**AmeriaBank vPOS 3.1**

**API Protocol Description**

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# Introduction

This is a technical specification containing information required for connection and further use of AmeriaBank vPOS 3.1 payment system.

It is necessary to apply to Ameriabank to get connected to the system.

# General principles

API interaction is performed via data exchange through Rest (except administration page: SOAP) protocol by the following addresses:

|  |  |
| --- | --- |
| **URL** | **Description** |
| <https://servicestest.ameriabank.am/VPOS/> | Main payment system address |
| <https://testpayments.ameriabank.am/Admin/webservice/TransactionsInformationService.svc?wsdl> | Address for getting information about transactions |

**Workflow**

1. The Client connects to the merchant to create an order.
2. Once the order is confirmed by the client, merchant’s system registers it in the payment gateway.
3. In response to registration request the payment gateway sends the unique ID of the order.
4. Merchant’s system redirects to the payment form.
5. The Client fills in the received form and sends the data to the processing center server.
6. Processing center system checks whether the card is registered in 3DSecure (SecureCode) and redirects the client to ACS (Access Control Server).
7. Once the form in ACS is completed and the payment is made client’s browser redirects to back URL (specified when registering the order by the merchant).
8. Client’s browser sends a “payment results page” request to the merchant.
9. Based on order number Merchant’s system sends an “order payment status” request to the payment gate.
10. Payment gate returns the payment status and other payment data.
11. Merchants system displays payment results page in the client’s browser.

### General Structure of the Request and the Response

**1. Function of generating unique payment ID:** https://servicestest.ameriabank.am/VPOS/api/VPOS/InitPayment

**Request parameters** InitPaymentRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| Currency | Transaction currency (ISO code)  051 - AMD (by default)  978 - EUR  840 - USD  643 - RUB | string | No |
| Description | Description of the transaction | string | Yes |
| OrderID | Unique ID of the transaction | integer | Yes |
| Amount | Payment amount | decimal | Yes |
| BackURL | Address on the merchant’s server for returning after payment | string | No |
| Opaque | Additional data | string | No |
| CardHolderID | Unique ID for binding transactions (is used when needs to do card binding, in other cases it is not required) | string | No |
| Timeout | Session duration in seconds. Cannot exceed 1200 seconds. If the parameter is not specified, the default value (1200 seconds - 20 minutes) will be used. | integer | No |

**Request sample**

application/json

{

"ClientID": "sample string 1",

"Amount": 2.0,

"OrderID": 3,

"BackURL": "sample string 4",

"Username": "sample string 5",

"Password": "sample string 6",

"Description": "sample string 7",

"Currency": "sample string 8",

"CardHolderID": "sample string 9",

"Opaque ": "sample string 10",

"Timeout": 110,

}

application/xml

<InitPaymentRequest>

<ClientID>sample string 1</ClientID>

<Amount>2</Amount>

<OrderID>3</OrderID>

<BackURL>sample string 4</BackURL>

<Username>sample string 5</Username>

<Password>sample string 6</Password>

<Description>sample string 7</Description>

<Currency>sample string 8</Currency>

<CardHolderID>sample string 9</CardHolderID>

<Opaque>sample string 10</Opaque>

<Timeout>110</Timeout>

</InitPaymentRequest>

**Response** [InitPaymentResponse](http://localhost:52470/Help/ResourceModel?modelName=MakePaymentResponse)

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Unique payment ID | string |  |
| ResponseCode | Operation response code (successful=1) | integer |  |
| ResponseMessage | Description of operation response | string |  |

**Response sample**

application/json

{

"PaymentID": "sample string 1",

"ResponseCode": 2,

"ResponseMessage": "sample string 3"

}

application/xml

<InitPaymentResponse>

<PaymentID>sample string 1</PaymentID>

<ResponseCode>2</ResponseCode>

<ResponseMessage>sample string 3</ResponseMessage>

</InitPaymentResponse>

*After this the merchant shall redirect the user to*:

https://servicestest.ameriabank.am/VPOS/Payments/Pay?id=@id&lang=@lang

**URL parameters**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| id | Unique payment ID | string | Yes |
| lang | Interface language:  am-Armenian  ru-Russian  en-English | string | No |

After making the payment, the system redirects to the merchant’s server by backURL, by sending the following parameters.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| orderID | Unique ID of the transaction | string | Yes |
| resposneCode | Operation response code (successful=00) | string | Yes |
| paymentID | Unique payment ID | string | Yes |
| opaque | Additional data | string | Yes |

To complete the transaction it is necessary to send “**GetPaymentDetails”** request.

**2. Function of getting payment information:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/GetPaymentDetails

**Request parameters** PaymentDetailsRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Payment ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |

**Request sample**

**Հարցման օրինակ**

application/json

{

"PaymentID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3"

}

application/xml

<PaymentDetailsRequest>

<PaymentID>sample string 1</PaymentID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

</PaymentDetailsRequest>

**Response** PaymentDetailsResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| Amount | Transaction amount | decimal |  |
| ApprovedAmount | Amount blocked on the client’s card | decimal |  |
| ApprovalCode | Transaction authorization code | string |  |
| CardNumber | Masked card number | string |  |
| ClientName | Cardholder name | string |  |
| ClientEmail | Cardholder’s email address | string |  |
| Currency | Transaction currency | string |  |
| DateTime | Transaction date | string |  |
| DepositedAmount | Amount deposited to the merchant’s account | decimal |  |
| Description | Information about the transaction | string |  |
| MerchantId | Merchant ID | string |  |
| Opaque | Additional data | string |  |
| OrderID | Unique ID of the transaction | integer |  |
| PaymentState | Payment state | string |  |
| PaymentType | Վճարման տիպ  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) |  |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| rrn | Unique code of the transaction | string |  |
| TerminalId | Merchant’s terminalid | string |  |
| TrxnDescription | Description of the transaction | string |  |
| OrderStatus | Status code of the payment  (Table 2.) | integer |  |
| RefundedAmount | Amount transferred back to the card | decimal |  |
| CardHolderID | Unique ID for binding transactions | string |  |
| MDOrderID | Payment system identifier | string |  |
| PrimaryRC | Main code |  |  |
| ExpDate | Card expiration date | string |  |
| ProcessingIP | IP address | string |  |
| BindingID | Binding identifier | string |  |
| ActionCode | Action code | string |  |
| ExchangeRate | Exchange rate | decimal |  |

**Response sample**

application/json

{

"Amount": 1.0,

"ApprovedAmount": 2.0,

"ApprovalCode": "sample string 3",

"CardNumber": "sample string 4",

"ClientName": "sample string 5",

"ClientEmail": "sample string 6",

"Currency": "sample string 7",

"DateTime": "sample string 8",

"DepositedAmount": 9.0,

"Description": "sample string 10",

"MDOrderID": "sample string 11",

"MerchantId": "sample string 12",

"TerminalId": "sample string 13",

"OrderID": "sample string 14",

"PaymentState": "sample string 15",

"PaymentType": 0,

"PrimaryRC": "sample string 16",

"ResponseCode": "sample string 17",

"ExpDate": "sample string 18",

"ProcessingIP": "sample string 19",

"OrderStatus": "sample string 20",

"CardHolderID": "sample string 21",

"BindingID": "sample string 22",

"RefundedAmount": 23.0,

"Opaque": "sample string 24",

"TrxnDescription": "sample string 25",

"rrn": "sample string 26",

"ActionCode": "sample string 27",

"ExchangeRate": 28.0

}

application/xml

<PaymentDetailsResponse>

<Amount>1</Amount>

<ApprovedAmount>2</ApprovedAmount>

<ApprovalCode>sample string 3</ApprovalCode>

<CardNumber>sample string 4</CardNumber>

<ClientName>sample string 5</ClientName>

<ClientEmail>sample string 6</ClientEmail>

<Currency>sample string 7</Currency>

<DateTime>sample string 8</DateTime>

<DepositedAmount>9</DepositedAmount>

<Description>sample string 10</Description>

<MDOrderID>sample string 11</MDOrderID>

<MerchantId>sample string 12</MerchantId>

<TerminalId>sample string 13</TerminalId>

<OrderID>sample string 14</OrderID>

<PaymentState>sample string 15</PaymentState>

<PaymentType>None</PaymentType>

<PrimaryRC>sample string 16</PrimaryRC>

<ResponseCode>sample string 17</ResponseCode>

<ExpDate>sample string 18</ExpDate>

<ProcessingIP>sample string 19</ProcessingIP>

<OrderStatus>sample string 20</OrderStatus>

<CardHolderID>sample string 21</CardHolderID>

<BindingID>sample string 22</BindingID>

<RefundedAmount>23</RefundedAmount>

<Opaque>sample string 24</Opaque>

<TrxnDescription>sample string 25</TrxnDescription>

<rrn>sample string 26</rrn>

<ActionCode>sample string 27</ActionCode>

<ExchangeRate>28</ExchangeRate>

</PaymentDetailsResponse>

**3. Payment confirmation function:** https://servicestest.ameriabank.am/VPOS/api/VPOS/ConfirmPayment

**Request parameters** ConfirmPaymentRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Payment ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| Amount | Confirmed amount | decimal | Yes |

**Request sample**

application/json

{

"PaymentID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"Amount": 10

}

application/xm

<ConfirmRequest>

<PaymentID>sample string 1</PaymentID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

</ConfirmRequest>

**Response** ConfirmPaymentResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ResponseMessage | Description of operation response | string |  |
| Opaque | Additional data | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"Opaque": "sample string 3"

}

application/xml

<ConfirmResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<Opaque>sample string 3</Opaque>

</ConfirmResponse>

**4. Payment cancellation function:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/CancelPayment

**Attention: this function is available within 72 hours starting from payment initialization**

**Request parameters** CancelPaymentRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Payment ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |

**Request sample**

application/json

{

"PaymentID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3"

}

application/xml

<CancelPaymentRequest>

<PaymentID>sample string 1</PaymentID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

</CancelPaymentRequest>

**Response** CancelPaymentResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| Opaque | Additional data | string |  |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ResponseMessage | Description of operation response | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"Opaque": "sample string 3"

}

application/xml

<CancelPaymentResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<Opaque>sample string 3</Opaque>

</CancelPaymentResponse>

Payments may be:

* **single-stage:** when the payment amount is immediately withdrawn from the buyer’s account
* **two-stage**: when the payment amount is first blocked on the buyer’s account and then at the second stage is withdrawn from the account

In case of two-stage payment, it is necessary to send “Confirmation” request for performing the second stage and withdrawing the amount from the buyer’s (cardholder’s) account. To cancel the payment and to return the amount back to the buyer’s (cardholder’s) account it is necessary to send “**CancelPayment**” request.

**5.** **Partial refund function:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/RefundPayment

**Request parameters** RefundPaymentRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Payment ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| Amount | Amount to be returned to the buyer’s (cardholder’s) account  This amount shall not exceed the transaction amount. | decimal | Yes |

**Request sample**

application/json

{

"PaymentID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"Amount": 4.0

}

application/xm

<RefundRequest>

<PaymentID>sample string 1</PaymentID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

<Amount>4</Amount>

</RefundRequest>

**Response** RefundPaymentResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| Opaque | Additional data | string |  |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ResponseMessage | Description of operation response | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"Opaque": "sample string 3"

}

application/xml

<RefundResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<Opaque>sample string 3</Opaque>

</RefundResponse>

**6. Function of getting information about all payments:** GetTransactionList

**Request parameters** TransactionClient

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| StartDate | List of transactions from (format: yyyy/MM/dd HH:mm) | string | Yes |
| EndDate | List of transactions till (format: yyyy/MM/dd HH:mm) | string | Yes |

**Request sample**

|  |
| --- |
| <s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">  <s:Header>  <Action s:mustUnderstand="1" xmlns="http://schemas.microsoft.com/ws/2005/05/addressing/none">http://payments.ameriabank.am/ITransactionsInformationService/ITransactionsInformationService/GetTransactionList</Action>  </s:Header>  <s:Body>  <GetTransactionList xmlns="http://payments.ameriabank.am/ITransactionsInformationService">  <transclient xmlns:d4p1="payments.ameriabank.am/TransactionClient" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">  <d4p1:ClientID>83D64FD0-594E-456F-BAF9-3E3135E37639</d4p1:ClientID>  <d4p1:EndDate>2015/05/01 14:30</d4p1:EndDate>  <d4p1:Password>lazY2k</d4p1:Password>  <d4p1:StartDate>2015/05/01 14:18</d4p1:StartDate>  <d4p1:Username>3d19541048</d4p1:Username>  </transclient>  </GetTransactionList>  </s:Body>  </s:Envelope> |

**Response** TransactionFields

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| Amount | Transaction amount | decimal |  |
| ApproveAmount | Amount blocked on cardholder's account | decimal |  |
| AuthCode | Transaction authorization code | string |  |
| CardNumber | Masked card number | string |  |
| ClientName | Cardholder name | string |  |
| Currency | Transaction currency | string |  |
| DepositAmount | Amount deposited to the merchant’s account | decimal |  |
| Descr | Information about the transaction | string |  |
| ErrorMessage | Description of the error | string |  |
| Opaque | “Opaque” filed value | string |  |
| OperDate | Transaction date | string |  |
| OrderID | Unique ID of the transaction | string |  |
| PaymentID | Unique ID of the payment | string |  |
| PaymentState | Payment state | string |  |
| PaymentType | Payment type  1- Virtual Arca  3- Visa, MasterCard, Arca (epay)  5 - Visa, MasterCard, Arca (ipay)  6- Binding | integer |  |
| RRN | RRN field value | string |  |
| RespCode | Operation response code (successful=00)  (Table 1.) | string |  |
| Stan | “Stan” filed value | string |  |
| TrxnDetails | Description of the transaction | string |  |

**Response sample**

|  |
| --- |
| <s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">  <s:Header />  <s:Body>  <GetTransactionListResponse xmlns="http://payments.ameriabank.am/ITransactionsInformationService">  <GetTransactionListResult xmlns:a="payments.ameriabank.am/TransactionFields" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">  <a:PaymentFields>  <a:Amount>5.00</a:Amount>  <a:ApproveAmount>5.00</a:ApproveAmount>  <a:AuthCode>422841</a:AuthCode>  <a:CardNumber>408306\*\*3143</a:CardNumber>  <a:ClientName>orange.com</a:ClientName>  <a:Currency>051</a:Currency>  <a:DepositAmount>0.00</a:DepositAmount>  <a:Descr i:nil="true" />  <a:ErrorMessage i:nil="true" />  <a:Opaque>Test</a:Opaque>  <a:OperDate>Wed Mar 18 00:53:25 AMT 2</a:OperDate>  <a:OrderID>58554654</a:OrderID>  <a:PaymentID>b3201a82-dc65-430c-9c46-d1bf294c5770</a:PaymentID>  <a:PaymentState>4</a:PaymentState>  <a:PaymentType>3</a:PaymentType>  <a:RRN>-118-94-50-53117-22-374393121252118-118106-36\_p1</a:RRN>  <a:RespCode>00 : Payment Successfully Completed</a:RespCode>  <a:Stan />  <a:TrxnDetails>This is orderid=58554654</a:TrxnDetails>  </a:PaymentFields>  </GetTransactionListResult>  </GetTransactionListResponse>  </s:Body>  </s:Envelope> |

**7. Function of getting information about problem transactions:**  GetProblemTransactions

**Request parameters** TransactionClient

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| EndDate | List of transactions from (format: yyyy/MM/dd HH:mm) | string | Yes |
| StartDate | List of transactions till (format: yyyy/MM/dd HH:mm) | string | Yes |

**Request sample**

|  |
| --- |
| <s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">  <s:Header>  <Action s:mustUnderstand="1" xmlns="http://schemas.microsoft.com/ws/2005/05/addressing/none">http://payments.ameriabank.am/ITransactionsInformationService/ITransactionsInformationService/GetProblemTransactions</Action>  </s:Header>  <s:Body>  <GetProblemTransactions xmlns="http://payments.ameriabank.am/ITransactionsInformationService">  <transclient xmlns:d4p1="payments.ameriabank.am/TransactionClient" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">  <d4p1:ClientID>83D64FD0-594E-456F-BAF9-3E3135E37639</d4p1:ClientID>  <d4p1:EndDate>2015/05/01 14:30</d4p1:EndDate>  <d4p1:Password>lazY2k</d4p1:Password>  <d4p1:StartDate>2015/05/01 14:18</d4p1:StartDate>  <d4p1:Username>3d19541048</d4p1:Username>  </transclient>  </GetProblemTransactions>  </s:Body>  </s:Envelope> |

**Response** ProblemTransactions

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| CardNumber | Card number | string |  |
| ErrorMessage | Description of the error | string |  |
| OrderID | Unique ID of the transaction | integer |  |
| PaymentDate | Transaction date | string |  |
| PaymentSum | Transaction amount | decimal |  |

**Response sample**

|  |
| --- |
| <s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">  <s:Header>  <Action s:mustUnderstand="1" xmlns="http://schemas.microsoft.com/ws/2005/05/addressing/none">http://payments.ameriabank.am/ITransactionsInformationService/ITransactionsInformationService/GetProblemTransactions</Action>  </s:Header>  <s:Body>  <GetProblemTransactions xmlns="http://payments.ameriabank.am/ITransactionsInformationService">  <transclient xmlns:d4p1="payments.ameriabank.am/TransactionClient" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">  <d4p1:ClientID>83D64FD0-594E-456F-BAF9-3E3135E37639</d4p1:ClientID>  <d4p1:EndDate>2015/05/01 14:30</d4p1:EndDate>  <d4p1:Password>lazY2k</d4p1:Password>  <d4p1:StartDate>2015/05/01 14:18</d4p1:StartDate>  <d4p1:Username>3d19541048</d4p1:Username>  </transclient>  </GetProblemTransactions>  </s:Body>  </s:Envelope> |

### Binding Transactions

Binding transactions enable the merchant to process the buyer’s recurrent payments without entering the payment card data each time. The user who has once entered card data and made a successful payment can make further payments without entering payment card details.

To bind the buyer’s card the merchant each time has to send unique CardHolderID as described above.

**8. Function of making binding transactions:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/MakeBindingPayment

**Request parameters** MakeBindingPaymentRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Username | Merchant user name | string | Yes |
| Password | Merchant password | string | Yes |
| Currency | Transaction currency (ISO code)  051 - AMD (by default)  978 - EUR  840 - USD  643 - RUB | string | No |
| Description | Description of the transaction | string | Yes |
| OrderID | Unique code of the transaction | integer | Yes |
| Amount | Payment amount | decimal | Yes |
| Opaque | Additional data | string | No |
| CardHolderID | Unique ID for binding transactions | string | Yes |
| BackURL | Առևտրային կետի հասցե՝ վճարումից հետո հետ վերադառնալու համար | string | Yes |
| PaymentType | Վճարման տիպ  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) | Yes |

**Request sample**

application/json

{

"ClientID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"CardHolderID": "sample string 4",

"Amount": 5.0,

"OrderID": 6,

"BackURL": "sample string 7",

"PaymentType": 0,

"Description": "sample string 8",

"Currency": "sample string 9",

"Opaque": "sample string 10"

}

application/xml

<MakeBindingPaymentRequest>

<ClientID>sample string 1</ClientID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

<CardHolderID>sample string 4</CardHolderID>

<Amount>5</Amount>

<OrderID>6</OrderID>

<BackURL>sample string 7</BackURL>

<PaymentType>None</PaymentType>

<Description>sample string 8</Description>

<Currency>sample string 9</Currency>

<Opaque>sample string 10</Opaque>

</MakeBindingPaymentRequest>

**Response** MakeBindingPaymentResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| PaymentID | Payment ID | string |  |
| Amount | Transaction amount | decimal |  |
| ApprovedAmount | Amount blocked on the client’s card | decimal |  |
| ApprovalCode | Transaction authorization code | string |  |
| CardNumber | Masked card number | string |  |
| ClientName | Cardholder name | string |  |
| Currency | Transaction currency | string |  |
| DateTime | Transaction date | string |  |
| DepositedAmount | Amount deposited to the merchant’s account | decimal |  |
| Description | Information about the transaction | string |  |
| MDOrderID | Payment system identifier | string |  |
| MerchantId | Merchant ID | string |  |
| Opaque | Additional data | string |  |
| OrderID | Unique ID of the transaction | integer |  |
| PaymentState | Payment state | string |  |
| PaymentType | Payment Type  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) |  |
| PrimaryRC | Main code | string |  |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ProcessingIP | IP address | string |  |
| rrn | Unique code of the transaction | string |  |
| TerminalId | Merchant’s terminalid | string |  |
| TrxnDescription | Description of the transaction | string |  |
| OrderStatus | Payment status code  (Table 2.) | integer |  |
| RefundedAmount | Amount transferred back to the card | decimal |  |
| CardHolderID | Unique ID for binding transactions | string |  |
| BindingID | Binding ID | string |  |
| ActionCode | Action code | string |  |

**Response sample**

application/json

{

"PaymentID": "sample string 0",

"ResponseCode": "sample string 1",

"Amount": 2.0,

"ApprovedAmount": 3.0,

"ApprovalCode": "sample string 4",

"CardNumber": "sample string 5",

"ClientName": "sample string 6",

"Currency": "sample string 7",

"DateTime": "sample string 8",

"DepositedAmount": 9.0,

"Description": "sample string 10",

"MDOrderID": "sample string 11",

"MerchantId": "sample string 12",

"TerminalId": "sample string 13",

"OrderID": "sample string 14",

"PaymentState": "sample string 15",

"PaymentType": 0,

"PrimaryRC": "sample string 16",

"ExpDate": "sample string 17",

"ProcessingIP": "sample string 18",

"OrderStatus": "sample string 19",

"CardHolderID": "sample string 20",

"BindingID": "sample string 21",

"RefundedAmount": 22.0,

"Opaque": "sample string 23",

"TrxnDescription": "sample string 24",

"rrn": "sample string 25",

"ActionCode": "sample string 26"

}

application/xml

<MakeBindingPaymentResponse>

<PaymentID>sample string 0</PaymentID>

<ResponseCode>sample string 1</ResponseCode>

<Amount>2</Amount>

<ApprovedAmount>3</ApprovedAmount>

<ApprovalCode>sample string 4</ApprovalCode>

<CardNumber>sample string 5</CardNumber>

<ClientName>sample string 6</ClientName>

<Currency>sample string 7</Currency>

<DateTime>sample string 8</DateTime>

<DepositedAmount>9</DepositedAmount>

<Description>sample string 10</Description>

<MDOrderID>sample string 11</MDOrderID>

<MerchantId>sample string 12</MerchantId>

<TerminalId>sample string 13</TerminalId>

<OrderID>sample string 14</OrderID>

<PaymentState>sample string 15</PaymentState>

<PaymentType>None</PaymentType>

<PrimaryRC>sample string 16</PrimaryRC>

<ExpDate>sample string 17</ExpDate>

<ProcessingIP>sample string 18</ProcessingIP>

<OrderStatus>sample string 19</OrderStatus>

<CardHolderID>sample string 20</CardHolderID>

<BindingID>sample string 21</BindingID>

<RefundedAmount>22</RefundedAmount>

<Opaque>sample string 23</Opaque>

<TrxnDescription>sample string 24</TrxnDescription>

<rrn>sample string 25</rrn>

<ActionCode>sample string 26</ActionCode>

</MakeBindingPaymentResponse>

**9. Function of getting information about bindings:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/GetBindings

**Request parameters** GetBindingsRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Password | Merchant password | string | Yes |
| Username | Merchant user name | string | Yes |
| PaymentType | Payment type  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) |  |

**Request sample**

application/json

{

"ClientID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"PaymentType": 0

}

application/xml

<GetBindingsRequest>

<ClientID>sample string 1</ClientID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

<PaymentType>None</PaymentType>

</GetBindingsRequest>

**Response** GetBindingsResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ResponseCode | Response code | string |  |
| ResponseMessage | Response message | string |  |
| CardBindingFileds | Binded cards list | List<CardBindingFiled> |  |

CardBindingFiled

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| CardPan | Masked card number | string |  |
| ExpDate | Card’s expiry date | string |  |
| IsAvtive | Active or inactive binding | Boolean |  |
| CardHolderID | Unique ID for binding transactions | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"CardBindingFileds": [

{

"CardHolderID": "sample string 1",

"CardPan": "sample string 2",

"ExpDate": "sample string 3",

"IsAvtive": true

},

{

"CardHolderID": "sample string 1",

"CardPan": "sample string 2",

"ExpDate": "sample string 3",

"IsAvtive": true

}

]

}

application/xml

<GetBindingsResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<CardBindingFileds>

<CardBindingFiled>

<CardHolderID>sample string 1</CardHolderID>

<CardPan>sample string 2</CardPan>

<ExpDate>sample string 3</ExpDate>

<IsAvtive>true</IsAvtive>

</CardBindingFiled>

<CardBindingFiled>

<CardHolderID>sample string 1</CardHolderID>

<CardPan>sample string 2</CardPan>

<ExpDate>sample string 3</ExpDate>

<IsAvtive>true</IsAvtive>

</CardBindingFiled>

</CardBindingFileds>

</GetBindingsResponse>

**10. Binding deactivation function:**

https://servicestest.ameriabank.am/VPOS/api/VPOS/DeactivateBinding

**Request parameters** DeactivateBindingRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Password | Merchant password | string | Yes |
| Username | Merchant user name | string | Yes |
| PaymentType | Payment type  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) | Yes |
| CardHolderID | Unique ID for binding transactions | string | Yes |

**Request sample**

application/json

{

"ClientID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"CardHolderID": "sample string 4",

"PaymentType": 0

}

application/xml

<DeactivateBindingRequest>

<ClientID>sample string 1</ClientID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

<CardHolderID>sample string 4</CardHolderID>

<PaymentType>None</PaymentType>

</DeactivateBindingRequest>

**Response** DeactivateBindingResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ResponseMessage | Description of operation response | string |  |
| CardHolderID | Unique ID for binding transactions | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"CardHolderID": "sample string 3"

}

application/xm

<DeactivateBindingResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<CardHolderID>sample string 3</CardHolderID>

</DeactivateBindingResponse>

**11. Binding activation function**

https://servicestest.ameriabank.am/VPOS/api/VPOS/ActivateBinding

**Request parameters** ActivateBindingRequest

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ClientID | Merchant ID | string | Yes |
| Password | Merchant password | string | Yes |
| Username | Merchant user name | string | Yes |
| PaymentType | Payment type  5- MainRest (arca)  7- PayPal  6- Binding | [PaymentsEnum](http://localhost:52470/Help/ResourceModel?modelName=PaymentsEnum) | Yes |
| CardHolderID | Unique ID for binding transactions | string | Yes |

**Request sample**

application/json

{

"ClientID": "sample string 1",

"Username": "sample string 2",

"Password": "sample string 3",

"CardHolderID": "sample string 4",

"PaymentType": 0

}

application/xml

<ActivateBindingRequest>

<ClientID>sample string 1</ClientID>

<Username>sample string 2</Username>

<Password>sample string 3</Password>

<CardHolderID>sample string 4</CardHolderID>

<PaymentType>None</PaymentType>

</ActivateBindingRequest>

**Response** ActivateBindingResponse

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Description** | **Data Type** | **Requirement** |
| ResponseCode | Operation response code (successful=00)  (Table 1.) | string |  |
| ResponseMessage | Description of operation response | string |  |
| CardHolderID | Unique ID for binding transactions | string |  |

**Response sample**

application/json

{

"ResponseCode": "sample string 1",

"ResponseMessage": "sample string 2",

"CardHolderID": "sample string 3"

}

application/xml

<ActivateBindingResponse>

<ResponseCode>sample string 1</ResponseCode>

<ResponseMessage>sample string 2</ResponseMessage>

<CardHolderID>sample string 3</CardHolderID>

</ActivateBindingResponse>

**Table 1. Codes and Description of Operations**

|  |  |  |
| --- | --- | --- |
| **Respcode** | **RespMessage** | **Message Description** |
| 0-1 | sv\_unavailable | Processing center response timeout |
| 0-100 | no\_payments\_yet | No payment attempts |
| 0-2000 | Decline. PAN blacklisted | Transaction declined since the card is in the blacklist |
| 0-2001 | Decline. IP blacklisted | Transaction declined since Client’s IP address is in the blacklist |
| 0-20010 | BLOCKED\_BY\_LIMIT | Transaction declined since payment amount exceeded the limits set by the issuer bank |
| 0-2002 | Decline. Payment over limit | Transaction declined since payment amount exceeded the limits  (daily turnover limits of the merchant set by the acquiring bank or one card turnover limit of the merchant or one transaction limit of the merchant) |
| 0-2004 | SSL without CVC forbidden | Payment through SSL without entering SVС data is forbidden |
| 0-2005 | Decline. 3DSec sign error | We failed to check the issuer’s signature, i.e. PARes was readable but was not signed correctly |
| 0-2006 | Decline. 3DSec decline | Issuer declined authentication |
| 0-2007 | Decline. Payment time limit | Card data registration timeout starting from the moment of payment registration (timeout will be in 20 minutes) |
| 0-2011 | Declined. PaRes status is unknown | Card is included in 3d secure but the issuer bank is not ready (at that moment) to execute 3ds of transaction |
| 0-2012 | Operation not supported | This operation is not supported |
| 0-2013 | Исчерпаны  попытки оплаты | Payment attempts expired |
| 0-2015 | Decline by iReq in VERes | VERes of DS contain iReq, due to which payment was declined |
| 0-2016 | Declined. VeRes status is unknown | Issuer bank is not ready (at that moment) to execute 3ds of transaction (for instance, the bank’s ACS does not function). We cannot define whether the card is included in 3d secure or not. |
| 0-2018 | Declined. DS connection timeout | Directory server Visa or MasterCard cannot be reached or “connection failed” error is received in response to request VeReq.  This error is the result interaction of payment gateway and MPS servers due to their technical failures. |
| 0-2019 | Decline by iReq in PARes | Issuer’s PARes contains iReq, due to which payment was declined. |
| 0-9000 | Started | Transactions start |
| 00 | Approved. | Payment successfully completed |
| 01 | Order already exists | Order with the given number is already registered in the system |
| 0100 | Decline. Card declined | Issuer bank has forbidden online card transactions |
| 01001 | Decline. Data input timeout | At the moment of registering the transaction, i.e. when the card details are not entered yet |
| 0101 | Decline. Expired card | Card’s validity period has expired |
| 0103 | Decline. Call issuer | No connection with the issuer bank, the merchant must call the issuer bank |
| 0104 | Decline. Card declined | Attempt to make a transaction via blocked account |
| 0107 | Decline. Call issuer | It is necessary to call the issuer bank |
| 0109 | Decline. Invalid merchant | Merchant’s/\*terminal ID is invalid (for completion and preauthorization with different IDs) |
| 0110 | Decline. Invalid amount | Transaction amount is invalid |
| 0111 | Decline. No card record on Decline. Wrong PAN | Card number is invalid |
| 0116 | Decline. Decline. Not enough money | Transaction amount exceeds the available account balance |
| 0120 | Decline. Not allowed | Transaction declined since it is not allowed by the issuer  Payment network code: 57  Reason for declining the transaction should be clarified from the issuer. |
| 0121 | Decline. Excds wdrwl limt | Attempt to make a transaction exceeding the daily limit set by the issuer bank |
| 0123 | Decline. Excds wdrwl ltmt | Limit on the number of transactions is exceeded. Client has made maximum number of transactions within the limit and attempts to make one more transaction |
| 0125 | Decline. Card declined | Invalid Card number  Attempt to refund an amount exceeding the hold, attempt to refund zero amount |
| 0151017 | Decline. 3DSec comm error | 3-D Secure connection error |
| 0151018 | Decline. Processing timeout | Processing timeout, failed to send |
| 0151019 | Decline. Processing timeout | Processing timeout, sent but no response received from the bank |
| 02001 | Decline. Fraud | Fraudulent transaction ( according to processing or payment network) |
| 02003 | Decline. SSL restricted | Merchant is not allowed to perform SSL (Not 3d-Secure/SecureCode) transactions |
| 02005 | 3DS rule failed | Payment does not comply with the 3ds verification terms |
| 0208 | Decline. Card is lost | Card is lost |
| 0209 | Decline. Card limitations exceeded | Card limitations are exceeded |
| 0341014 | Decline. General Error | RBS decline error |
| 0341041 | Decline. Refund failed | Refund error |
| 05 | Incorrect Parameters | Error in request parameters |
| 071015 | Decline. Input error | Incorrect card parameters input |
| 08204 | Decline. Duplicate order | Such order has already been registered (check by order number) |
| 09001 | RBS internal error | Internal code of RBS rejection |
| 0902 | Decline. Invalid trans | Cardholder attempts to make a forbidden transaction |
| 0903 | Decline. Re-enter trans. | Attempt to make a transaction in the amount exceeding the limit set by the issuer bank |
| 0904 | Decline. Format error | Error message format according to issuer bank |
| 0907 | Decline. Host not avail. | No connection with the issuer bank.  Stand-in authorization is not allowed for the given card number (this mode means that the issuer cannot connect to the payment network, so the transaction is either in offline mode and is then going to be sent to the back office or will be declined) |
| 0909 | Decline. Call issuer | General system failure fixed by the payment network or the issuer bank |
| 0910 | Decline. Host not avail. | Issuer bank is not available |
| 0913 | Decline. Invalid trans | Invalid transaction format according to the network |
| 0914 | Decline. Orig trans not found | Transaction is not found (while sending completion, reversal or refund request) |
| 0999 | Declined by fraud | Transaction authorization did not start. Declined due to fraud or 3dsec error. |
| 02 |  | Order declined due to errors in payment details |
| 03 | Incorrect Currency | Unknown (forbidden) currency |
| 04 | Required parameter missed | Required parameter of the request is missing |
| 06 | Unregistered OrderId | Unregistered OrderId |
| 07 | System Error | System error |
| 20 | Incorrect Username and Password | Incorrect Username and Password |
| 30 | Incorrect Value of Opque field of the initial request | Incorrect Value of Opque field of the initial request |
| 550 | System Error | System Error |
| 514 | Do not have Reverse operation permission |  |
| 513 | Do not have Refund operation permission |  |
| 560 | Operation failed |  |
| 520 | Overtime error |  |
| 50 | Payment sum error |  |
| 510 | Incorrect parameters |  |
| 500 | Unknown error |  |

**Table 2. Payment State Values**

|  |  |  |
| --- | --- | --- |
| **Payment State** | **Order Status Code** | **Description** |
| payment\_started | 0 | Order is registered but not paid |
| payment\_approved | 1 | Amount of the order was preauthorized |
| payment\_declined | 6 | Authorization declined |
| payment\_deposited | 2 | Amount successfully authorized |
| payment\_refunded | 4 | Amount of the transaction was refunded |
| payment\_autoauthorized | 5 | Authorization via ACS of the issuer bank |
| payment\_void | 3 | Authorization cancelled |