

### Technical Document

IPG Integration Specs

Frequently Asked Questions (FAQs)



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# IPG Integration Specs

Thank you for showing your interest in IPG from Fiserv.

IPG is an application which offers Internet payment services. It gives merchants the ability to process transactions over a secure Internet connection through eCommerce enabled web sites, custom commerce applications and web-browser based solution.

## Integration Steps

Integration can be divided in below broad categories,

1. Build Integration
2. Test Integration
3. Go-live Checklist

## Build Integration

We have various integration types for sending transaction to IPG.

##### Connect/HostedPage

The Connect solution provides a quick and easy way to add payment capabilities to your website.

Connect manages the customer redirections that are required in the checkout process of many payment methods or authentication mechanisms and gives you the option to use secure hosted payment pages which can reduce the burden of compliance with the Data Security Standard of the Payment Card Industry (PCI DSS).

##### SOAP API

The Web Service API is an Application Programming Interface which allows you to connect your application with the Payment Gateway. In this way, your application is able to submit payment transactions without any user interference. Please note that if you store or process cardholder data within your own application, you must ensure that your system components are compliant with the Data Security Standard of the Payment Card Industry (PCI DSS)

This would use the SOAP API protocol for communication.

##### Rest API

The Web Service API is an Application Programming Interface which allows you to connect your application with the Payment Gateway. In this way, your application is able to submit payment transactions without any user interference. Please note that if you store or process cardholder data within your own application, you must ensure that your system components are compliant with the Data Security Standard of the Payment Card Industry (PCI DSS).

This would use the Rest API protocol for communication.

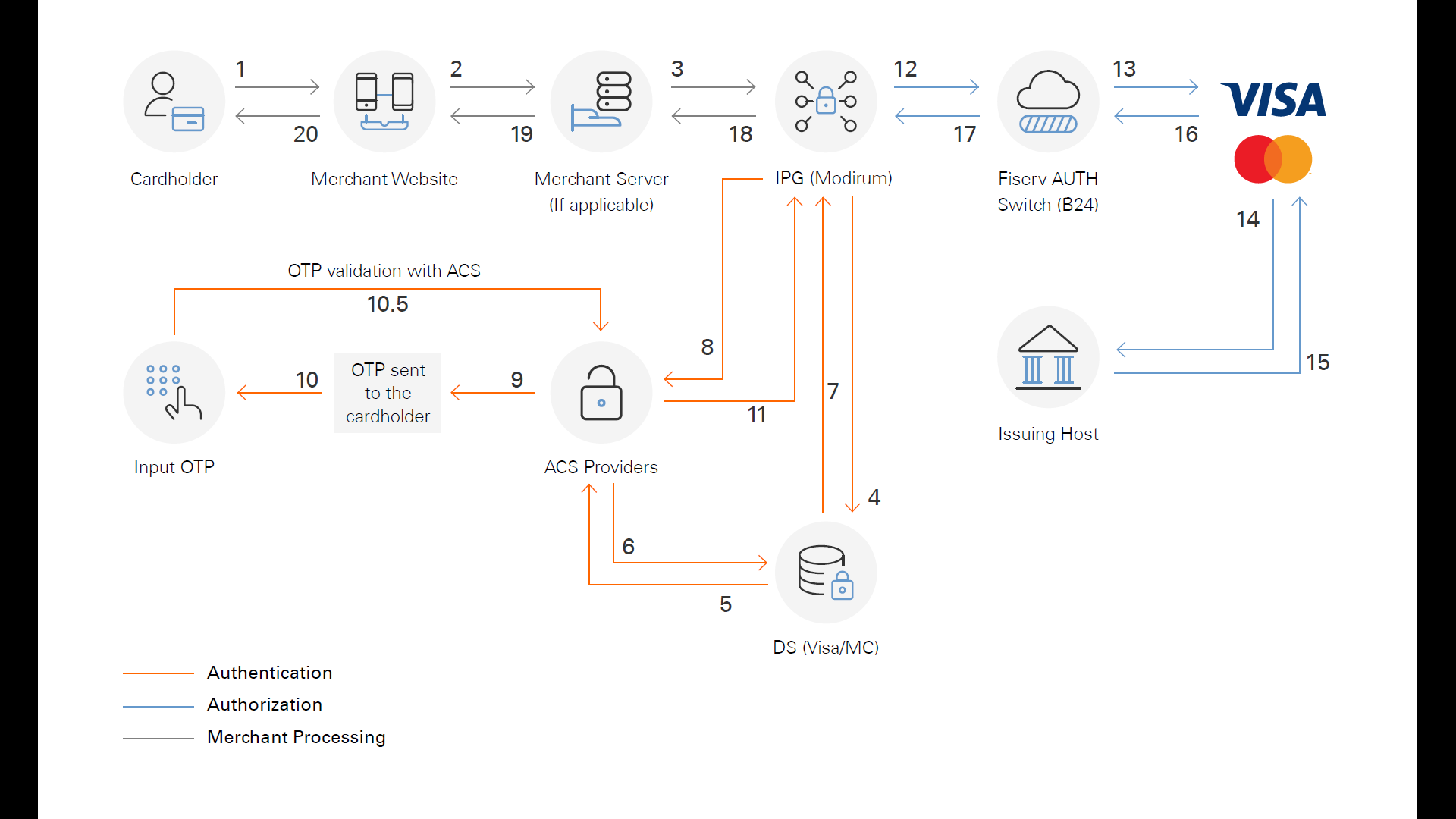
##### Virtual Terminal (VT)

The Virtual Terminal provides access to a central, secure location where you can manage everything related to transaction processing:

* Run secure transactions yourself
* Set up your web site to run transactions for you
* Prevent fraud
* Review transaction reports

Because it runs through the Internet, you can log on from anywhere you can get Internet access, giving you instant access to process orders from wherever you are.

##### Basic Transaction Flow



##### Mandatory Scheme Requirements

To support the payments ecosystem in realizing the full benefits of Visa Secure EMV® 3-D Secure (3DS) authentication, the Visa Secure Program Guide, a Visa Supplemental Requirements document, has been updated with the following change. This change will be effective **12 August 2024**.

The following elements (listed below) have been recategorized from “required conditional” to “required” in the Visa Secure Program Guide.

* Browser IP Address
* Browser Screen Height
* Browser Screen Width
* Cardholder Name
* Cardholder Phone Number (Work/Home/Mobile) (At least one of these fields must be provided
* Common Device Identification Parameters (Device IP Address) - for SDK transactions only

Visa continues to recommend that you provide all 12 of the following priority data fields, as more data supports issuers’ authentication decision-making.

##### Detailed information in Appendix A

Integration Specification Links for Above Integration Type

Below are links to developer portal for integration related support. This may require certain technical expertise to complete the integration.

* For Rest API – Please refer “Payment API” section in following link. [docs.fiserv.dev/public/docs/payments-api-quickstart](https://docs.fiserv.dev/public/docs/payments-api-quickstart)
* For SOAP API – Please refer “SOAP API Integration Guide” which is present at following link [docs.fiserv.dev/public/docs/payments-soap-api](https://docs.fiserv.dev/public/docs/payments-soap-api)
* For Connect Method – Please refer “Hosted Payment Page” section in following link [docs.fiserv.dev/public/docs/payments-hpp-quickstart](https://docs.fiserv.dev/public/docs/payments-hpp-quickstart)
* For Network Tokenization Specific changes: Please refer Network Tokenization section in respective sections/ Guides. [docs.fiserv.dev/public/docs/network-tokenization](https://docs.fiserv.dev/public/docs/network-tokenization)
* For Virtual Terminal – Please refer “Virtual Terminal User Guide” at [docs.fiserv.dev/public/docs/virtual-terminal](https://docs.fiserv.dev/public/docs/virtual-terminal)
* For Rupay API Integration (India Only):
* For SOAP API: Please refer section 23.8 in “SOAP API Integration Guide” which is present at following link [docs.fiserv.dev/public/docs/payments-soap-api](https://docs.fiserv.dev/public/docs/payments-soap-api)
* Rest API: Please refer specs at [docs.fiserv.dev/public/docs/rupay](https://docs.fiserv.dev/public/docs/rupay)

## Test Integration

##### Prerequisite

Your Team must have an understanding of the following concepts:

* Various payment flows needed as per business model
* Fully functioning website and other supporting applications necessary to build the complete online payments infrastructure on your website
* Sufficient technical bandwidth dedicated to managing the end-to-end web checkout processes

##### EndPoint URLs Needed While Integration

|  |  |  |  |
| --- | --- | --- | --- |
|  | UAT URL | PROD URL | Credentials Required |
| Connect | [test.ipg-online.com/connect/](https://test.ipg-online.com/connect/gateway/processing) [gateway/processing](https://test.ipg-online.com/connect/gateway/processing) | [www4.ipg-online.com/connect/](https://www4.ipg-online.com/connect/gateway/processing) [gateway/processing](https://www4.ipg-online.com/connect/gateway/processing) | sharedsecret |
| SOAP API | [test.ipg-online.com/ipgapi/](https://test.ipg-online.com/ipgapi/services) [services](https://test.ipg-online.com/ipgapi/services) | [www4.ipg-online.com/ipgapi/](https://www4.ipg-online.com/ipgapi/services) [services](https://www4.ipg-online.com/ipgapi/services) | Certificates User credentials |
| Rest API | [cert.api.firstdata.com/gateway/v2](https://cert.api.firstdata.com/gateway/v2) | [prod.api.firstdata.com/gateway/v2](https://prod.api.firstdata.com/gateway/v2) | Key and IV/secret |
| VT | [test.ipg-online.com/vt](https://test.ipg-online.com/vt) | <https://www4.ipg-online.com/vt> | StoreName, UserName Password |

##### Test Cards to be Used While Performing Transactions on Test Environment

While integrating and performing UAT in test environment, transactions would need to be triggered to verify the end-to-end functionality.

We have a simulated environment in Test ENV hence below set of cards will need to be used for simulating the transaction response.

Test Cards: [docs.fiserv.dev/public/docs/payments-test-cards](https://docs.fiserv.dev/public/docs/payments-test-cards)

You can use any month or year of a future date for test cards mentioned in above section.   
Any 3 digit value can be used for CVV population.

## GO-Live Checklist

* Create production MID (Coordinate with your sales team)
* Receive credentials from PG Helpdesk (India), Fiserv Gateway (HK & ASEAN), AUS Gateway (ANZ): The credentials will be similar to what is mentioned in “Prerequisite” section on top
* Perform few pilot Live transactions to make sure all configuration and settlement files are received properly
* Launch for all users

## Key Team Contacts

In case of any support required you can reach out to below support teams

|  |  |  |  |
| --- | --- | --- | --- |
| Query Types | India | HK & ASEAN | AUS |
| Boarding related support | Sales FPR | Sales FPR | Sales FPR |
| Amendment/ Update Current MID configuration | Sales FPR | Sales FPR | Sales FPR |
| Transaction related queries/ Errors in transaction initiation (HelpDesk Team) | Email: [pghelpdesk@fiserv.com](http://pghelpdesk@fiserv.com/) Call: 1800 102 1673  1800 266 6548 | Email: [fiservgateway@fiserv.com](http://fiservgateway@fiserv.com/) Call:  HK: + 852 3071 5008 Option 5  SG: +65 6622 1888 Option 5  MY: +603 6207 4888 Option 5 | [ausgatewaysupport@fiserv.com](mailto:ausgatewaysupport@fiserv.com) Call : 1800 243 444 (Option 3) |
| Settlement/ Statement related queries | [premiumservice@fiserv.com](mailto:imspremiumservice@fiserv.com) | [merchantservices@fiserv.com](mailto:merchantservices@fiserv.com) | [transactions1@fiserv.com](mailto:transactions1@fiserv.com) |
| ChargeBack Related Queries | [premiumservice@fiserv.com](http://premiumservice@fiserv.com/) | [chargebacks@fiserv.com](mailto:chargebacks@fiserv.com) | [chargebacks@fiserv.com](mailto:chargebacks@fiserv.com) |

## Transaction Capabilities

Multiple types of transactions can be performed in IPG. Below is the table providing information on majorly used transaction types.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Sale | Pre-Auth | Completion/Post-Auth | Split Auth | Void | Refund |
| Debit Card | Y | N  (Malaysia Supports Debit card Pre-Auth) | N  (Malaysia Supports Debit card Pre-Auth) | Y | Y  (Supported in all regions in APAC except India) | Y |
| Credit | Y | Y | Y | Y | Y | Y |
| Card |  |  |  |  | (Supported in all |  |
|  |  |  |  |  | regions in APAC |  |
|  |  |  |  |  | except India) |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Payment Mode | India | Singapore | Malaysia | Hong Kong | Australia |
| Debit Card | Y | Y | Y | Y | Y |
| Credit Card | Y | Y | Y | Y | Y |
| UPI (Through CommerceConnect) | Y | N | N | N | N |
| QR Based Payment (Through  CommerceConnect) | Y | N | N | N | N |
| Internet Banking | Y | N | N | N | N |
| Apple Pay and Gpay | N | Y | Y | Y | Y |
| Wallet (Through CommerceConnect) | Y | N | N | N | N |
| Wallets (ChinaPNR, Alipay, WeChat) | N | Y | Y | Y | N |
| QFPAY | N | Y | N | Y | N |
| EMI/IPP | Y | Y | Y | Y | N |
| DCC | Y | N | N | N | Y |
| SI (Standing Instructions) | Y | Y | Y | Y | Y |
| Recurring | Y | Y | Y | Y | Y |
| Batch Processing | N | Y | Y | Y | N |
| Card Schemes | India | Singapore | Malaysia | Hong Kong | Australia |
| VISA | Y | Y | Y | Y | Y |
| MasterCard | Y | Y | Y | Y | Y |
| Amex | Y | Y | Y | Y | Y |
| RuPay | Y | N | N | N | N |
| UnionPay | N | Y | Y | Y | N |
| JCB | N | Y | Y | Y | Y |
| Diners/Discover | N | N | N | N | N |

## Plug-in Related Information

|  |  |  |  |
| --- | --- | --- | --- |
| Plug-ins | Current Release (Production) Plug-in  Versions for IPG | Development Completed Plug-in Versions | Current Marketplace Versions |
| Woo Commerce | Wordpress(wordpress-6.3 )/woocommerce 8.5.2 | Wordpress(wordpress-6.3 )/woocommerce 8.5.2 | Wordpress(wordpress-6.3 )/woocommerce 8.5.2 |
| Open Cart v2 | 2.0.3.1 | 2.3.0.2 | 2.3.0.2 |
| Open Cart v3 | 3.0.2.0 | 3.0.3.8 | 4.0.1.1 |
| Magento v1 | 1.9.1.0 | 1.9.4.1 | 1.9.4.1 |
| Magento v2 | Magento 2.4.5 | 2.1.X,2.2.X,2.3.X,  2.4.3,2.4.4,2.4.5 | 2.4.5 |
| Prestashop | Prestashop 8.1.13 | Prestashop 8.1.3 | Prestashop 8.1.13 |
| Joomla | Joomla 5.0.2 | Joomla 5.0.2 | Joomla 5.0.2 |
| Zencart | 1.5.1 | 1.5.6 | 1.5.6 |
| Oscommerce | 2.3.4.1 | 2.3.4.1 | 2.3.4.1 |
| Drupal | 7.1.4 | 7.6.6 | 8.9.13 |

## Best Practices for IPG Integration

### Connect (Browser redirection/Hosted payment page)

1. Make sure “Extended hash” is used and while calculating hash, all instructions mentioned in Section Hosted Payment Page at [docs.fiserv.dev/public/docs/payments-generate-a-hash](https://docs.fiserv.dev/public/docs/payments-generate-a-hash) is followed properly.
2. Make sure “Response hash”, Server-to-Server Notification, Order Inquiry are developed as mentioned in cybersecurity pdf.
3. In case transaction response is not obtained, please use Order Inquiry transactions to get updated status. Order Inquiry calls can be triggered as per business logic multiple times without any limit.
4. In case of transactions with status as “?:waiting 3dsecure” perform an inquiry API call post 45 mins to get the updated status as declined/approved.
5. We recommend “oid” to be passed in the request. If passed, the same value will be used by PG and same will be available in Settlement systems for easier Recon.”oid” being passed should be unique for every successful transaction.

Cyber Security Mandates.PDF

##### FAQ’s:

1. In case of Pre-Auth transactions, Debit cards will have lower Approval rate or higher declines since multiple issuers do not allow Pre-Auth on debit cards
2. Only certain MCC codes will be eligible for Pre-Auth transactions
3. The time period and validity of Pre-Auth is completely dependent on issuer. Hence for Pre-Auth, we recommend the completion to be done as soon as possible preferably within 7 days
4. In Payerauth (split authentication) the merchant is recommended to do authorization immediately after the authentication was completed
5. Post-Auth amount cannot be greater than Pre-Auth. It should be equal to or less than Pre-Auth. The balance Pre-Auth amount will automatically release after Post-Auth

##### For India

1. Rupay cards are not allowed for Pre-Auth because they provide only debit cards. Also not allowed for Local payment methods (LPM) like UPI, Net banking

### API

These are server2server calls to Fiserv. To have this enabled either the merchant should have PCI compliance certificate details

### SOAP API

1. Make sure the certificate, key, credentials, URL used for the transaction belongs to the particular store
2. For Term URL pass the callback URL where the results of the authentication process should be posted by the ACS server
3. In case you would like to prefer which 3DS authentication flow should be used, you can submit the optional element “challengeIndicator” in the transaction request. But the authentication flow is completely issuer dependent, your preferred authentication flow may or may not be used
4. Always have Store ID provided in the request JSON
5. For FDMS

Void transaction should be initiated on the same day

1. For India

Void transaction is not allowed

### Rest API

1. Make sure the key, IV, URL used for the transaction belongs to the particular store and environment
2. Make sure all headers are passed while transaction processing and proper message signature is passed in headers
3. Always have Store ID provided in the request JSON

## Common Technical Challenges and Proposed Solution

Frequent issues encountered by merchants while integrating

|  |  |  |  |
| --- | --- | --- | --- |
| Component | Error Message in  Response | Cause | Resolution |
| Connect | Mandatory parameter not passed (Screenshot 1) | Few mandatory parameters are not passed in request | Please make sure all parameters including responseSuccessURL and responseFailURL have been added to request |
| Connect | Hash Calculation is not proper (Screenshot 2) | Hash calculation is improper | Need all parameters passed in request to be included in hash calculation. Refer calculation guide for extended hash calculation |

##### Screenshot 1



Amount $ 1.00 HKD

Your transaction may not be completed successfully

Unknown application error occurred. Please contact Team.

Screenshot 2



Amount $ 1.00 HKD

Your transaction may not be completed successfully

The cause of this error could be one of the following:

* Your store name is not configured in the system
* The syntax of one or more of your form fields is incorrect
* You have not submitted all the required minimum form fields
* The hash value is incorrect because it was generated incorrectly or your shared secret is wrong
* Your session has expired. Please navigate of the store and checkout again
* Technical problems within the payment gateway. Please try again to checkout in a few minutes
* You are not permitted to perform this transaction at this time

Below are the basic necessary details which are required for quick investigation of any transaction related inquiry

* Store ID/MID
* Environment (Production/ Test)
* Order ID/ Transaction ID (if available)
* Date of Transaction
* Screenshot of Issue or description

|  |  |  |  |
| --- | --- | --- | --- |
| Component | Error Message in  Response | Cause | Resolution |
| API | Missing Store ID | Store ID is missing in the XML request | Add Store ID parameter in request |
| Rest API | Missing Store ID | Store ID is missing in the JSON | Add Store ID parameter in request JSON |
| API | Invalid Store ID | The certificate and Store ID is not matching | Please verify once and reach out to Gateway Support for this |
| Rest API | Invalid Store ID | The Key, IV credentials and Store ID is not matching | Please verify once and reach out to Gateway Support for this |
| Rest API | Message Signature validation error | Message Signature generated by PG is not matching with the one passed in header while triggering transaction | Please verify the credentials and signature generation logic.  In case of HTTP GET requests (Inquiry OR display Hosted Data) do not pass the request body as blank/ null in signature |

## General FAQ’s

Q: I am an SMB merchant. Which Web Checkout Integration I need to choose for the website?

Answer: Fiserv Hosted Page HPP, Pre-Built Pages, or Redirect-based integration is recommended for your website as you need to design or develop pages to accept payment. For more information, refer to Fiserv Hosted Checkout Integration at [docs.fiserv.dev/public/docs/payments-hpp-quickstart](https://docs.fiserv.dev/public/docs/payments-hpp-quickstart)

Q: I am a SMB merchant who does not have any resources for building a website. Do you have any mechanism to allow me to accept payments from end users?

Answer: We have Elink facility that can be created using a portal and sent to end users through SMS/Email. Once the payment is done you would be able to get the same details on portal.

Q: Which Web Checkout will be suitable for me as a merchant?

Answer: The choice of Web Checkout option depends on your resources and requirements and choose as follows:

* If you want a quick and easy checkout integration without any development effort, the Fiserv Hosted Page integration is suitable
* If you have the resources to develop and maintain your own checkout page and want more control over the checkout process, you can use the API integration or still go with Fiserv HostedPage and pass the card details in request

Q: How do I enable Server-to-Server integration for my account?

Answer: You need to contact Helpdesk Team to enable Server-to-Server integration. You will find their details above in section “Key Team Contacts”

Q: We are getting the following exception with Web Checkout Integration:

Exception: javax .net .ssl .SSLHandshakeException: com .ibm .jsse2 .util.h: PKIX path building failed: com .ibm .security .cert .IBMCertPathBuilderException: unable to find valid certification path to requested target

Answer: This issue is due to security certificate expiry. If you are using a custom keystore, Fiserv recommends you add domain’s root certificate to the custom keystore. If you are using the default keystore, enable debug logs and share SSL handshake logs with Fiserv support.

Q: I need a list of decline codes and messages returned in response of payment transaction request? Answer: For possible decline codes (in the error parameter) for a transaction, refer to Error Codes attached.

Decline code sheet

Q: What are the prerequisites for using the Fiserv Hosted Page or Redirection-Based Flow integration? Answer: There are no prerequisites for using the Fiserv Hosted Page integration

Q: Is there any API to get information on ChargeBacks/Disputes?

Answer: Currently there is no such API to obtain the required information on ChargeBacks/ Disputes.

Q: Is there any API to get verify Settlement for a particular transaction or get more details on this? Answer: Currently there is no such API to obtain the required information on Settlement status.

Q: I am using Fiserv HostedPayment Page solution and I am getting below error page. How do I resolve this?



Amount $ 1.00 HKD

Your transaction may not be completed successfully

Unknown application error occurred. Please contact Support Team.

Answer: Certain mandatory parameters are not passed in request.

Please make sure all parameters including responseSuccessURL and responseFailURL have been added to request.

Q: I am using Fiserv HostedPayment Page solution and I am getting below error page. How do I resolve this?



Amount $ 1.00 HKD

Your transaction may not be completed successfully

The cause of this error could be one of the following:

* Your store name is not configured in the system
* The syntax of one or more of your form fields is incorrect
* You have not submitted all the required minimum form fields
* The hash value is incorrect because it was generated incorrectly or your shared secret is wrong
* Your session has expired. Please navigate of the store and checkout again
* Technical problems within the payment gateway. Please try again to checkout in a few minutes
* You are not permitted to perform this transaction at this time

Answer:

There are multiple reasons why the above failure is received.

1. Kindly verify the transaction is being triggered at proper environment (Prod or UAT).
2. Kindly verify the sharedsecret being used to calculate hash.
3. Kindly verify if all parameters are used in hash calculation and values are same as passed in request.

Please refer below link for hash calculation [docs.fiserv.dev/public/docs/payments-generate-a-hash](https://docs.fiserv.dev/public/docs/payments-generate-a-hash)

Q: Does PG require whitelisting of Merchant IP addressed for transactions to work?

Answer: PG does not need whitelisting any IP addresses and is available over internet. Transactions would work till proper details and requests are passed.

Q: I am receiving HTTP 401 – Unauthenticated error code while triggering API calls? Answer:

HTTP 401 means the credentials used are invalid for the store provided.

Request you to check the credentials provided and validate those being passed in API call. Below will be the credentials required for this

SOAP API -> certificate and user credentials REST API -> Key and secret/IV4

Q: Does IPG Support Elink / PaymentURL functionality

Answer: IPG Supports Elink/Payment URL functionality that can be generated through API calls/Portal Login.

Q: Does IPG Support Webhook’s ?

Answer: IPG sends transaction status along with other response details on WebHook URL. To use this notification method, you can specify an URL in the Customization section of the Virtual Terminal or submit the URL in the following additional transaction parameter ‘transactionNotificationURL’.

Notifications will be attempted a maximum of two times.

Along with notification we also recommend to integration with Inquiry/verification API call which will give you access to get transaction status in Adhoc manner.

### Appendix A

### SOAP API

In your initial “Sale”, “PreAuth” or “PayerAuth” request we highly recommend including all highlighted parameters for all card brands, not just for Visa.

Please note, that including “Billing” information is still highly recommended and should be submitted in the message as soon as local legislative allows you to collect such information from your customers.

The following XML document represents an example of a Sale transaction request with required parameters:

<?xml version="1.0" encoding="UTF-8"?>

<SOAP-ENV:Envelope

xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/">

<SOAP-ENV:Header/>

<SOAP-ENV:Body>

<ns4:IPGApiOrderRequest

xmlns:ns4="http://ipg-online.com/ipgapi/schemas/ipgapi"

xmlns:ns2="http://ipg-online.com/ipgapi/schemas/v1"

xmlns:ns3="http://ipg-online.com/ipgapi/schemas/a1">

<ns2:Transaction>

<ns2:CreditCardTxType>

<ns2:StoreId>123456789</ns2:StoreId>

<ns2:Type>sale</ns2:Type>

</ns2:CreditCardTxType>

<ns2:CreditCardData>

<ns2:CardNumber>426588\*\*\*\*\*\*0049</ns2:CardNumber>

<ns2:ExpMonth>12</ns2:ExpMonth>

<ns2:ExpYear>28</ns2:ExpYear>

<ns2:CardCodeValue>XXX</ns2:CardCodeValue>

</ns2:CreditCardData>

<ns2:CreditCard3DSecure>

<ns2:AuthenticateTransaction>true</ns2:AuthenticateTransaction>

<ns2:TermUrl>https://test.webshop.com/simulator/secure3d/return</ns2:TermUrl>

<ns2:ThreeDSMethodNotificationURL>https://test.ipg-online.com/ipgconfirmation/services/secure3ds</ns2:ThreeDSMethodNotificationURL>

<ns2:ThreeDSRequestorChallengeIndicator>01</ns2:ThreeDSRequestorChallengeIndicator>

<ns2:ThreeDSRequestorChallengeWindowSize>01</ns2:ThreeDSRequestorChallengeWindowSize>

<ns2:CardHolderBrowserParameters>

<ns2:BrowserAcceptHeader>Accept: text/html, application/xhtml+xml, application/xml;q=0.9, image/webp, \*/\*;q=0.8</ns2:BrowserAcceptHeader>

<ns2:BrowserIP>85.117.56.12</ns2:BrowserIP>

<ns2:BrowserLanguage>en-GB</ns2:BrowserLanguage>

<ns2:BrowserColorDepth>32</ns2:BrowserColorDepth>

<ns2:BrowserScreenHeight>1080</ns2:BrowserScreenHeight>

<ns2:BrowserScreenWidth>1920</ns2:BrowserScreenWidth>

<ns2:BrowserTimeZone>-300</ns2:BrowserTimeZone>

<ns2:BrowserUserAgent>Lynx/2.8.4rel.1 libwww-FM/2.14 SSL-MM/1.4.1 OpenSSL/0.9.6c</ns2:BrowserUserAgent>

</ns2:CardHolderBrowserParameters>

</ns2:CreditCard3DSecure>

<ns2:Payment>

<ns2:ChargeTotal>15.00</ns2:ChargeTotal>

<ns2:Currency>EUR</ns2:Currency>

</ns2:Payment>

<ns2:Billing>

<ns2:Name>Max Mustermann</ns2:Name>

<ns2:Address1>Street 123</ns2:Address1>

<ns2:Address2>App2</ns2:Address2>

<ns2:City>Frankfurt</ns2:City>

<ns2:State>Hessen</ns2:State>

<ns2:Zip>98765</ns2:Zip>

<ns2:Country>Germany</ns2:Country>

<ns2:Phone>+4979331234</ns2:Phone>

<ns2:Email>test@test.com</ns2:Email>

</ns2:Billing>

</ns2:Transaction>

</ns4:IPGApiOrderRequest>

</SOAP-ENV:Body>

</SOAP-ENV:Envelope>

After this step the authentication processing continues as described in SOAP API Integration Guide: [docs.fiserv.dev/public/docs/payments-soap-api](https://docs.fiserv.dev/public/docs/payments-soap-api)

### REST API

In case you are using REST API integration for 3-D Secure processing, we recommend including “billing” and “cardHolderBrowserParams” objects in your initial “Sale” or “PreAuth” request as highlighted on the example below.

{

  "requestType": "PaymentCardSaleTransaction",

  "transactionAmount": {

    "total": "12.00",

    "currency": "EUR"

  },

  "paymentMethod": {

    "paymentCard": {

        "number": "4147463011110083",

        "securityCode": "123",

        "expiryDate": {

            "month": "12",

            "year": "25"

        }

    }

  },

  "order": {

    "billing": {

        "name": "John Doe",

        "contact": {

            "phone": "004904979331234",

            "email": "john.doe@email.com"

        },

        "address": {

            "address1": "1234 Test Street",

            "address2": "Suite 123",

            "city": "Frankfurt",

            "region": "Hessen",

            "postalCode": "13245",

            "country": "GER"

        }

    }

  },

  "authenticationRequest": {

    "authenticationType": "Secure3DAuthenticationRequest",

    "termURL": "https://test.ipg-online.com/webshop/simulator/secure3d/return",

    "methodNotificationURL": "https://test.ipg-online.com/ipgconfirmation/services/secure3ds",

    "challengeIndicator": "01",

    "challengeWindowSize": "01",

    "cardHolderBrowserParams":{

         "browserAcceptHeaders":"Accept: text/html, application/xhtml+xml, application/xml;q=0.9, image/webp, \*/\*;q=0.8",

         "browserIP":"85.117.56.12",

         "browserLanguage": "en-GB",

         "browserColorDepth":"32",

         "browserScreenHeight":"1080",

         "browserScreenWidth":"1920",

         "browserTimeZone":"-300",

         "browserUserAgent":"Lynx/2.8.4rel.1 libwww-FM/2.14 SSL-MM/1.4.1 OpenSSL/0.9.6c"

      }

  }

}

After this step the authentication processing continues as described on Fiserv Dev Portal: [docs.fiserv.dev/public/docs/payments-3ds](https://docs.fiserv.dev/public/docs/payments-3ds)

### Connect/Hosted Payment Page

In case you are using our Connect / Hosted Payment Page integration, it is expected you provide also following information in the transaction request, if available. Highlighted elements are mandatory, the rest of billing address data are optional, but highly recommended.

|  |  |  |
| --- | --- | --- |
| Field Name | Field Type | Description |
| bname | Alphanumeric characters, spaces, and  dashes limited to 96 | Customers Name |
| baddr1 | Limit of 96 characters, including spaces | Customers Billing Address 1 |
| baddr2 | Limit of 96 characters, including spaces | Customers Billing Address 2 |
| bcity | Limit of 96 characters, including spaces | Billing City |
| bstate | Limit of 96 characters, including spaces | State, Province or Territory |
| bcountry | 2 or 3 Letter ISO Country Code | Country of Billing Address |
| bzip | Limit of 96 characters, including spaces | Zip or Postal Code |
| phone | Limit of 32 Characters | Customer’s Phone Number |
| email | Limit of 254 Characters | Customer’s Email Address |

Additional required parameters are captured and populated automatically by the Gateway:

* Browser IP Address
* Browser Screen Height
* Browser Screen Width

Connect With Us

For more information about IPG Integration:

 HK: +852 3071 5008 (Option 5)

SG: +65 6622 1888 (Option 5)

MY: +603 6207 4888 (Option 5)

India: 1800 102 1673

1800 266 6548

AUS: 800 243 444 (Option 3)

 India

Email: [pghelpdesk@fiserv.com](mailto:pghelpdesk@fiserv.com)

HK, SG, MY

Email: [fiservgateway@fiserv.com](mailto:fiservgateway@fiserv.com)

AUS

Email: [ausgatewaysupport@fiserv.com](mailto:ausgatewaysupport@fiserv.com) fiserv.com

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