321</recAccntNum>
        <amount>500</amount>
        <secondaryAmount>100</secondaryAmount>
        <encryptedTrackData>DQFGRkDvShC/e0ZXHkm62B10Tkmtcm4an24epwWAV8RwZhZu3dkvw6qeOQ0xAtEzrxFN4lgGAs8AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAABMdhJ
HNH6hRzSv+ONPOZALFAigUVZy4Aw3in7YuopvZ9E/QGBRuIC3</encryptedTrackData>
        <encryptingDeviceType>RoamData</encryptingDeviceType>
        <keySerialNumber>d3ZBITABKOABkA==</keySerialNumber>
    </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
    <XMLTrans>
        <transType>33</transType>
        <status>00</status>
        <accountNum>123456</accountNum>
        <invNum>cc1</invNum>
        <transNum>1</transNum>
        <authCode>A11111</authCode>
        <AVS>T</AVS>
        <recAccntNum>987654321</recAccntNum>
        <secondaryTransNum>87</secondaryTransNum>
        <responseCode>0</responseCode>
        <convertedAmount>100</convertedAmount>
        <convertedCurrencyCode>USD</convertedCurrencyCode>
        <currencyConversionRate>1</currencyConversionRate>
        <NetAmt>0</NetAmt>
        <GrossAmt>100</GrossAmt>
        <GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
        <PerTransFee>0</PerTransFee>
        <Rate>0.00</Rate>
    </XMLTrans>
</XMLResponse>
```

4.4.4 Reverse SplitPay Transaction

This method will attempt to reverse a ProPay SplitPay transaction. This method performs the following steps:

1. It will attempt to return the money from the SplitPay recipient account to the SplitPay originating account.
2. It will then attempt to perform a Void/Refund of the original credit card transaction

It is important to understand the steps this transaction performs in order to effectively use it:

- This transaction checks to see if the credit card transaction upon which the split is based is still voidable.
  - If so, the credit card transaction simply voids and the split will never occur.
- This method checks the balance in the originating account to see if the credit card transaction can be refunded.
  - The sum of the returned split funds and the available balance in the originating account must be equal to or greater than the amount of the credit card refund in order to succeed.
- This transaction checks the <requireCCRefund> element:
  - If requireCCRefund is true, and the account would be unable to refund the CC charge, the method will fail.
  - If requireCCRefund is false, and the originating account is unable to perform the CC refund, then ONLY the reverse of the split will be performed and the originating account will need to satisfy the funds availability issue prior to refunding the cardholder.

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Integer		Required	This is the account number for the destination of the original split.
Amount	Integer		Required	This is the amount to be pushed back from the destination side of the original split to the originating side of the same.
ccAmount	Integer		Required	This is the amount to be refunded back to the cardholder.
requireCCRefund	Boolean		Required	Y or N
transNum	Integer		Required	This is the transaction number on the destination side of the original split.
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Invoice Number for the transaction
sourceEmail	String		Optional	Omit unless specially instructed by ProPay

Response Elements Defined:

Element	Type	Notes
Status	String	See section 4 for explanation of each status
accountNum	Integer	This is the account number of the recipient of the original split.
Amount	Integer	This is the amount pushed back.
recAccntNum	Integer	This is the account number of the original charger of the credit card.
secondaryAmount	Integer	This is the amount refunded to the credit card.
secondaryTransNum	Integer	This is the newly created transaction number for the credit card refund. What is returned is the identifier on the side of the original charger of the credit card.
transNum	Integer	This is the newly created transaction number for the split being reversed. What is returned is the identifier on the side of the recipient of the original split.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **43** for 'Reverse ProPay SplitPay Transaction'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **43.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
        <transType>43</transType>
                <accountNum>123456</accountNum>
                <transNum>143</transNum>
                <amount>500</amount>
                <ccAmount>1000</ccAmount>
                <requireCCRefund>Y</requireCCRefund>
                <invNum>testinvoicenumber</invNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>43</transType>
                <status>00</status>
                <accountNum>123456</accountNum>
                <transNum>143</transNum>
                <secondaryTransNum>41</secondaryTransNum>
                <amount>500</amount>
                <secondaryAmount>1000</secondaryAmount>
        </XMLTrans>
</XMLResponse>
```

4.4.5 Split Funds from a ProPay Transaction

This method will split a portion of funds from a transaction on an affiliated account and put them into a designated ProPay account.

- This method will create a Split transaction that will be pending until the underlying credit card transaction specified in the transNum field has posted to the account specified in the accountNum field. On successful card charge completion, the recAccntNum will receive the amount specified.
- This method cannot be performed against an auth-only transaction; the charge must be captured.

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Integer		Required	ProPay account identifier. This is the 'from' account and the account upon which the cc transaction was initially performed.
recAccntNum	Integer		Required	ProPay account identifier. This is the account to which the split will be sent when the transaction settles.
amount	Integer		Required	The amount to be split off to the recAccntNum when the transaction settles.
transNum	Integer		Required	ProPay transaction identifier. It is when this transaction settles that the timed pull will occur.
invNum	String	50	Optional	
comment1	String	120	Optional	
comment2	String	120	Optional	

Response Elements Defined:

Element	Type	Notes
transType	String	Always 16 for this transaction type
accountNum	Integer	The accountNum of the original merchant
status	String	See section 4 for explanation of each status
transNum	Integer	Transaction identifier for the recipient's account.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **16** for 'Pull Funds from ProPay Account'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **16.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
      <certStr>MyCertStr</certStr>
      <class>partner</class>
      <XMLTrans>
            <transType>16</transType>
            <accountNum>123456</accountNum>
            <recAccntNum>987654</recAccntNum>
            <amount>2000</amount>
            <transNum>11</transNum>
      </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
      <XMLTrans>
            <transType>16</transType>
            <accountNum>123456</accountNum>
            <transNum>5</transNum>
            <status>00</status>
      </XMLTrans>
</XMLResponse>
```

4.5 ProPay Affiliation Management Methods

The following methods will assist clients and partners in managing their affiliations.

4.5.1 Get ProPay Account Details

This method will return details of a ProPay account. Accounts must belong to the Affiliation in order to be retrieved.
If the client supports US and Canadian Merchant accounts, the applicable certStr must be used to retrieve account details.

- Returns a status 23 (invalid accountType) if an account is not found
- Returns status 74 (trans or account error) if multiple parameters are submitted
- Only pass 1 of the request elements at a time

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	** Required	Assigned to each account by ProPay
externalId	String	20	** Required	This is a client's own unique identifier. Typically used as the distributor ID.
sourceEmail	String		** Required	Merchant/Individual email address. Must be unique in ProPay system.

❖ **Only pass one of these request elements

Response Elements Defined

Element	Type	Notes
Status	string	Result of the transaction request. See Appendix A for result code definitions
accntStatus	string	The ProPay account Status. *See Appendix A.6 for a description of each account status type.
accountNum	string	Assigned to each account by ProPay
Addr	string	Merchant/Individual physical Address.
Affiliation	string	The Affiliation the account belongs to
apiReady	string	Indicates if the ProPay account may process against the Application Programing Interface. Y indicates yes, N indicates no.
City	string	Account physical Address.
CurrencyCode	string	The ProPay account processing currency.
Expiration	string	The ProPay account expiration date
signupDate	string	The ProPay account creation dated
sourceEmail	string	Merchant/Individual email address. Must be unique in ProPay system.
State	string	Merchant/Individual physical Address.
Tier	string	Type of ProPay account provided to user.
visaCheckoutMerchantId	string	The boarded Visa Checkout Merchant Id. Only returns if applicable.
Zip	string	Merchant/Individual physical Address.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner**. Used to access the API
transType	String	Required	Set value to **13** for 'Get ProPay Account Balance'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **13**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request (accountNum):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>13</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (sourceEmail):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>13</transType>
                <sourceEmail>jsmith@gmail.com</sourceEmail>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (externalId):

```
<?xml version='1.0'?>
```

```
<!DOCTYPE Request.dtd>
<XMLRequest>
       <certStr>MyCertStr</certStr>
       <class>partner</class>
       <XMLTrans>
              <transType>13</transType>
              <externalId>TEST</externalId>
       </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
       <XMLTrans>
              <transType>13</transType>
              <sourceEmail>jsmith@gmail.com</sourceEmail>
              <accountNum>123456</accountNum>
              <tier>AccountTier</tier>
              <expiration>11/19/2015 12:00:00 AM</expiration>
              <signupDate>5/19/2015 9:46:59 AM</signupDate>
              <affiliation>MyAffiliation</affiliation>
              <accntStatus>Ready</accntStatus>
              <addr>123 ABC St.</addr>
              <city>Common</city>
              <state>UT</state>
              <zip>84043</zip>
              <status>00</status>
              <apiReady>Y</apiReady>
              <currencyCode>USD</currencyCode>
              <visaCheckoutMerchantId>123456789</visaCheckoutMerchantId>
       </XMLTrans>
</XMLResponse>
```

4.5.2 Get ProPay Account Balance
This method retrieves the ProPay account's current available and pending balances.

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	Int(32)	ProPay merchant account transaction was processed against
amount	Int(32)	The account available balance in the lowest denomination 1.00 = 100
pending	Int(32)	The account pending balance. in the lowest denomination 1.00 = 100

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **14** for 'Get ProPay Account Balance'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **14**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertSt</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>14</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>14</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <amount>10000</amount>
                <pendingAmount>15300</pendingAmount>
        </XMLTrans>
</XMLResponse>
```

4.5.3 Get ProPay Account Transaction Details

This method will return the details of a specified transaction.

- ▪ This method is pending deprecation, as the sourceEmail on an account can change. It is succeeded by 4.5.4, which uses accountNum.

- ❖ Must be performed on an account and for a transaction that is owned by the affiliate identified by the certification string.

Request Elements Defined:

Element	Type	Max	Required	Notes
sourceEmail	String	55	Required	The ProPay account identifier, unique to each ProPay Merchant Account.
transNum	Int(32)	Signed Int(32)	Required	The ProPay transaction identifier.

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
amount	Integer	The gross amount of the transaction
authCode	String	Issuer response code.
AVS	String	Issuer's AVS response. See Appendix A.4 for response codes and values.
ccNum	String	Will return the last 4 numbers of the card number.
invNum	String	Invoice Number.
netAmount	Integer	Net amount of transaction.
transNum	Integer	ProPay assigned transaction identifier.
txnStatus	String	Current transaction status. See Appendix A.7 for transaction status types
txntype	String	Transaction type. See Appendix A for Transaction Types

Interface: Legacy XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **28** for 'Get ProPay Account Transaction Details'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **28.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>28</transType>
                <sourceEmail>sample@test.com</sourceEmail>
                <transNum>102</transNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>28</transType>
                <transNum>102</transNum>
                <authCode>TAS850</authCode>
                <AVS>N</AVS>
                <ccNum>1111</ccNum>
                <amount>860</amount>
                <invNum>TEST</invNum>
                <netAmount>812</netAmount>
                <txnStatus>CCDebitPending</txnStatus>
                <txnType>CCDebit</txnType>
                <status>00</status>
```

```
            </XMLTrans>
</XMLResponse>
```

4.5.4 Get ProPay Merchant Account Transactions and Details

This method will return the details of a specified transaction(s) using search criteria.

❖ Must be performed on an account and for a transaction that is owned by the affiliate identified by the certification string.

The order of precedence for searching is as follows:
1. invoiceExternalRefNum
2. transNum
3. All other elements are used equally to match transactions. The more elements provided will better filter the results.
   ▪ payerName
   ▪ ccNumLastfour
   ▪ invNum
   ▪ comment1
   ▪ amount

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Int(64)		Required	The ProPay account identifier.
amount	Int(64)	Signed Int(64)	Optional**	To search by amount.
ccNumLastFour	Int(32)	4	Optional**	To search by card number.
Comment1	String	50	Optional**	To search by comment1
invNum	String	50	Optional**	To search by invoice number
invoiceExternalRefNum	String		Optional**	To search by an external reference value. If submitted, the API will ignore all other search criteria.
payerName	String	100	Optional**	To search by cardholder name.
transNum	Int(32)	Signed Int(32)	Optional**	The ProPay transaction identifier. If submitted, the API will ignore all other search criteria.

❖ At least one of these elements must be passed

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
amount	Integer	
authAmount	Integer	Returned if multi-currency processing is enabled. Amount expressed in foreign currency
authCode	String	Issuer response code.
authCurrencyCode	String	Returned if multi-currency processing is enabled. ISO standard 3 character currency code of the transaction
AVS	String	Issuer's AVS response. See section 4 for common responses.

ccNumLastFour	String	Card number.
comment1	String	
comment2	String	
currencyCode		
currencyConversionRate	Decimal	Returned if multi-currency processing is enabled. Exchange Rate of currency conversion. See 3.3
CVV2Resp	String	Issuer's CID response.
initialTransactionResult	String	Result of the transaction attempt. See section 4 for possible statuses.
invNum	String	Invoice Number.
invoiceExternalRefNum	String	Returned if included in the lookup request.
netAmount	Integer	Net amount of transaction.
payerName	String	Cardholder Name
Result	String	The textual representation of the issuer's initial response.
returnCode		
returnCodeDescription		
transNum	Integer	ProPay assigned transaction identifier.
txnStatus	String	Current transaction status. See section 4 for possible statuses
txntype	String	Transaction type. See section 4 for possible types.

Interface: Legacy XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **34** for 'Get ProPay Merchant Account Transactions and Details'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **34.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request (Invoice):

```
<<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>34</transType>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <payerName>Jane Doe</payerName>
        </XMLTrans>
</XMLRequest>
```

Sample XML Request (Invoice AND ccNumLastFour):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>34</transType>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <ccNumLastFour>4747</ccNumLastFour>
                <payerName>Jane Doe</payerName>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```xml
<XMLResponse>
        <XMLTransactions>
                <XMLTrans>
                        <transType>34</transType>
                        <transNum>147</transNum>
                        <authCode>A11111</authCode>
                        <AVS>T</AVS>
                        <CVV2Resp>M</CVV2Resp>
                        <ccNumLastFour>4747</ccNumLastFour>
                        <amount>100</amount>
                        <invNum>cc1</invNum>
                        <netAmount>72</netAmount>
                        <txnStatus>CCDebitPending</txnStatus>
                        <txnType>CCDebit</txnType>
                        <payerName>John Doe</payerName>
                        <authAmount>100</authAmount>
                        <authCurrencyCode>USD</authCurrencyCode>
                        <currencyConversionRate>1.000000000</currencyConversionRate>
                        <status>00</status>
                        <currencyCode>USD</currencyCode>
                        <returnCode />
                        <returnCodeDescription />
                        <initialTransactionResult>SUCCESS</initialTransactionResult>
                </XMLTrans>
        </XMLTransactions>
</XMLResponse>
```

4.5.5 Generate ProPay Affiliation Signup Report

Use this service to generate a report which lists all ProPay accounts signed up under a specific affiliation between two given dates. It is particularly useful if the mechanism for signup is via a unique link, or was previously and the solution has migrated to API signups. It returns the accountNum, which is useful for enabling the client software to distribute commission payments or enable credit card processing for users of the solution.

Request Elements Defined:

Element	Type	Max	Required	Notes
beginDate	Date		Required	Starting date for which the system should produce the report. Mm-dd-yyyy
endDate	Date		Required	Ending date for which the system should produce the report. Mm-dd-yyyy

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum		The ProPay assigned account identifier.
signupDate	Date	Mm/dd/yyyy
sourceEmail	String	The email address of the ProPay account.
Tier	String	The type of ProPay account owned by this user. Each ProPay affiliation will have pre-defined tiers available to it.
userId		The login to this ProPay account.

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **27** for 'Generate ProPay Affiliation Signup Report'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **27.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>27</transType>
                <beginDate>01-01-07</beginDate>
                <endDate>05-23-07</endDate>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
        <transType>27</transType>
                <beginDate>01-01-07</beginDate>
                <endDate>05-23-07</endDate>
                <userInfo>
                        <userID>jsmith</userID>
                        <accountNum>123456</accountNum>
                        <sourceEmail>john@smith.com</sourceEmail>
                        <signupDate>04/24/2007</signupDate>
                        <tier>Card Only</tier>
                </userInfo>
                <userInfo>
```

```
            <userID>Asmith</userID>
            <accountNum>234567</accountNum>
            <sourceEmail>adam@smith.com</sourceEmail>
            <signupDate>04/24/2009</signupDate>
            <tier>Corporate</tier>
        </userInfo>

        <status>00</status>
    </XMLTrans>
</XMLResponse>
```

4.5.6 Remove ProPay Account from Affiliation

This method will remove a ProPay account from an affiliation.   The affiliation must have appropriate settings to enable this feature.

- This method should be used when an affiliation desires to remove a user from their group.
- Generally this is used because the affiliate partner has agreed to pay for annual account fees, but only for active users.
- If an affiliate user re-activates their relationship with the affiliate, they will need to contact ProPay Customer Service to be re-assigned to the correct affiliation.

- ❖ **This method does NOT cancel the account; it only removes the account from the affiliation.**

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **41** for 'Remove ProPay Account from Affiliation'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **41**.
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>41</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>41</transType>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

4.6 ProPay MasterCard Management Methods

The following methods manage the pre-paid MasterCards issued to ProPay account holders.

4.6.1 Reissue ProPay MasterCard

This method will request that a new ProPay MasterCard with the same number be sent to the account mailing address.

- Use this method for ProPay MasterCards that are worn out from repeated use and before the current expiration date of the card.
- If a new card number is required due the card being lost or stolen use ProPay API method 4.2.3 'Mark ProPay MasterCard Lost or Stolen' to have a new card issued.
- If the account has been marked to have a PIN mailer sent each time a card is issued or reissued, the PIN number will be mailed to account mailing address. See 4.6.2 'Send ProPay MasterCard PIN mailer' for more details.

Request Elements Defined:

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Response Elements Defined:

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	Echo of the account the API request was made for

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **31** for 'Reissue a ProPay MasterCard'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **31.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request :

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>31</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>31</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

4.6.2 Send ProPay MasterCard PIN Mailer

This method will send a ProPay MasterCard PIN number through standard postal service to the account mailing address.

- This method will set the account to always require a PIN to be mailed to the account mailing address whenever a ProPay MasterCard is issued or reissued.
- This method will return a status 00 regardless of services allowed. If an account is not permitted to receive it, a ProPay MasterCard mailer will not be sent.

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	Echo of the account the API request was made for

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **30** for 'Send ProPay MasterCard PIN Mailer'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **30.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request :

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>30</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>30</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

4.6.3 Mark ProPay MasterCard Lost or Stolen

This method will mark the ProPay MasterCard issued to a ProPay account lost or stolen. This will immediately disable the currently-assigned ProPay MasterCard and issue a new card with a new number. The card PIN number will be mailed to the account mailing address.

- If an account does not have a ProPay MasterCard assigned to it, this method will respond with a status 48, invalid ccNum.
- If an account has a ProPay MasterCard status of 'card requested' but it has not been issued, this method will return with a status 49, invallid expDate

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See Appendix A for result code definitions
accountNum	integer	Echo of the account the API request was made for

Interface: Legacy-XML

Legacy XML Request Criteria:

Element	Type	Required	Notes
certStr	String	Authorization	Supplied by ProPay, Used to access the API
termid	String	Authorization	Omit unless specifically instructed by ProPay, Used to access the API
class	String	Authorization	Set value to **partner.** Used to access the API
transType	String	Required	Set value to **29** for 'Mark ProPay MasterCard Lost or Stolen'
XMLTrans	Object	Required	The Object containing the request elements

Legacy XML Response Elements:

Element	Type	Notes
transType	string	Will always return as **29.**
status	string	Result of the transaction request. See Appendix A for result code definitions
XMLTrans	Object	With response details

Sample XML Request :

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>29</transType>
                <accountNum>123456</accountNum>
        </XMLTrans>
</XMLRequest>
```

Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>29</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```