



# Payment Tokenization API

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## Introduction

PSiGate specializes in the integration and deployment of e-commerce payment service solutions. PSiGate's payment solutions enable automated and secure authorization and fulfillment of credit card transactions. PSiGate communicates directly with major Canadian and U.S. credit card financial institutions and supports businesses that wish to deploy an online storefront.

This document provides merchants and their affiliates with the ability to eliminate payment data from their network by allowing their customers to acquire tokens that can be used to replace the sensitive payment information that would be included within a real-time transaction request.

Merchants that implement this API will further secure their customers' payment data and will enjoy a reduced PCI DSS scope.

## Generate a Public Key

Before you use this API to tokenize your customers' payment data and process their payment requests within your production environment, first generate a public key through the online Merchant Tools user interface available at <https://secure.psigate.com/MerchantTools/Login/login>.

To generate the RSA 2048 encrypted Public Key used to encrypt your customers' tokenization requests within your Production environment, follow the steps below:

1. Log into <https://secure.psigate.com/MerchantTools/Login/login>.
2. Click on your UserID displayed as "Hi [userid]" within the top-right of the Merchant Tools banner.
3. Select "Manage Settings" from the menu.
4. Click the "User Management" link within the left menu.
5. Select your UserID within the user drop-down menu.
6. Place a checkmark within the Public Key checkbox under the Allowed View section of the store that you wish to generate the public key for.

Store: teststore

Store Permissions: teststore

**Allowed Actions**

- ☒ Sale
- ☐ Reserve
- ☐ Confirm
- ☒ Force Confirm
- ☒ Refund
- ☒ Void
- ☐ Pure Credit

**Allowed View**

- ☒ All Transactions, Declined
- ☒ Reserved, Confirmed
- ☒ Settlements
- ☐ General Settings
- ☐ Credit Fraud Settings
- ☐ Interac Online Fraud Settings
- ☐ Email Notifications
- ☒ Group User
- ☒ Public Key

Save Select All Select None

7. Click the "Save" button.
8. Log out of the Merchant Tools.
9. Log back into the Merchant Tools.
10. Repeat Steps 2 and 3.
11. Click on the link for your store within the Store Settings sub-section of the left menu.
12. Click on the Public Key link.
13. Click the "Generate" button.

Copy and Paste the generated public key within the value of the **psigate.setPublicKey** field passed within the javascript that gets the token.

The value of the public key for the staging environment is:

"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAnjMKgarLA+hOwQGyTI89xrur7lyUnwiLo4qISGtSWMjNJ  
UzmY83U0cYXfkm7oS6galY1vQphQpJlvJnPDU8X9iH3xxq8XUJcqj17XnplWk5ZA93150E+CFJr1oHEtsKyNfFA43VZw  
FRlKPF+wZkrCN4oubJ9etYaQXZNTey2aRrOP5Jtkw7aKHRaw/PiYuoNAk9AhQSDzUsTqHpEcjFht1fwh6I9jaqQa6sQJ  
bLz1RceluEmntY8bCcb4qJzo8mTb+FofEle/fi03o5cGCLHFGeOCmm2ZQyJu0EdwGihjFfHtDy0AAQV8Vjlv1zwOoLx  
W0YEdimvM1IgEuAI3PvnWIDAQAB"

## RESTful Services

PSiGate has created two javascript libraries to support merchants using the Payment Tokenization API. The libraries are included within the zip file which also contained this document. Merchants must download and embed both libraries within their website to use the Payment Tokenization RESTful services noted below.

To reference our java libraries, input the following two lines of javascript within the code of your payment page:

```
<script src="js/jsencrypt.js"></script>
<script src="js/psigate.js"></script>
```

## Building a Credit Card Collection Form

To code a credit card collection form within your payment page, you will add script similar to the following sample to your payment page:

```
$("#form#ccform").submit(function(event) {
    var $form = $("#form#ccform");

    // Disable the submit button
    $form.find('.submit').prop('disabled', true);

    // get a token
    var psigate = new Psigate();
    psigate.setEnvironment(Environment.STG);
    psigate.setPublicKey("PUT MERCHANT PUBLIC KEY HERE");
    psigate.card.genToken($form[0], psiResponseHandler);

    return false;
});
```

//The card capture form can look like this, but you can style it however you would like. Remember: Do not include the name tag for each field.

```
<input type="text" id="CardNumber" required="" aria-invalid="false">
<input type="text" id="CardExpMonth">
<input type="text" id="CardExpYear">
<input type="text" id="CVV2_CVC2_CID" maxlength="4" aria-invalid="false">
```

## Handling Payment Tokenization API responses

To handle the PSiGate Payment Tokenization API's response, include response handler script similar to the one below:

```
function psiResponseHandler(response) {

    var $form = $("form#ccform");

    if (response.responseCode !== "OK") { // failed
        $form.find('.errors').text(response.responseCode);
        $form.find('.submit').prop('disabled', false); // Re-enable submission
        alert('Error');
    } else {
        // Get the token ID:
        var token = response.responseToken;
        // Insert the token into the form
        $form.append($('
        $form.get(0).submit();
    }
}
```

## Sending payment requests using the Token API Service

To make a credit card payment using the secure token obtained previously, send a JSON request similar to the sample below. Please note that not all fields supported within the Real-time HTML and XML APIs are currently supported by the Real-time JSON API that supports the Payment Tokenization API.

Endpoint URL: <https://staging.psigate.com:27989/Messenger/payment/trans>

JSON format:

```
{
  "StoreID": "teststore",
  "PassPhrase": "password",
  "SecureToken": "secure token generated",
  "PaymentType": "CC",
  "OrderID": "Order-845183245",
  "Comments": "This is a test order",
  "CardAction": 0,
  "OrderClientInfo":
    {
      "RequestIP": "104.158.242.246",
    }
}
```

```
"OrderAmountInfo":
  {"TaxTotal":"5.00",
   "SubTotal":"10.00"}}
```

Field	Description	Value
StoreID	Merchant store ID	teststore
PassPhrase	Merchant store passphrase	"store credential"
SecureToken	The generated one time secure token	"secure token generated"
PaymentType	CC : Credit Card; DB : Debit Card	CC
OrderID	The original order ID or previous order ID for void and refund	Order-845183245
Comments	Miscellaneous comments merchants want to include.	
CardAction	0 : Sale; 1: PreAuth; 2: Capture; 3: Refund; 8: Pure Credit; 9: Void	0
OrderClientInfo	Order client information wrapper	
RequestIP	Customer request IP;	104.158.242.246
OrderAmountInfo	Order pay amount information wrapper	
TaxTotal	Tax amount	5.00
SubTotal	Subtotal amount	10.00