Network Tokenization

REST API Integration Guide

http://www.fiserv.com

Introduction

Network tokens are surrogate values that replace Primary Account Number (PAN) stored electronically throughout the payments system. Network Tokens can be used to conduct payment transactions securely and can provide improved protection against fraud, because network tokens can require cryptogram validation or be limited to use in a specific domain or circumstance, such as token requestor, device or channel.

The purpose of this guide is to describe the process how to use the network tokens in the Gateway.

In case you are using an external Token Service provider and plan to send authorization request to the Gateway, you need to submit the token and cryptogram obtained from your Token Service provider in the below fields

Field	Description
paymentCard -> number	Used to submit the network token number
expiryDate -> month	Used to submit Network token expiry month
expiryDate -> year	Used to submit Network token expiry year
tokenCryptogram	Used to Submit Token Cryptogram

In a case of 3DS Flow, it is important to send the "tokenCryptogram" in all the requests.

The following JSON document represents an example of a 3DS sale transaction submitted to our Gateway with network token and cryptogram obtained from external Token service Provider.

Request Payload Example

```
{
    "requestType": "PaymentCardSaleTransaction",
    "storeId": "330995118",
    "transactionAmount": {
        "total": "178.00",
        "currency": "INR"
    },
    "transactionOrigin": "ECOM",
    "paymentMethod": {
        "paymentCard": {
            "number": "5204736200113910",
            "securityCode": "006",
            "cardFunction": "DEBIT",
            "expiryDate": {
                "month": "12",
                "year": "24"
            }
        }
    },
    "authenticationRequest": {
        "authenticationType": "Secure3DAuthenticationRequest",
        "termURL": "https://test.ipg-online.com/webshop/simulator/secure3d/return",
        "methodNotificationURL": "https://test.test/notify",
        "messageCategory": "01"
    },
    "order": {
        "tokenCryptogram": "AGX1lvbYlypcAAFHV22IGgADFA=="
    }
}
```

200 Response Example

```
{
    "clientRequestId": "2838649",
    "apiTraceId": "YbsF-DfjEh@p8a4GDb3JSQAAA2Y",
    "ipgTransactionId": "84385055093",
    "orderId": "R-f98d11be-9bea-419b-9645-1c4404971c10",
    "transactionType": "SALE",
    "paymentToken": {
        "reusable": true,
        "declineDuplicates": false,
        "brand": "MASTERCARD",
        "type": "PAYMENT_CARD"
    },
    "transactionOrigin": "ECOM",
    "paymentMethodDetails": {
        "paymentCard": {
            "expiryDate": {
                "month": "12",
                "year": "2024"
            },
            "cardFunction": "DEBIT",
            "bin": "520473",
            "last4": "3910",
            "brand": "MASTERCARD"
        },
        "paymentMethodType": "PAYMENT_CARD"
    },
    "transactionTime": 1639646716,
    "transactionStatus": "WAITING",
    "approvalCode": "?:waiting 3dsecure",
    "authenticationResponse": {
        "type": "3D_SECURE",
        "version": "1.0",
        "params": {
            "payerAuthenticationRequest": "xxxxxxxxxxxxxx",
            "termURL": "https://test.ipg-online.com/webshop/simulator/secure3d/return",
            "merchantData": "yyyyyyyyyyyy",
            "acsURL": "https://test3.3ds.firstdata.com/fs3ds-dsacs/acs/pareq"
        }
    }
}
```

In the next step you need to perform PATCH operation on the original transaction

Request Payload Example

```
 {
    "authenticationType": "Secure3D10AuthenticationUpdateRequest",
    "storeId": "330995118",
    "payerAuthenticationResponse": "aaaaaaaaaaaa",
    "merchantData": "bbbbbbbbbb",
    "tokenCryptogram": "AGX1lvbYlypcAAFHV22IGgADFA=="
}
```

200 Response Example

```
{
    "clientRequestId": "2838649",
    "apiTraceId": "YbsG@MItojOb3pFHVNWOygAAA7w",
    "ipgTransactionId": "84385055093",
    "orderId": "R-f98d11be-9bea-419b-9645-1c4404971c10",
    "transactionType": "SALE",
    "paymentToken": {
        "reusable": true,
        "declineDuplicates": false,
        "brand": "MASTERCARD",
        "type": "PAYMENT_CARD"
    },
    "transactionOrigin": "ECOM",
    "paymentMethodDetails": {
        "paymentCard": {
            "expiryDate": {
                "month": "12",
                "year": "2024"
            },
            "cardFunction": "DEBIT",
            "bin": "520473",
            "last4": "3910",
            "brand": "MASTERCARD"
        },
        "paymentMethodType": "PAYMENT_CARD"
    },
    "terminalId": "00001115",
    "merchantId": "470000032001125",
    "transactionTime": 1639646716,
    "approvedAmount": {
        "total": 178,
        "currency": "INR",
        "components": {
            "subtotal": 178
        }
    },
    "transactionStatus": "APPROVED",
    "approvalCode": "Y:006973:4385055093:PPX :121609639289",
    "secure3dResponse": {
        "responseCode3dSecure": "1"
    },
    "processor": {
        "referenceNumber": "121609639289",
        "authorizationCode": "006973",
        "responseCode": "00",
        "responseMessage": "Function performed error-free",
        "avsResponse": {
            "streetMatch": "NO_INPUT_DATA",
            "postalCodeMatch": "NO_INPUT_DATA"
        }
    }
}
```