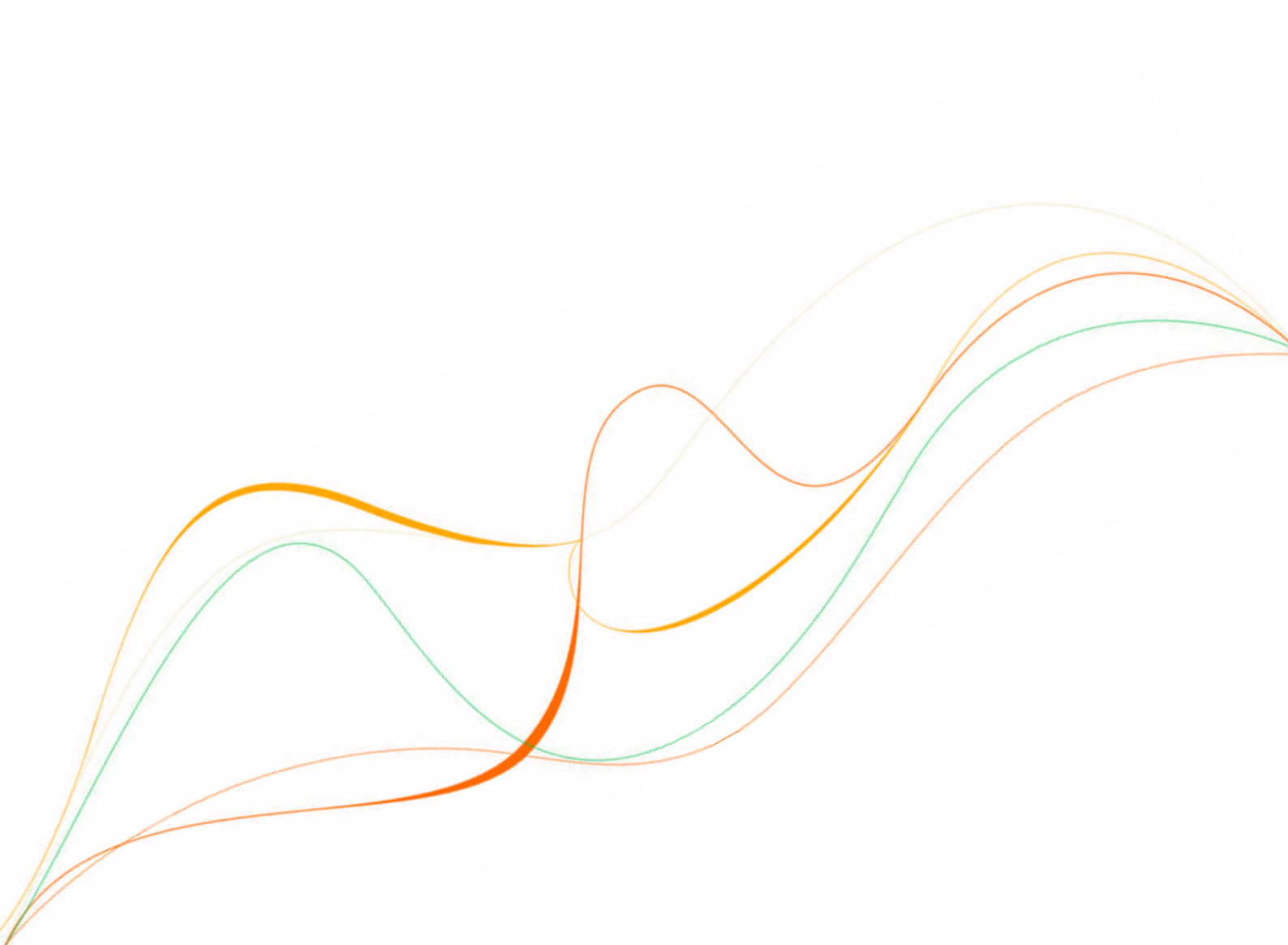




Server Protocol and Integration Guideline



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Welcome to the Sage Pay Server integration method

The Sage Pay Payment system provides a secure, simple means of authorising credit and debit card transactions from your website.

The Sage Pay system provides a straightforward payment interface for the customer, and takes complete responsibility for the online transaction, including the collection and encrypted storage of credit and debit card details, eliminating the security implications of holding such sensitive information on your own servers.

The Sage Pay Server integration method is our flagship, and original system. Server integration talks directly to your web server over a direct, encrypted channel, exchanging digitally signed messages to register the transaction and notify you directly of the authorisation results. No sensitive information is sent via the customer's browser, and because the customer is redirected to Sage Pay, no card details need to be taken or stored on your site (removing the need for you to maintain highly secure encrypted databases, obtain digital certificates or undergo extensive auditing against the Visa and MasterCard PCI-DSS security standard).

This document explains how your Web servers communicate with Sage Pay using the Server method, goes on to explain how to integrate with our testing and live environments. It also contains the complete Sage Pay Server Payment Protocol in the Appendix.

Overview of how Server integrated payments work

The final "Pay Now" button on your website is your link to the Sage Pay System. Once the customer has selected their purchases, entered delivery details, billing address and so forth, all on your own site, and pressed the final pay or proceed button, a secure web post is sent from your servers to Sage Pay, registering the transaction. In response we return a registration Status, further transaction identifiers (which you store in your database) and a URL to which your site should redirect the customer.

The redirected customer arrives on the Sage Pay Server hosted payment page where they enter their credit/debit card details, security codes and address (if you have not already captured it). The Sage Pay main payment page carries your logo, and a description (sent by your site) of the goods the customer is paying for, so they can remain confident they are buying from you. You can even customise those payment pages to carry the look and feel of your site at no additional cost.

Once the customer has selected their payment method and entered the details, they are shown a full summary of their order (including basket contents if you have passed them to us) and asked to confirm that they wish to proceed. Server then requests 3D-authentication from the card issuing bank (where appropriate), then requests authorisation from your acquiring bank. Once the bank has authorised the payment (and assuming the address and card value checks have passed any rules you may have set up), we send an HTTP or HTTPS POST directly to your web servers, informing you of the outcome. Anti-tampering mechanisms are attached to the POST, so that you can confirm the server messages have not been modified in transit.

Having received this POST, your site confirms the transaction status against your own records and replies to us with a final redirection URL. The Sage Pay Server then redirects your customer back to your website for confirmation of their order and any other completion pages you wish to display.

Sage Pay provides Integration Kits, which are simple worked examples in various different scripting languages that perform all the tasks described above. You simply customise these to work with your particular environment. So whether you are running .NET, ASP, PHP, or Java, and whether your servers are Linux Apache or Win32 IIS, we've already done half of the work for you.

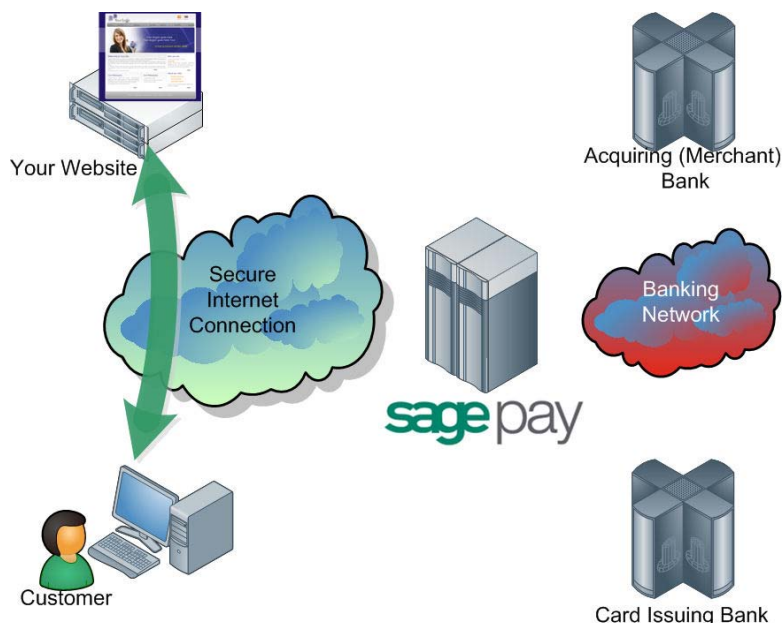
The following sections explain the integration process in more detail. The complete Server Payment integration protocol is attached in the appendix, providing a detailed breakdown of the contents of the HTTPS messages sent between your servers and ours during a transaction.

A companion document, "Server and Direct Shared Protocols", gives details of how to perform other transaction related POSTs, such as Refunds, Repeat payments, additional Authorisations and the Release/Abort mechanisms for Deferred transactions.

The Server payment integration process in detail

This section details the messages exchanged between your Web servers and the Sage Pay's Server system.

Step 1: The customer orders from your site.

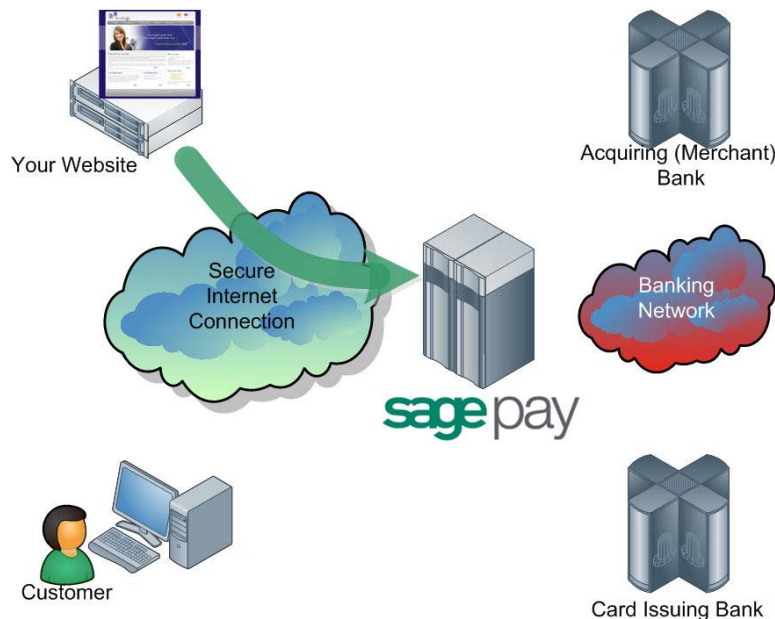


A payment begins with the customer ordering goods or services from your site. This process can be as simple as selecting an item from a drop down list, or can involve a large shopping basket containing multiple items with discounts and delivery charges. Your interaction with your customer is entirely up to you and the Sage Pay Server system only requires you to collect a few compulsory pieces of information, which are detailed in the latter part of this guide.

It is generally a good idea to identify the customer by name, e-mail address, delivery and billing address and telephone number. It is also helpful to have your server record the IP Address from which the user is accessing your system. You should store these details in your database alongside details of the customer's basket contents or other ordered goods.

YOU DO NOT NEED TO COLLECT CREDIT OR DEBIT CARD DETAILS. All your site needs to do is calculate the total cost of the order in whatever currency your site operates and present the user with a confirmation page, summarising their order. On this page there will be a Proceed or Continue button which, when clicked, will initiate the payment process outlined in the following sections.

Step 2: Your server registers the payment with Sage Pay.



Once the user has clicked Continue, a script on your web server will construct a payment registration message (see Appendix A1) and POST it via HTTPS to the Sage Pay Server transaction registration service.

This POST contains your **Vendor Name** (chosen by you on the Sage Pay online application form, or assigned to you by Sage Pay when your account is created) and your own unique reference to this payment (in a field called **VendorTxCode**, which you must ensure is a completely unique value for each transaction).

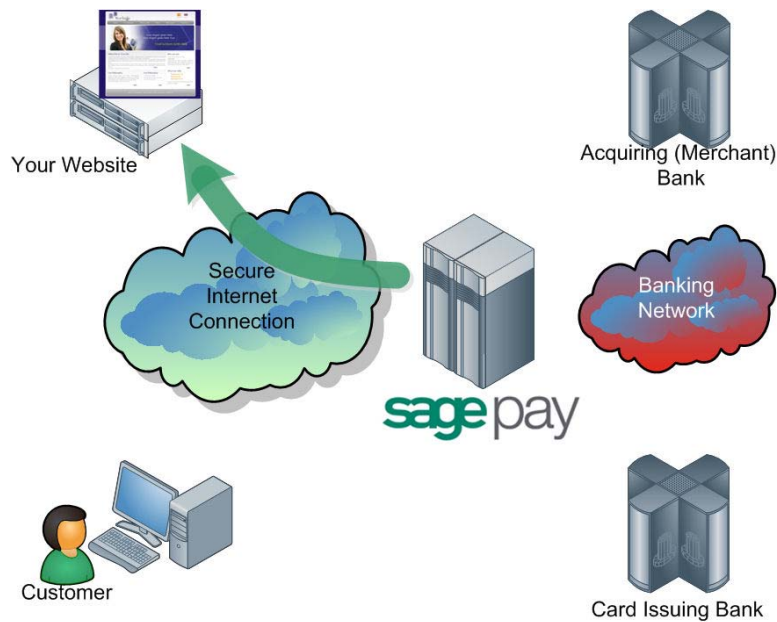
The message also contains the total value and currency of the payment, and address details for the customer. You must specify a brief description of the goods or services purchased, to appear on the payment screen, and provide a URL for the Sage Pay servers to call back to, once the payment process is complete (this is called the **NotificationURL**).

Because this message is POSTed directly from your servers to ours across a 128-bit encrypted session, no sensitive information is passed via the customer's browser, and anyone who attempted to intercept the message would not be able to read it. Using the Server integration method, you can be assured that the information you send to us cannot be tampered with, or understood by anyone other than us.

Sage Pay respond to your transaction registration POST (see [step 3](#) below) synchronously, in the Response object of the same POST.

The integration kits we provide contain scripts in a variety of languages that illustrate how you compose and send this message from your server to ours. These can be downloaded as part of the application process or obtained from the download area on our website: <http://www.sagepay.com/help/downloads>.

Step 3: Sage Pay reply to the payment registration POST.



On receipt of your POST, our systems start by validating its contents.

Server first checks to ensure all the required fields are present, and that their format is correct. If any are not present a reply with a **Status** of **MALFORMED** is generated, with the **StatusDetail** field containing a human readable error message stating which field is missing. This normally only happens during development stage whilst you are refining your integration.

If all fields are present, the information in those fields is then validated. The Vendor name is checked against a pre-registered set of IP addresses, so that Server can ensure the POST came from a recognised source. The currency of the transaction is validated against those accepted by your merchant accounts. The VendorTxCode is checked to ensure it has not been used before. The amount field is validated. Flag fields are checked, in fact, every field is checked to ensure you have passed the correct types of value. If any of the information does not check out, a reply with a **Status** of **INVALID** is returned, again with a human readable error message in **StatusDetail** explaining what was invalid.

If you receive either a MALFORMED or INVALID message you should use the detailed response in the StatusDetail error message to help debug your scripts. If you receive these messages on your live environment, you should inform your customer that there has been a problem registering their transaction, then flag an error in your back-office systems to help you debug. You can e-mail the Sage Pay Support team (support@sagepay.com) for help with your debugging issues.

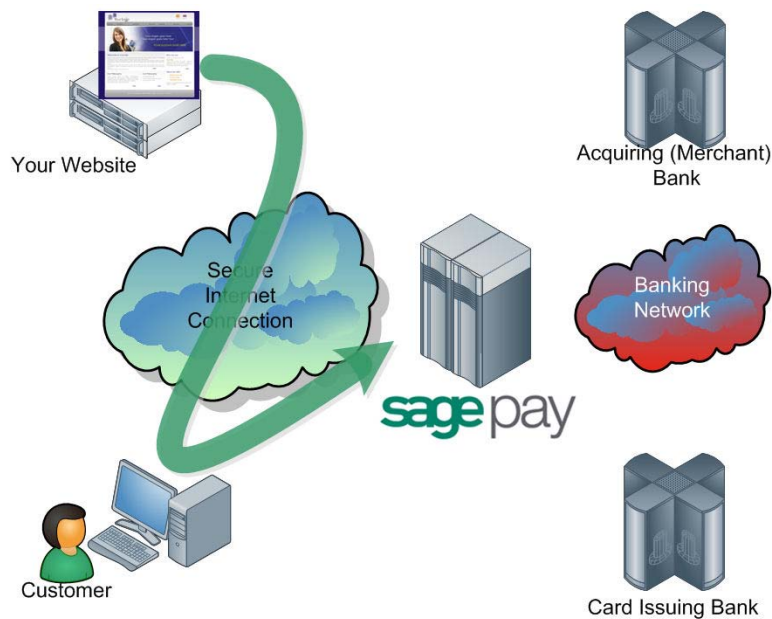
If everything in the original POST checks out, the transaction is registered with the Sage Pay Server system and a new transaction code is generated that is unique across ALL vendors using our payment systems, not just unique to you. This code, the **VPSTxId**, is our unique reference to the transaction, and is sent back to you in the reply along with a **Status** of **OK** and a blank StatusDetail field.

An OK message also contains a **SecurityKey** field. This is a ten character long, one use, alphanumeric string used as a key for confirming the MD5 hash signature in the notification POST (see [Step 10](#) below).

You should store the **VPSTxId** and **SecurityKey**, along with your own **VendorTxCode**, in your database alongside the customer and order details for this transaction.

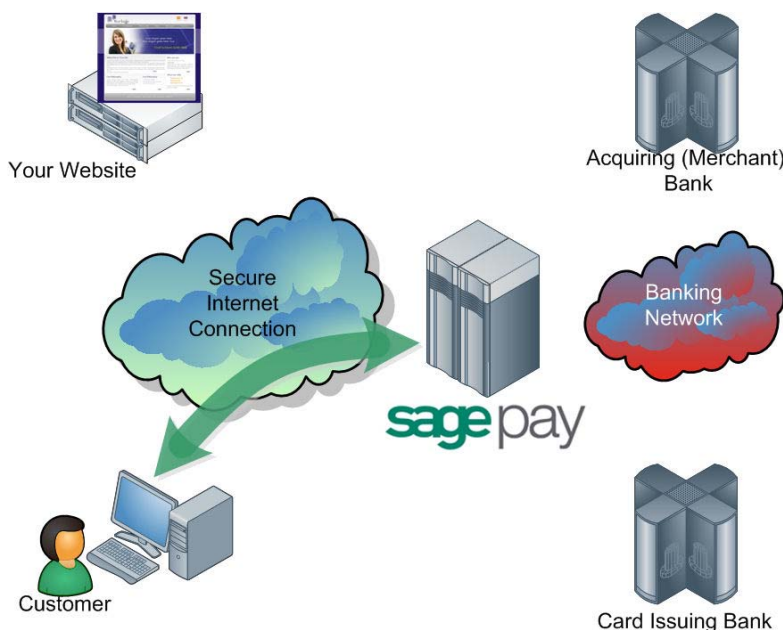
The final component of the reply is a field called **NextURL**, which is the page to which you should redirect the customer to allow them to continue with their purchase.

If the Status is OK, your script should send a redirect request containing this URL to your customer's browser.



This is the first stage at which anything noticeable has happened at the customer end. The HTTPS POST and response described above are completely invisible to the customer. As far as the customer is concerned they clicked the "Pay Now" button and now find themselves on Sage Pay's payment pages.

Step 4: Customer enters card details on Sage Pay's Server.



The customer is presented with a card selection page requesting their credit/debit card details. If you are a certified PayPal Business account holder and you have activated [PayPal](#) on your Sage Pay account, the PayPal option will also be displayed to your shoppers on this page. For further information about adding PayPal as a payment option on your payment pages, please visit our online help centre: www.sagepay.com/help.

The card selection page will contain your company logo and the description of goods passed in Step 2 above. You can elect to customise these pages further by producing your own custom templates (please contact templates@sagepay.com if you require more information about custom templates).

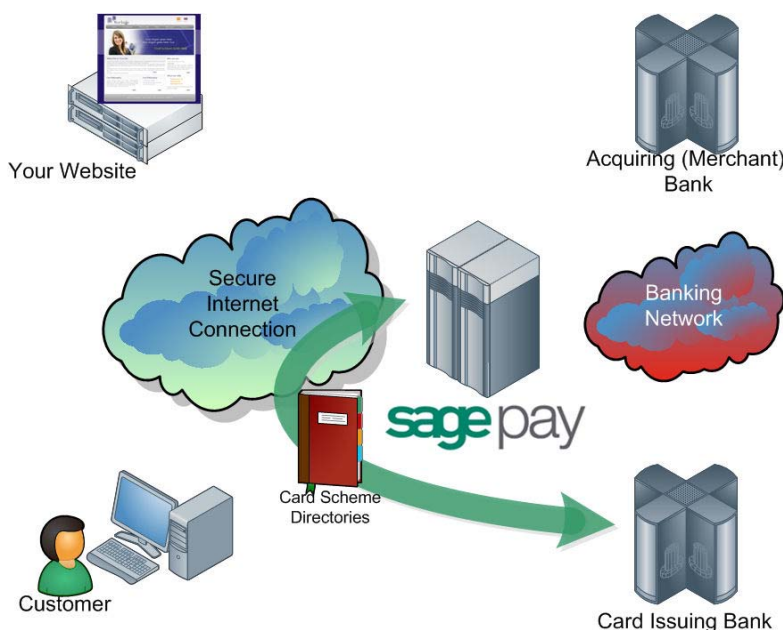
Once the customer has entered their details, the Sage Pay Form system verifies that information prior to communicating with the bank, to ensure the card number is valid, the card type matches the card number, the expiry date is not in the past and, where appropriate, the issue number and start date are in the correct format. If the customer selects [PayPal](#) on the card selection page, the customer is redirected to PayPal to select their payment method, before being returned to the Sage Pay order confirmation screen.

If valid card details have been entered, the customer is presented with an order confirmation screen where they have one last chance to change their mind and cancel the transaction.

If the customer decides to cancel, you will be sent a cancellation message at the notification stage (jump to [Step 9](#)) and no details are sent to your acquiring bank.

If the customer wishes to continue, Sage Pay initiates the 3D-Secure authentication checks.

Step 5: Sage Pay Server checks 3D-Secure enrolment.



The Sage Pay's servers send the card details provided by your customer to the Sage Pay 3D-Secure Merchant Plug-In (MPI). This formats a verification request called a VEReq, which is sent to the 3D-Secure directory servers to query whether the card and card-issuer are part of the 3D-Secure scheme.

The 3D Secure directory servers send a verification response called a VERes back to our MPI where it is decoded, and the Sage Pay system is informed of the inclusion or exclusion of the card.

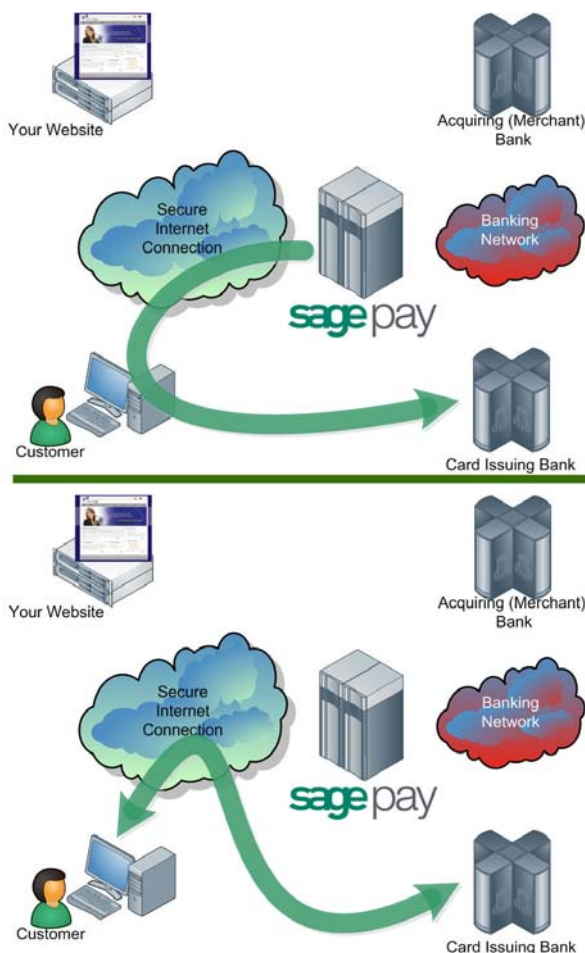
If the card or the issuer is not part of the scheme, or if an MPI error occurs, our server will check your 3D-Secure rule base to determine if authorisation should occur. By default you will not have a rule base established and transactions that cannot be 3D-authenticated will still be forwarded to your acquiring bank for authorisation.

If you do have a rulebase set up, our systems check the rules you have in place to determine whether you wish the customer to proceed with authorisation, or you require them to select a different payment method. In such circumstances the shopper will be returned to the card selection page for another attempt. After the 3rd unsuccessful attempt, the Sage Pay Server contacts your Notification URL (see step 9) with **Status** of **REJECTED** and **StatusDetail** indicating the reason for the rejection. The **3DSecureStatus** field will contain the results of the 3D-Secure lookup. **REJECTED** transactions will never be authorised and the customer's card never charged, so you should reply to the notification POST with a **RedirectURL** which sends your customer to an order failure page, explaining why the transaction was cancelled.

If your rule base DOES allow authorisation to occur for non-3D-authenticated transactions, then the Sage Pay Server continues with the authorisation process (jump ahead to step 8).

In most cases 3D-secure verification will be possible and process continues below.

Step 6: Server redirects your customer to their Card Issuing Bank.



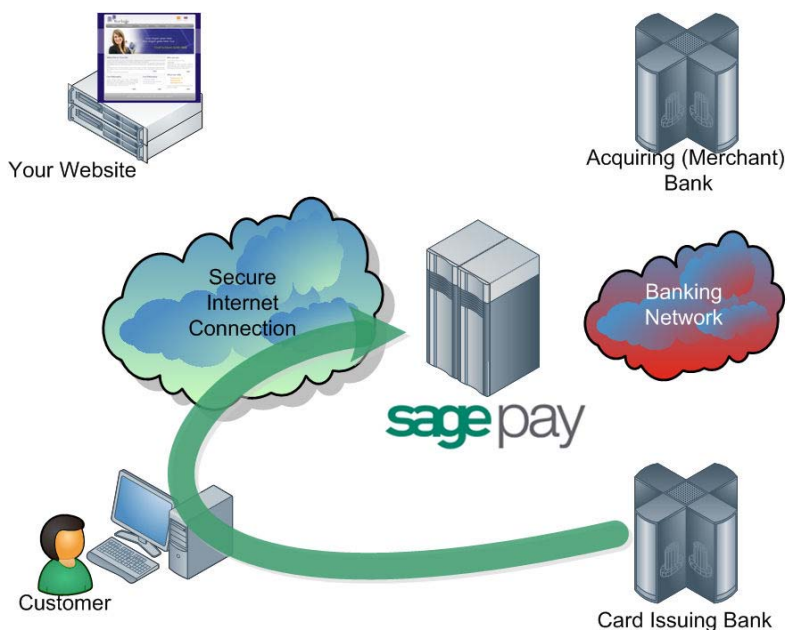
The customer's browser is redirected to their Card Issuing Bank's 3D-Secure authentication pages. These vary from bank to bank, but their purpose is to require the customer to authenticate themselves as the valid card holder.

3D-Secure is much like an online version of Chip and Pin. The customer must answer questions at their card issuer site (these might be a simple password, characters from a password, or numbers generated via card devices, depending on the level of security employed by the bank) and in so doing, the bank is validating the customer's right to use the card for the transaction on your site.

If they determine that the person attempting the transaction IS the real card holder, they assume the liability for fraudulent use of that card and you are protected from what are known as 'Chargebacks' if the cardholder subsequently claims that their card was used fraudulently.

This level of protection for you is ONLY afforded by 3D-Secure, which is why it is a good idea to keep it enabled on your merchant account through Sage Pay. We set all new accounts with 3D-Secure active by default.

Step 7: The Issuing bank returns the customer to the Sage Pay.

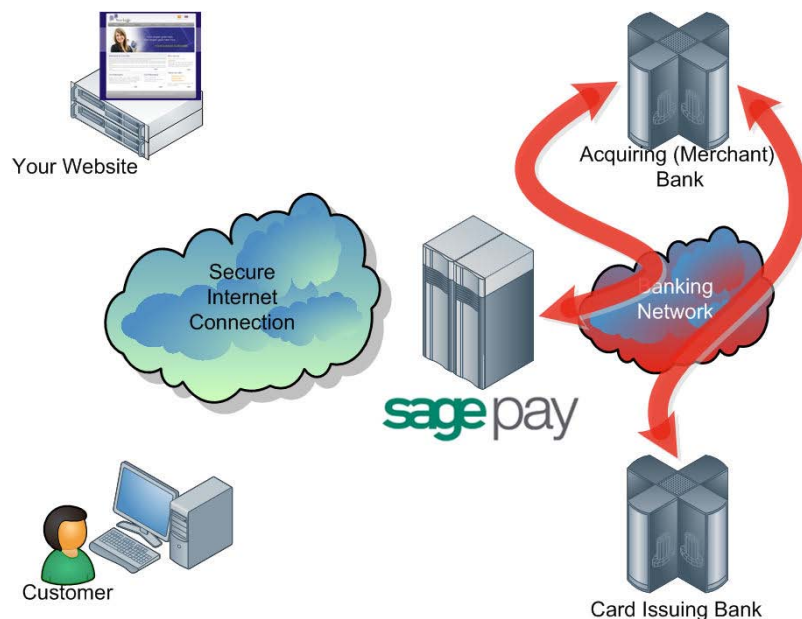


If the customer successfully completes 3D-Authentication with their bank, they are redirected to Sage Pay along with a unique authentication value (called CAVV for cards issued by Visa, and UCAF for MasterCard issued cards). This is passed to your acquiring bank during authorisation (see [step 7](#) below) to secure the liability shift for the transaction.

If the customer does not successfully 3D-Authenticate with their issuing bank, they are passed back to the Sage Pay's server anyway, but without the CAVV/UCAF value. At this stage the Sage Pay Form system consults your 3D-Secure rule base to see if authorisation should be attempted. By default 3D-Authentication failures are NOT sent for authorisation, but all other message types are. Refer to the Sage Pay Rulebase Guide for more information about using 3D-Secure and AVS/CV2 rules.

If authorisation is not possible, your customer is returned to the card selection screen to choose an alternative payment method. After three failed attempts, our server will POST a **REJECTED** message to your NotificationURL (see [step 9](#) below), otherwise an authorisation will be gained from your acquiring bank (see [step 8](#))

Step 8: Sage Pay Server requests card authorisation.



The Sage Pay services format a bank specific authorisation message (including any 3D-Secure authentication values where appropriate) and pass it to your merchant acquirer over the private banking network.

The request is normally answered within a second or so with either an authorisation code, or a failure message. This is obtained directly from the issuing bank by the acquiring bank in real time.

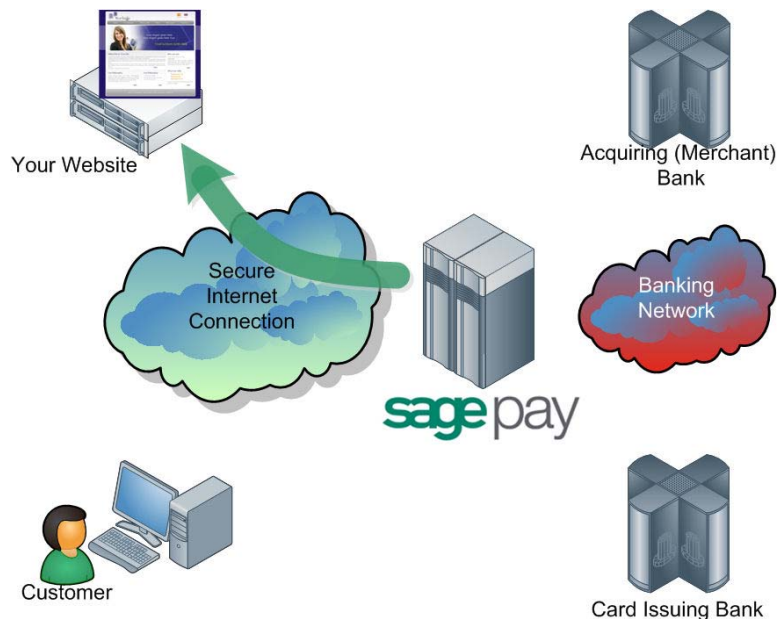
Whilst this communication is ongoing, the customer is shown a page containing the text, "Please wait while your transaction is authorised with the bank".

The Sage Pay Server system handles all authorisation failures in the same way, replying to your site with a **NOTAUTHED** message and a blank authorisation code (after three failed attempts. The first two failures return the customer to the card selection screen to try another card). If the acquirer does return an Authorisation code, Sage Pay Form prepares an **OK** response to send back to you (next step).

If AVS/CV2 fraud checks are being performed, the results are compared to any rule bases you have set up (see the Fraud Screening companion documentation for more information). If the bank has authorised the transaction but the card has failed the fraud screening rules you have established, Sage Pay Server immediately reverses the authorisation with the bank, requesting the shadow on the card for this transaction to be cleared, and prepares a **REJECTED** response for your website.

Please note: Some card issuing banks may decline the online reversal which can leave an authorisation shadow on the card for up to 10 working days. The transaction will never be settled by Sage Pay and will appear as a failed transaction in My Sage Pay however it may be seen by the customer like the funds have been taken.

Step 9: Sage Pay Server contacts your NotificationURL



The Sage Pay Server sends a HTTP or HTTPS POST to the NotificationURL script on your server to indicate the outcome of the transaction using ports 80 and 443. Please ensure you use these ports only as hard coding any other ports will generate errors.

This POST contains a **Status** field that holds either **OK**, if the transaction was authorised at step 8, **NOTAUTHED** if the authorisation was failed by the bank, **ABORT** if the user decided to cancel the transaction whilst on our payment pages, **REJECTED** if your fraud screening rules were not met, or **ERROR** if an error has occurred at Sage Pay (these are very infrequent, but your site should handle them anyway). They normally indicate a problem with bank connectivity).

The **StatusDetail** field of the POST contains further human readable details about the Status field, explaining why a certain status was returned.

The URL to which the completion message is POSTed is the **NotificationURL** sent in the original transaction registration (in [Step 2](#) above).

The transaction authorisation results are ALWAYS POSTed to your Notification URL, so whether the Status is OK, NOTAUTHED, REJECTED, ABORT or ERROR, your Notification script must decide how to process each message type and redirect the user accordingly. The integration kits have example pages that show how to process the Notification POST.

The Notification POST can be over HTTPS if you have an SSL certificate securing your website. If you do not then the POST will just be HTTP, which means it will be plain text and not encrypted. The problem with plain text POSTs is that a clever hacker could intercept the packets of information and modify the response before sending it on to you (although we must stress this is a very complex and difficult process). They could, for example, change a NOTAUTHED message to an OK message. To counteract this, the Notification POST has a **VPSSignature** field attached to sign the POST (which is an MD5 hash of the contents of the message)

Your Notification script should read the **VendorTxCode** and **VPSTxId** from the POST and retrieve the relevant information about the order from your database, including, most importantly, the **SecurityKey** for the transaction (which was sent back to your servers in step 2)

Using the **SecurityKey** and the contents of the notification POST, your script can reconstruct that message and run it through a MD5 Hash algorithm. Hash algorithms are one-way functions (that is, if you pass the same data through the same algorithm you'll get the same signature value every time you run it. There is, however, no way to regenerate the original data from the signature data, even if you know the algorithm used and the key). Hashing is a standard means of digitally signing messages in this manner.

Your script can then compare the value it has generated to the **VPSSignature** value in the POST. If they match, the message has not been tampered with. If they do not, then the message may well have been altered in some way and you can act accordingly by declining the transaction and notifying us immediately!

If the Hash values match, you should store the **TxAuthNo** field from the notification POST in your database alongside the **VendorTxCode**, **VPSTxId** and **SecurityKey**. The **TxAuthNo** field does not contain the actual Bank Authorisation code because it is not unique (although we do store this in our system for you), but contains instead a unique reference number to that authorisation that we call the **VPSAuthCode**. This is the transaction ID sent to the bank during settlement (we cannot use your **VendorTxCode** because it is too long and might contain unacceptable characters) so the bank will use this value to refer to your transaction if they need to contact you about it.

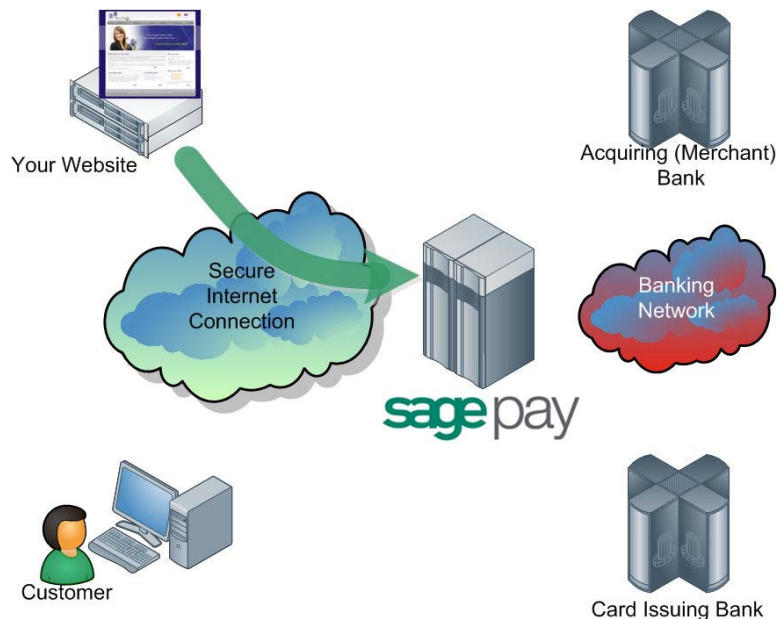
As mentioned above, your Notification script must reply to the Notification POST in all circumstances, irrespective of the Status of the message, otherwise the Sage Pay transaction monitor will cancel the transaction and keep trying to notify you about the cancellation (see "Transaction Monitor" later in this document).

If the Sage Pay Server system cannot contact your Notification URL on the first attempt, it will try to notify you a further 9 times, at approximately 1 second intervals in case your server is busy. If your Notification URL still cannot be contacted after 10 seconds (i.e. after the 10th attempt), the transaction is timed out by the Transaction Monitor (see The Transaction Monitor section later in this document) and never settled, so your customer is not charged*.

If the transaction is timed out, the Sage Pay system continues to attempt to send Notification Posts to your Notification URL with a Status of ABORT to inform you of the cancelled transaction.

***Important note for PayPal transactions:** Non-PayPal transactions are timed-out by the Transaction Monitor and never settled if our Server cannot contact your Notification URL, however as all PayPal transactions are settled instantly (once the shopper has returned to the Sage Pay Order Confirmation Page), if there is a problem with Sage Pay notifying you of the transaction, it is possible that your PayPal Admin area will display a transaction as successful, but the *My Sage Pay* Admin area will state the transaction has failed. We strongly recommend you to log into your PayPal Admin area regularly, and cancel any transactions which are displayed as failed in the *My Sage Pay* Admin area (so that your PayPal Admin area and *My Sage Pay* Admin area reconcile).

Step 10: You reply to the Notification POST



Your notification script should reply to the Sage Pay Server POST with three fields: **Status**, which indicates if you wish to accept the transaction notification, **StatusDetail** to hold human readable reasons for accepting the transaction or otherwise, and **RedirectURL**, which is the completion page on your own site to which the customer should be redirected by the Sage Pay Server.

You can reply with a **Status** of either **OK**, **INVALID** or **ERROR**.

ERROR should be used very rarely, and should **ONLY** be sent if something unforeseen has happened on your server or database (if you receive a notification POST for a transaction you cannot find, for instance).

A Status of **INVALID** should be sent if you are not happy with the contents of the POST, either because the MD5 hash signatures did not match or you do not wish to proceed with the order.

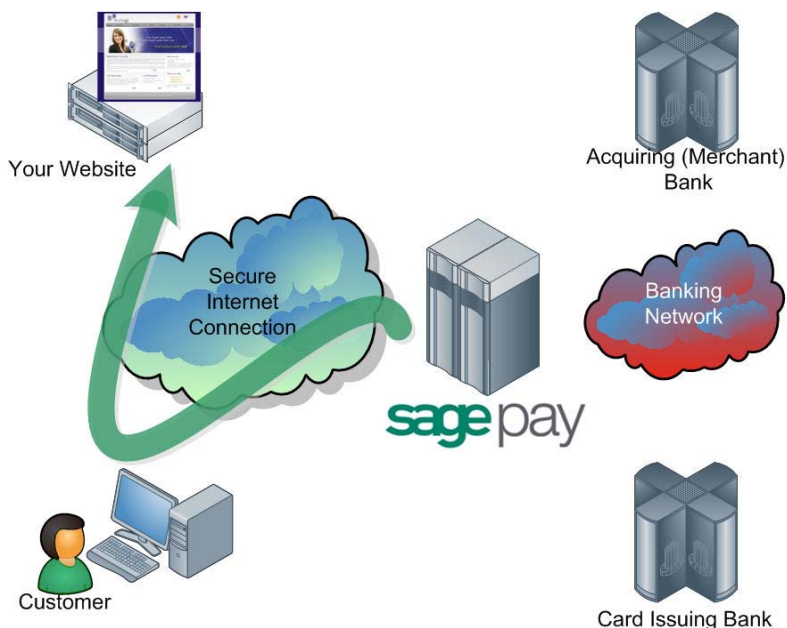
OK should be sent if you are happy with the notification and wish to proceed to charge the customer.

Regardless of status, the **RedirectURL** must be sent that contains a valid, Fully Qualified URL (i.e. an address starting `http://` or `https://`) to the final completion page on your site to which Sage Pay will send your customer.

When the Status is OK, this is normally a page saying "Thank you for your order, reference 123456, please visit us again." In the case of **INVALID** or **ERROR**, the **RedirectURL** will normally point to an error page, normally with a support telephone number.

If the Status field you send back to our Server is anything other than OK then the transaction is never settled with the bank (see Step 12) and the customer is **NOT** charged for the goods or services (see PayPal exception above). In these circumstances you should not send goods out to the customer.

Step 11: Sage Pay redirects the customer to your site.

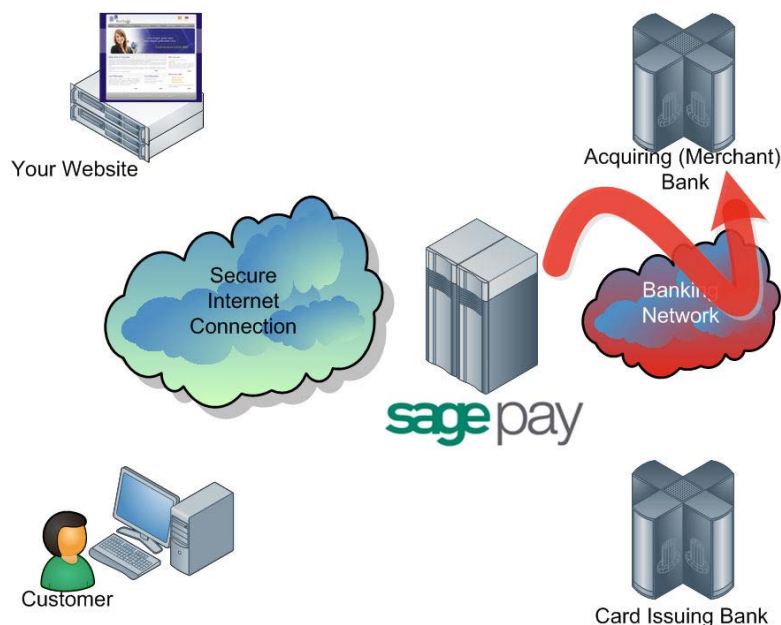


The Sage Pay Server sends a simple HTML page to the customer's browser that redirects them to the page on your server pointed to by the **RedirectURL** field (sent in [step 10](#) above).

As before, the customer is unaware of the background POST and response process in the previous two steps. From their perspective they simply clicked "Proceed" on their payment screens, got a message saying "Authorising please wait..." and then found themselves back on your website on a completion page of some description.

The real time processing of the transaction by Sage Pay is now complete, but later in the day; the final stage of the process is carried out between us and the banks without you or your site needing to do anything.

Step 12: Sage Pay sends settlement batch files to confirm payments.



Once per day, from 12.01am, the Sage Pay system batches all authorised transactions for each acquirer and creates a bank specific settlement file.

Transactions for ALL merchants who use the same merchant acquirer are included in this file. Every transaction (excluding PayPal transactions*) that occurred from 00:00:00am until 11:59:59pm on the previous day, is included in the files.

They are uploaded directly to the acquiring banks on a private secure connection. This process requires no input from you or your site. The contents of these batches and confirmation of their delivery can be found in the *My Sage Pay* system.

If the file does not transmit correctly, the system tries a further nine times at 10-minute intervals. If all 10 attempts fail the transactions for that bank are rescheduled for inclusion in the following day's batch instead. Sage Pay monitor this process each day to ensure the files have been sent, and if not, the support department correct the problem during the day to ensure the file is sent correctly that evening (or normally resubmit the file manually the same day to ensure funds are available to all vendors more expediently).

The acquirers send summary information back to Sage Pay to confirm receipt of the file, then later more detailed information about rejections or errors. If transactions are rejected, we correct any errors and resubmit them for you. Your bank will contact you directly if there are payment related problems with the transactions.

***Important note for PayPal transactions:** PayPal transactions are settled by immediately with PayPal. The funds from your customers' PayPal payments are deposited into your PayPal Business account immediately. You can then withdraw or transfer the funds electronically into your specified bank account. Although PayPal transactions are included in the Settlement Reports displayed within *My Sage Pay*, as PayPal transactions are not settled by Sage Pay directly with the banks, we recommend you to log into your PayPal Admin area to obtain a report of your PayPal transactions.

The Transaction Monitor

If the Sage Pay Server system is unable to inform your website of the success or failure of your transaction (see [step 9](#) above), even after multiple attempts, then the transaction is placed in suspension.

Likewise, if a customer reaches the Sage Pay payment pages, changes their mind but does not click Cancel, choosing instead to simply close their browser, or go elsewhere, then the transaction is stuck in limbo.

Sage Pay guarantee to inform you about the success or failure of every transaction you send to us, so transactions such as those mentioned above have to be dealt with.



The Sage Pay transaction monitor is a service that runs within our secure private network, monitoring the database, looking for unfinished transactions that are over 15 minutes old. When it finds one, it cancels the transactions and sends a POST to your Notification URL (in exactly the same manner as in [Step 9](#) above) with a Status of **ABORT**.

Because the process is identical to a normal Notification POST, your script should reply as it would to any ABORT notification POST (see [step 10](#)), with a **Status** and a **RedirectURL**. Because the user is no longer online, no redirection message will be sent to the client browser, but our server operates on the principle that if it receives a reply from your server, then your site must be aware that the transaction has been cancelled, so goods will not be shipped and the user will not be charged.



If your site does not reply to the ABORT Post, the service continues to try and notify you at the following intervals:

- 5 attempts at 5 minutes intervals
- 15 attempts at 15 minute intervals
- 13 attempts at 1 hour intervals
- 1 attempt per day for the next 29 days

During this period, the transaction is still classed as 'active', and therefore will not appear within the *My Sage Pay* reports (where only completed transactions are listed). If your Notification URL still cannot be contacted after 30 days, the monitor stops trying, and the transaction will be marked as completed and listed within the failed transactions tables displayed in *My Sage Pay*.

LOW PROFILE Payment Pages

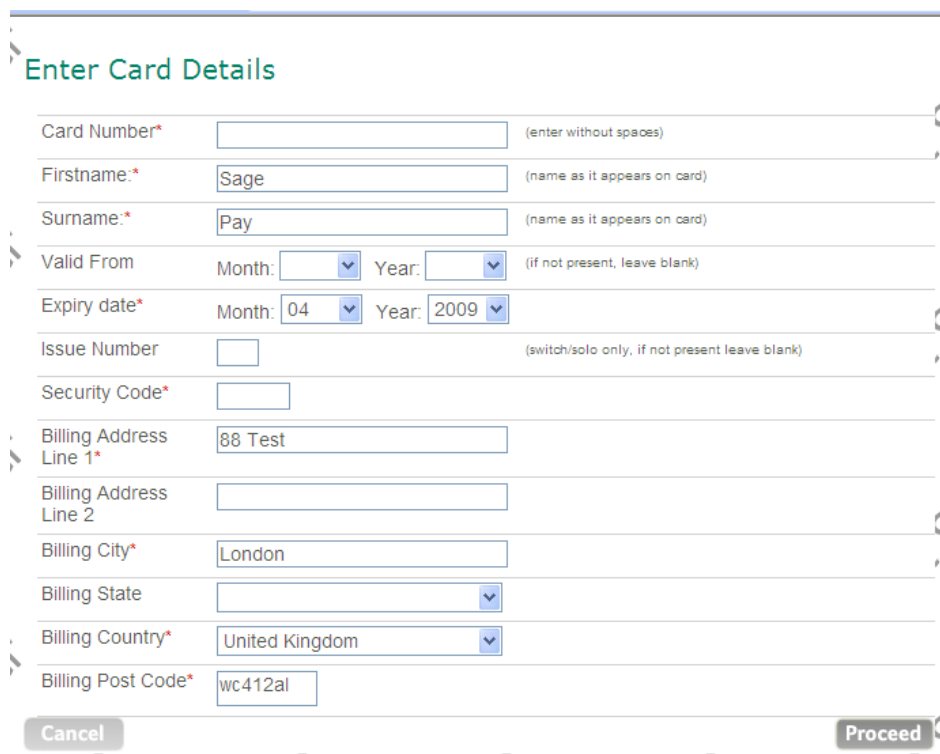
With the Server integration, you have the option of using **LOW PROFILE** payment pages (by sending PROFILE=LOW in your transaction registration POST). This enables you to select a less graphical, simpler set of payment pages instead of the normal default set.

Low Profile templates are designed to run inside IFRAMEs and present simple HTML pages with no pop-ups, limited formatting and minimal graphics. This allows you to ostensibly keep the customer on your own site, whilst actually redirecting them to the Sage Pay servers to enter their card details.

To use the Server integration method in this way, you must obtain an SSL certificate for your site and the page containing the IFRAME over HTTPS. If you do not, whilst all transaction information passed between your site and the Sage Pay Systems is encrypted using our high-security SSL certificates, from a customer's perspective, the secure padlock will not display in the main browser window and they will be less likely to enter their card details into what they perceive to be an insecure site.

Please note that you will NOT be able to accept PayPal transactions with Low Profile templates enabled.

The Low Profile option displays a card details page to the shopper (rather than the initial 'card selection' screen), asking for the card information and billing address details.



Enter Card Details

Card Number* (enter without spaces)

Firstname* Sage (name as it appears on card)

Surname* Pay (name as it appears on card)

Valid From Month: Year: (if not present, leave blank)

Expiry date* Month: 04 Year: 2009

Issue Number (switch/solo only, if not present leave blank)

Security Code*

Billing Address Line 1* 88 Test

Billing Address Line 2

Billing City* London

Billing State

Billing Country* United Kingdom

Billing Post Code* wc412al

If 3D Secure is active on your account, the customer is redirected to the card issuing bank's 3D Secure page as in normal profile, but the page will not be returned as the main content in your IFRAME (not wrapped with a Sage Pay screen).

Once the shopper completes 3D Authentication, (or if 3D Secure is disabled on your account), the shopper is presented with a simpler “authorising please wait screen”, again in your IFRAME.

Please wait while your transaction is authorised with the bank.



Your NotificationURL is contacted in the normal manner and you should reply with a RedirectURL. **VERY IMPORTANT:** Your customer will be redirected back to the page you supply, but they will be inside your own IFRAME. The code on the RedirectURL page will need to break out of the IFRAME to return the customer to full screen pages on your website. Examples of how to do this will be provided in future releases of the integration kits.

You have the option of customising the Low Profile pages, (including the 'ReadOnly' and 'NoAddress' options) so that the look and feel of the payment pages is similar to your own site. For further information about how you can customise the LOW PROFILE payment pages, please refer to the Sage Pay Custom Templates Kit, which can be obtained from the download area on our website:

www.sagepay.com/help/downloads

Please note that you will need to sign into the website to be able to download these files.

Integrating with Sage Pay Server

Linking your Website to Sage Pay with Server involves creating two scripts (or modifying the examples provided in the integration kits), one to register the transaction with our servers, process the response we send back and redirect the customer across to us; and the other to handle the notification call-back from our servers, process the message and respond with a Status and RedirectURL.

Stage 1

The Sage Pay Simulator system is the starting point for your integration. This user-friendly expert system on our test environment analyses the messages your site sends to us, reports any errors therein, and simulates all possible responses from the real Sage Pay live environment.

The Sage Pay Simulator can be configured on the following URL:

<https://test.sagepay.com/Simulator>

Payment transactions should be sent from your scripts to the following URL:

<https://test.sagepay.com/Simulator/VSPServerGateway.asp?Service=VendorRegisterTx>

Stage 2

Once your site is able to talk to Sage Pay Simulator and process all possible outcomes, you will be able to move over to the Sage Pay Test Server. This is an exact copy of the live site but without the banks attached and with a simulated 3D-Secure environment. Authorisations on the test server are only simulated, but the user experience is identical to Live, and a version of the *My Sage Pay* pages also runs here so you can familiarise yourself with the features available to you.

The *My Sage Pay* admin system for viewing your Test transactions is at:

<https://test.sagepay.com/mysagepay>

Transactions from your scripts should be sent to the Sage Pay Test Server at:

<https://test.sagepay.com/gateway/service/vspserver-register.vsp>

Stage 3

Once you are happily processing end-to-end transactions on the test server and we can see test payments and refunds going through your account, AND you've completed the online Direct Debit signup, your account on the Live Server is activated for you to start using. You will need to redirect your scripts to send transactions to the live service, send through a Payment using your own credit card, then VOID it through the *My Sage Pay* Admin service so you don't charge yourself. If this works successfully, then you are ready to trade online.

The Live *My Sage Pay* Admin screens are at:

<https://live.sagepay.com/mysagepay>

Transactions from your scripts should be sent to the Sage Pay Live Server at:

<https://live.sagepay.com/gateway/service/vspserver-register.vsp>

Stage 1: Integrating with the Sage Pay Simulator

The Sage Pay Simulator is an expert system that emulates the Sage Pay Server system and allows you to develop your site to correctly send and process the messages exchanged between your site and ours. The Simulator will provide more detailed feedback of any errors or issues than the real Sage Pay Server, allowing you to debug and enhance your code.

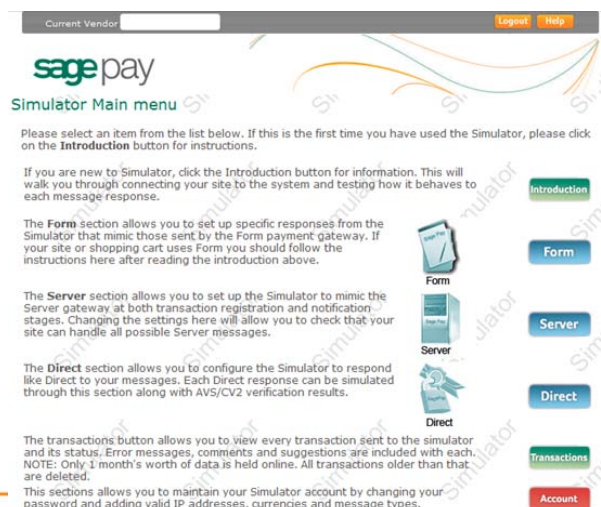
Log into the Sage Pay Simulator at <https://test.sagepay.com/simulator> and enter your Vendor Name (as you selected on the Online Registration forms) and the password (also the same as that used on those forms. You can change it in the Simulator if you wish).



If you wish to test your integration with Sage Pay before you have obtained a Merchant Account, you can do so free of charge with the Sage Pay Simulator. To register for a Simulator account, please visit our website:

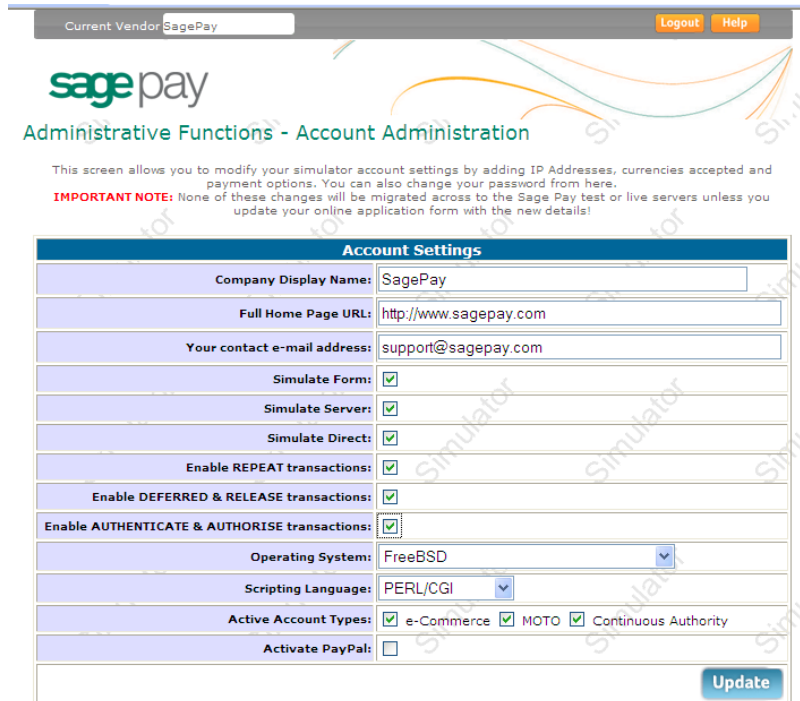
<https://support.sagepay.com/apply/requestsimaccount.aspx>

When you log in to the Sage Pay Simulator you will be presented with the main menu screen. Extensive help is provided in the Simulator (click the context sensitive Help button on each screen for more details) so this document will not cover everything in too much detail, but outlined in subsequent sections are the important steps you should take to get your site talking to the Simulator.



1: Sage Pay Simulator account set up

Click the Account button in the main menu to open the following screen:



Account Settings	
Company Display Name:	SagePay
Full Home Page URL:	http://www.sagepay.com
Your contact e-mail address:	support@sagepay.com
Simulate Form:	<input checked="" type="checkbox"/>
Simulate Server:	<input checked="" type="checkbox"/>
Simulate Direct:	<input checked="" type="checkbox"/>
Enable REPEAT transactions:	<input checked="" type="checkbox"/>
Enable DEFERRED & RELEASE transactions:	<input checked="" type="checkbox"/>
Enable AUTHENTICATE & AUTHORISE transactions:	<input checked="" type="checkbox"/>
Operating System:	FreeBSD
Scripting Language:	PERL/CGI
Active Account Types:	<input checked="" type="checkbox"/> e-Commerce <input checked="" type="checkbox"/> MOTO <input checked="" type="checkbox"/> Continuous Authority
Activate PayPal:	<input type="checkbox"/>
<input type="button" value="Update"/>	

You should ensure that:

- all company details are correct.
- all technical details about web server and platform are correct.
- the "Simulate Server" box is checked.
- all relevant payment types have been set up.
- you have at least one payment currency set up (usually GBP unless your site accepts multi-currency transactions).
- the IP addresses of your servers are listed.

Add and/or correct any entries and click the Update button to save any changes. Back takes you back to the main menu.

2: Server Integration method Set up

Click the Server button in the main menu to open the Server options page.



The screenshot shows the 'Server - Options and Parameters Page' for the Sage Pay Simulator. At the top, there's a header with 'Current Vendor: SagePay', 'Logout', and 'Help' buttons. Below the header, the page title is 'Server - Options and Parameters Page'. A paragraph explains that this page allows configuring the Simulator's responses to server messages. The main content area is titled 'Transaction Registration' and contains instructions on where to send transaction registration POSTs. Below this, the 'Response to the Transaction Registration' section has four radio button options: 'Automatic' (selected), 'MALFORMED', 'INVALID', and 'ERROR'. Each option has a description of the simulator's behavior. An 'Update' button is at the bottom right of the form, and a 'Back' button is at the bottom right of the page.

Transaction Registration	
You should code your site to send your transaction registration POSTs to: https://test.sagepay.com/Simulator/VSPServerGateway.asp?Service=VendorRegisterTx	
The Service=VendorRegisterTx part tells Server that you are registering a PAYMENT. If you are sending a REFUND, REPEAT, VOID etc. then Service name changes. See the Server Protocol document for full details.	
Response to the Transaction Registration	
<input checked="" type="radio"/> Automatic	Simulator will act exactly like Server, validating your transaction registration POST to ensure the information you are sending is correct. If you have missed important fields, or formatted the POST badly a MALFORMED message will be sent back along with an explanation of the error in the StatusDetail field. If you have sent badly formatted or incorrect data in any of the fields you'll receive an INVALID message with an explanation of the error in the StatusDetail field. If everything is formatted correctly and is validated successfully an OK response will be returned to your server with a redirectURL to which your code should send the user. This will present you with another Simulator page from which you can simulate Server Notification POSTs.
<input type="radio"/> MALFORMED	Simulator will ALWAYS send a MALFORMED message, to allow you to test your error handling code.
<input type="radio"/> INVALID	Simulator will ALWAYS send an INVALID message, to allow you to test your error handling code.
<input type="radio"/> ERROR	Simulator will ALWAYS send an ERROR message, to allow you to test your error handling code.

Click the Back button to go back to the main menu.

This page allows you to define the behaviour of the Sage Pay Simulator when it responds to your initial transaction registrations (Steps 2 and 3 of the payment process described above). By default the system will verify your POST to ensure the contents are correctly formatted and if they are, return a Status of OK, a VPSTxId, a SecurityKey and a NextURL. If your POST is incorrectly formatted or contains bad data, it will respond with a Status of MALFORMED or INVALID and explain what was wrong in the StatusDetail field.

You can use this page to force errors even if your data is okay. This is useful when testing upgrades to your scripts and proofing your error handling routines.

For now you should leave the default setting of Automatic (clicking Update if necessary) then log out of the Simulator.

3: Registering a Payment

If you don't plan to implement the protocol entirely on your own, you should install the most appropriate integration kit or worked example for your platform. These can be obtained from the download area on the Sage Pay website www.sagepay.com/help/downloads.

The kits will not quite run out of the box because you have to provide some specific details about your site in the configuration files before a transaction can occur, but they will provide end to end examples of registering the transactions and handling the notification POSTs. Ensure you've completed all configuration in the `includes` file as detailed in the kit instructions, then locate the Transaction Registration script (called `transactionRegistration`).

This script provides a worked example of how to construct the Transaction Registration POST (see Appendix A section A1 in the attached protocol) and how to read the response that comes back (section A2).

Check that this script is sending transactions to the Sage Pay Simulator (rather than the test or live sites), and then execute this page, passing it some dummy transaction data, to send a payment registration to the Simulator. You may wish to modify the script at this stage to echo the results of the POST to the screen, or a file, so you can examine the Status and StatusDetail reply fields to check for errors.

Once your script can successfully register a Payment and you receive a Status of OK, you should ensure your code stores the VPSTxId and SecurityKey alongside your uniquely generated VendorTxCode and the order details in your own database before redirecting the browser to the URL sent by us in the NextURL field.

At this stage it is wise to log in to Sage Pay Simulator in a separate browser window and change the response type to each of the error messages in turn so you can write code in your registration page to handle each error appropriately (by logging the error, informing the user that a problem has occurred, perhaps giving them a phone number to call instead and alerting support staff as appropriate).

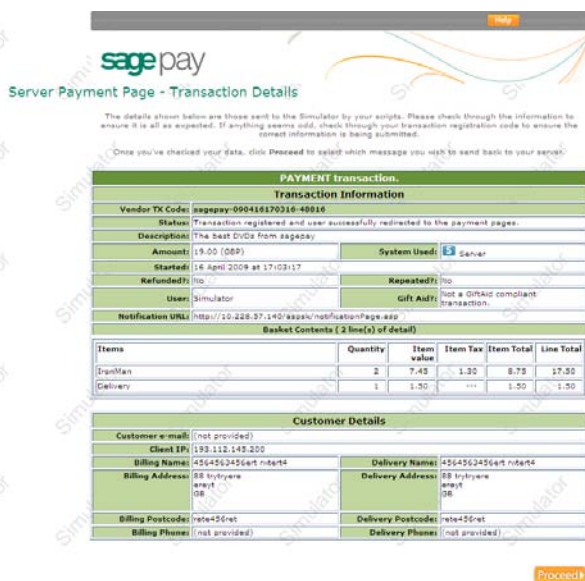
When you are happy that your script can handle all errors, set the Server option setting back to Automatic so your script can redirect the user to the Simulator payment pages.

4: Handling the Server payment Callback

After your site has passed the customer across to the Sage Pay payment pages, they enter their card details and the bank authorise their transaction (an OK response) or fail it (a NOTAUTHED response), or Sage Pay may reverse an authorisation if your fraud screening rules are not met (a REJECTED response). The customer may also change their mind and click Cancel on one of the payment pages (an ABORT response).

Irrespective of the type of feedback the Sage Pay Server needs to send you, the message is always sent to the same script on your server. We refer to this script as the Notification Script and it is pointed to by the contents of the NotificationURL field you sent to us in [step 2](#) of the process above (see the protocol section A1). In your kits this script is normally called notificationPage.

The Simulator will show you the contents of your registration POST, including the NotificationURL, in the screens following the redirection step. The final page will allow you to choose which type of message you wish to send back to your Notification script from our servers.




Server Payment Page - Transaction Details

The details shown below are those sent to the Simulator by your scripts. Please check through the information to ensure it is all as expected. If anything seems odd, check through your transaction registration code to ensure the correct information is being submitted.

Once you've checked your data, click Proceed to select which message you wish to send back to your server.

PAYMENT transaction.					
Transaction Information					
Vendor TX Code:	sagepay-09041670316-48816				
Status:	Transaction registered and user successfully redirected to the payment pages.				
Description:	The best DVCS from sagepay				
Amount:	19.00 (GBP)	System Used:	E-Serve		
Started:	16 April 2009 at 17:03:17	Repeated:	No		
Refunded:	No	Gift Aid:	Not a Gift Aid compliant transaction.		
User:	Simulator	Notification URL:	http://10.228.37.140/sagepay/notificationPage.asp		
Basket Contents (2 line(s) of detail)					
Items	Quantity	Item value	Item Tax	Item Total	Line Total
SpunMan	2	7.43	1.30	8.73	17.50
Delivery	1	1.50	---	1.50	1.50
Customer Details					
Customer e-mail: (not provided)					
Client IP: 193.112.149.200					
Billing Name: 4564562456art nrt4					
Delivery Name: 4564562456art nrt4					
Billing Address: 88 trytyre west GB					
Delivery Address: 88 trytyre west GB					
Billing Postcode: nrt456nrt					
Delivery Postcode: nrt456nrt					
Billing Phone: (not provided)					
Delivery Phone: (not provided)					

Proceed



Server Payment Page - Notification Options

The messages outlined in the protocol and previous pages can be simulated using the buttons below. These messages will be formatted and their data signed in the same manner as the real Server system before being sent to the NotificationURL you provided in your registration POST. In this case the Notification URL you sent was:

<http://10.228.37.140/sagepay/notificationPage.asp>

Results of AVS, CV2 and 3D-Secure Checks

Use the Radio buttons below to select the fraud screening results for this transaction. You can write code in your notification script that makes decisions based on the results of the security checks, if you wish.

NOTE: The Gift Aid check box enables you to set the value of the GiftAid field (useful for UK registered charities).

Address Check Result:	<input type="radio"/> NOTPROVIDED	<input type="radio"/> NOTCHECKED	<input type="radio"/> NOTMATCHED	<input checked="" type="radio"/> MATCHED	
Post Code Check Result:	<input type="radio"/> NOTPROVIDED	<input type="radio"/> NOTCHECKED	<input type="radio"/> NOTMATCHED	<input checked="" type="radio"/> MATCHED	
CV2 Check Result:	<input type="radio"/> NOTPROVIDED	<input type="radio"/> NOTCHECKED	<input type="radio"/> NOTMATCHED	<input checked="" type="radio"/> MATCHED	
3D-Secure Result:	<input type="radio"/> NOTAVAILABLE	<input type="radio"/> NOTAUTHED	<input type="radio"/> INCOMPLETE	<input type="radio"/> ERROR	<input checked="" type="radio"/> OK
CardType:	VISA				
Address Status:	<input type="radio"/> NONE	<input checked="" type="radio"/> CONFIRMED	<input type="radio"/> UNCONFIRMED		
Payer Status:	<input checked="" type="radio"/> VERIFIED	<input type="radio"/> UNVERIFIED			
Gift Aid Selected:	<input type="checkbox"/> (check to simulate a customer electing to donate tax on the payment)				

Server Status to send to the Notification URL

Clicking one of the buttons below will format a message of that type and POST it to your Notification URL. Your page should respond as in section 4.4 of the protocol. The response from your server, even if it is an error, will be displayed to you to enable you to debug and fine tune your code.

You can also choose to deliberately send an invalid VPSignature field with each type of message. This will enable you to test your tampering code to ensure the NDS validation is working. Select whether you wish to generate the real signature or attach an incorrect one before clicking the response button of your choice. Your notification code should send an INVALID response and a RedirectURL pointing to an order tampering page if the signature is invalid.

VPSignature to Send:	<input checked="" type="radio"/> Correct Signature	<input type="radio"/> Incorrect Signature
----------------------	--	---

The OK response is sent when a transaction is successfully authorised. Your notification code should validate the signature, store the TXAuthInfo field against the transaction details in your database, make any decisions based on the feedback in the AVS, CV2 and 3D-Secure response fields, then send back an OK response with a Redirect URL pointing to your completion page.

The NOTAUTHED response is sent if the bank has declined the transaction three times. The user has had multiple chances to enter a valid card but none have been authorised. Your notification code should still respond with an OK message but with a RedirectURL pointing to your order failure page.

The ABORT message is sent when the user clicks the Cancel button on the payment page, or if they close their browser. It is sent after 15 minutes of

OK **NOTAUTHED** **ABORT**

You can choose not only the type of message sent back, but also the results of the additional fraud checks. For now, leave everything set as default (MATCHED and OK) and click the OK button to send back a positive response (mimicking a successfully authorised transaction).

This message (see [Steps 9 and 10](#) in the payment process above, and section A3 in the Appendix) is POSTed to your Notification script, which should process it and reply with a Status and a RedirectURL (see Appendix A4).

Processing the Notification POST is slightly more complex because you need to validate the MD5 digital signature that is attached to the message to ensure it has not been tampered with and genuinely comes from Sage Pay. The example scripts in the Integration Kits show you how to do this, but the steps are:

1. Split the fields out of the POST to obtain the authorisation result, transaction ids and VPSSignature value.
2. Use the transaction ids to look up the order in your database and retrieve the SecurityKey passed to you during transaction registration.
3. Rebuild the Notification POST using the contents of your database and the POST itself in the order specified in the protocol (see A3).
4. Pass that data through a MD5 hashing algorithm (provided either as part of your scripting language or as part of our kits) to generate a hash value.
5. Compare that hash value to the contents of the VPSSignature field. If they match, the data has not been tampered with. If they do not, either the data has been modified or there is a mismatch between your data and ours, and the transaction should be cancelled.

If the signatures match, your Notification Script should respond with a Status of OK and a RedirectURL pointing to either an order completion page (if the Status was OK) or an appropriate order failure page (if the Status was NOTAUTHED or ERROR). You may wish ABORT messages to redirect the customer to a page providing them with alternative methods of payment, or asking them why they chose to cancel.

If the signatures do not match, you should check that your code is rebuilding the message correctly, and if you are sure that it is, all such messages should be responded to with an INVALID and a RedirectURL pointing the user to a failure page.

If you cannot find the transaction we are notifying you about, you should return an ERROR Status and a RedirectURL pointing to an error page.

The Sage Pay Simulator will show you the response returned by your notification script. If the page throws an error, this error will be displayed to enable you to debug it. If it responds correctly, with a Status and a RedirectURL, you will be shown a Redirect button that will send the browser to your completion page.

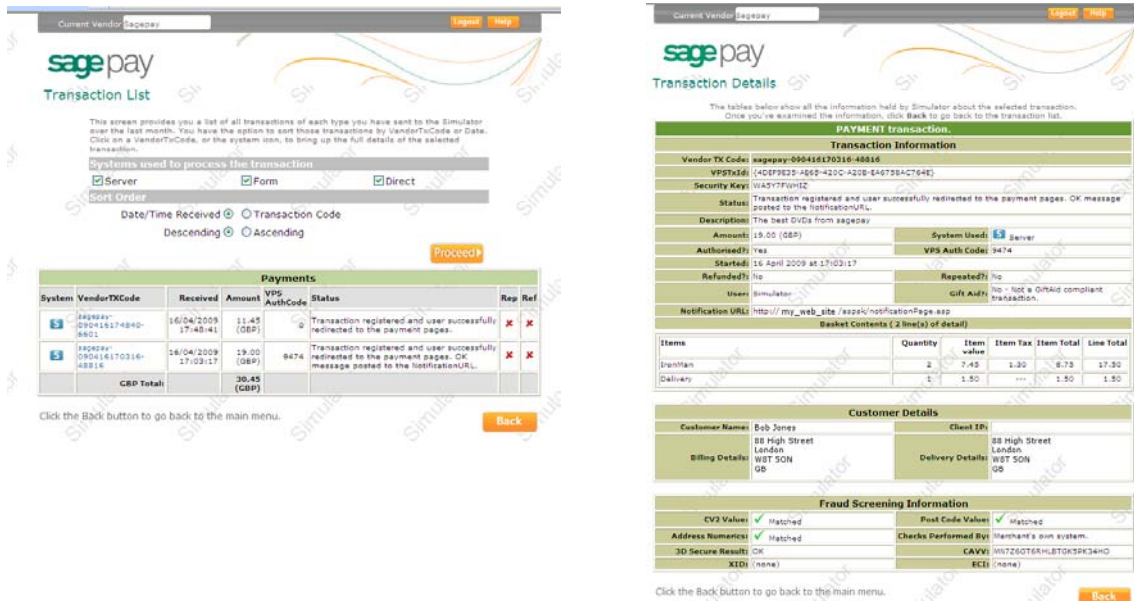
Important Note: Your Notification URL should ONLY respond with a Status field, a RedirectURL field and optionally a StatusDetail field. No other HTML, headers, comments or text should be included either before or after these fields. The Sage Pay Server will treat all such text as an error and fail the transaction!

For OK responses, you should store the TxAuthNo field against the other fields in your database for this transaction. This reference number uniquely identifies the transaction with your acquiring bank and they are likely to quote you this value if there are issues with it.

You should use the Sage Pay Simulator to send each type of message (OK, ABORT, NOTAUTHED, REJECTED and ERROR) to your notification page to check that all message types are handled correctly. You may also wish to add code that stores the 3DSecureStatus and CAVV fields, if you plan to use Visa and Mastercard's extended fraud checking systems (Verified by Visa, VbV, and Mastercard Secure Code, MSC), and specific code that stores or reacts to the AVS and CV2 results (additional card security checks). See our Fraud Screening document for more information about these systems.

5: Examining your transactions

The Sage Pay Simulator keeps the last month's worth of simulated transactions online for you to examine at your leisure. Using the Transactions button you can view everything you've sent us to ensure the data is as you expected.



The image shows two screenshots of the Sage Pay Simulator interface. The left screenshot displays the 'Transaction List' page, which provides a summary of transactions. The right screenshot displays the 'Transaction Details' page for a specific transaction.

Transaction List

This screen provides you a list of all transactions of each type you have sent to the Simulator over the last month. You have the option to sort those transactions by VendorTxCode or Date. Click on a VendorTxCode, or the system icon, to bring up the full details of the selected transaction.



Systems used to process the transaction

☒ Server ☒ Form ☒ Direct

Sort Order

Date/Time Received ☒ Transaction Code ☒ Descending ☒ Ascending

Payments

System	VendorTxCode	Received	Amount	VPS AuthCode	Status	Ref	Ref
	sagepay:090416174840-4802	16/04/2009 17:48:41	11.45 (GBP)	Q	Transaction registered and user successfully redirected to the payment pages. OK message posted to the notificationURL.	X	X
	sagepay:090416170316-48816	16/04/2009 17:03:17	19.00 (GBP)	9474	Transaction registered and user successfully redirected to the payment pages. OK message posted to the notificationURL.	X	X
GBP Total:			30.45 (GBP)				

Click the Back button to go back to the main menu.

Transaction Details

The tables below show all the information held by Simulator about the selected transaction. Once you've examined the information, click Back to go back to the transaction list.

Transaction Information

Vendor Tx Code:	sagepay:090416170316-48816
VPS Tx ID:	(40EF9E2D-A66D-420C-A20B-6467584C764E)
Security Key:	(143177F0H1Z)
Status:	Transaction registered and user successfully redirected to the payment pages. OK message posted to the notificationURL.
Description:	The best DVD from sagepay
Amount:	19.00 (GBP)
System Used:	Server
Authorized:	Yes
VPS Auth Code:	9474
Started:	16 April 2009 at 17:03:17
Refunded:	No
Repeated:	No
Gift Auth:	No - Not a GiftAuth compliant transaction
Notification URL:	http://my_web_site/sagepay/notificationPage.asp

Basket Contents (2 line(s) of detail)

Items	Quantity	Item value	Item Tax	Item Total	Line Total
Item 1	2	7.45	1.30	8.75	17.50
Delivery	1	1.50	---	1.50	1.50

Customer Details

Customer Name:	Bob Jones	Client ID:	
Billing Details:	88 High Street London WET 5DN GB	Delivery Details:	88 High Street London WET 5DN GB

Fraud Screening Information

CV2 Value:	Matched	Post Code Value:	Matched
Address Numeric:	Matched	Checks Performed By:	Merchant's own system.
3D Secure Result:	OK	CAVV:	MU7ZG0T6RHLBTOKSPK34HD
XID:	(none)	ECI:	(none)

Click the Back button to go back to the main menu.

You can also see from this screen which transactions have been subsequently refunded or used as the basis for repeat payments.

Once your site can initiate transactions AND handle the callbacks, then you've completed the basic Sage Pay Server integration and can move on to testing your site against the real Sage Pay Servers, firstly on the Test Server (see the next main section). If, however, you wish to link in additional processes, such as Refunds or Repeats, or the ability to Release or Abort Deferred transactions, you should continue with [step 6](#) below.

Stage 2: Testing on the Test Server

If your site works correctly against the Sage Pay Simulator then this is normally a very quick step. The Test Server is an exact copy of the Live System but without the banks attached. This means you get a true user experience but without the fear of any money being taken from your cards during testing.

In order to test on the Test Server, however, you need a Test Server account to be set up for you by the Sage Pay Support team. These accounts can **only** be set up once you have completed all sections of the Online Registration forms (<https://support.sagepay.com/apply/>) including the Merchant Account section. Often when applying to trade online it takes a while for the Merchant Account to be assigned by your acquirer, so you may wish to ensure that you set those wheels in motion before you begin your integration with Sage Pay, to ensure things don't bottleneck at this stage.

The Support Team will set up an account for you on the Test Server under the same Vendor Name as your online application form and Simulator account. You will, however, be issued with different passwords for security purposes. The Support Team will let you know how to retrieve those passwords and from there how to use the *My Sage Pay* Admin screens to look at your transactions.

To link your site to the Test Server, you need only to change your transaction registration script to send the message to the Test Server URL for the Server integrated payment method rather than the Simulator. In many kits this is done simply by changing the *strConnectTo* string in the *includes* file to "TEST". If you've been developing your own scripts, then the Test Site URL for payment registration is:

<https://test.sagepay.com/gateway/service/vspserver-register.vsp>

(for other transaction types, the final server-register.vsp section would be changed to refund.vsp, release.vsp, void.vsp etc.)

When your site redirects the customer you will find yourself on the real Sage Pay payment pages rather than the Simulator.

You will always receive an OK message and an Authorisation Code from the test server if you are using one of the test cards listed below. All other valid card numbers will be declined, allowing you to test your failure pages. If you do not use the correct Address, Post Code and CV2 digits, the transaction will still authorise, but you will receive NOTMATCHED messages in the AVS/CV2 checks, allowing you to test your rule-bases and fraud specific code.

Any cardholder name and start/expiry dates will be accepted for these cards so long as the dates are valid and the card not expired.

Card Type	Card Number	Issue	CV2	Address	PostCode
Visa Credit	49290000000006		123	88	412
MasterCard Credit	5404000000000001		123	88	412
Visa Debit / Delta	4462000000000003		123	88	412
UK Maestro	5641820000000005	01	123	88	412
American Express	3742000000000004		123	88	412
Visa Electron	4917300000000008		123	88	412
JCB	3569990000000009		123	88	412
Diner's Club	3600000000000008		123	88	412
Laser (LASER)	630499000000000044		123	88	412

If you have 3D-Secure set up on your test account, you can use the *My Sage Pay* Admin interface to switch on the checks at this stage to test 3D-Secure.

This simulation is more advanced than the Sage Pay Simulator process because it creates real 3D-secure messages. It does not talk to the Visa and MasterCard systems though, so no live authentications can occur.

At the Simulated Authentication screens, to successfully authenticate the transaction, enter "password" (without the quotes) into the password box. Any other phrase will fail the authentication, allowing you to test your rules and 3D-Secure response handling. We'll be extending this to allow you to simulate all 3D-Secure responses.

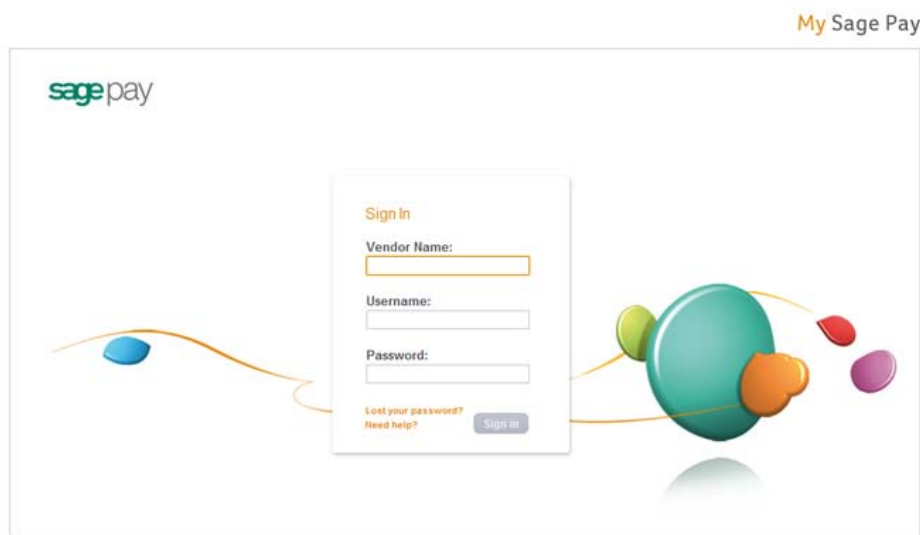
The process will then continue as per the Live Servers. Only the authorisation stage is simulated.

Once you've checked you can process an end-to-end transaction and tested any additional transaction types you have set up (such a Refunds and Releases) then you are almost ready to go live. Before doing so, however, you should log in to the *My Sage Pay* Admin system on the test servers to view your transactions and familiarise yourself with the interface.

The Test Server *My Sage Pay* interface

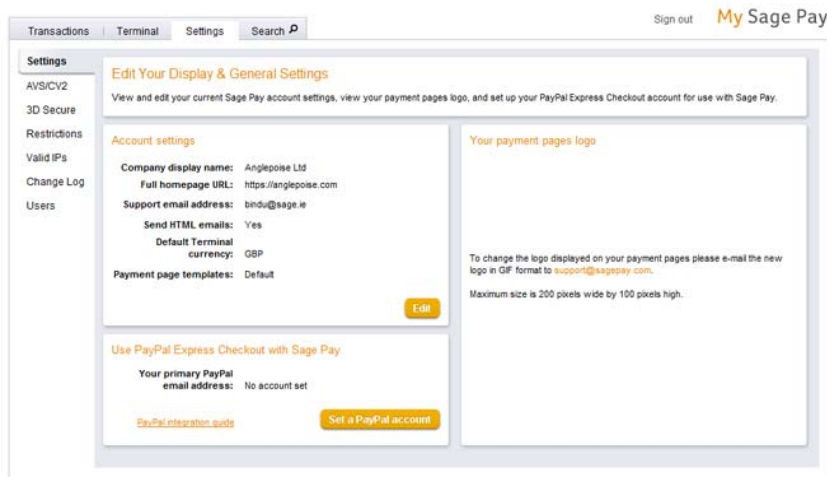
A Test Server version of the *My Sage Pay* Admin system is available to you whilst using your test account to view your transactions, refund payments, release deferred payments, void transactions etc. You should familiarise yourself with this system on the Test Server before you go live so you know how to use the system on the Live Servers.

The Test Server *My Sage Pay* can be found at:
<https://test.sagepay.com/mysagepay>

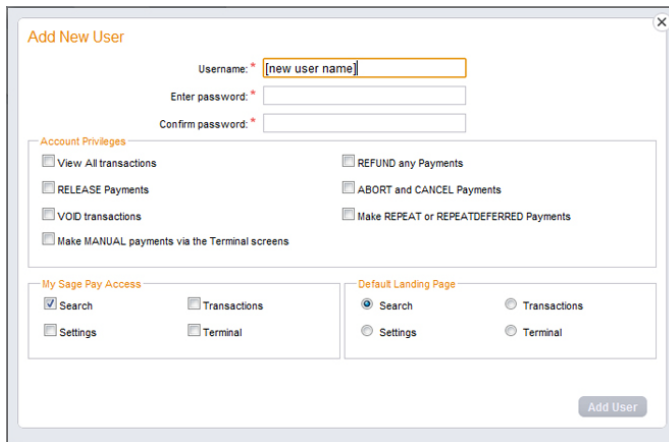


When you log in to the *My Sage Pay* Admin screens you will be asked for a **Vendor Name**, a **User Name** and a **Password**. The first time you log in you will need to do so as your system Administrator:

- In the **Vendor Name** box, enter your Vendor Name, as selected in your Online Registration screens and used throughout the development as your unique merchant identifier.
- In the **User Name** box, enter the Vendor Name again.
- In the **Password** box, enter the *My Sage Pay* Admin password as supplied to you by Sage Pay when your test account was set up.
- Click **Login** and you will see the settings section (below).



The administrator can ONLY create user accounts, unlock other accounts and change account parameters. You cannot, whilst logged in as administrator, view your transactions or take payments through the online terminal.



To use those functions, and to protect the administrator account, you need to create new users for yourself and others. Click on the user tab on the left to create a new users and you will be presented the following screen (right).

Enter a username for yourself and a password you'll remember, and then ensure all the check boxes are enabled for your account. Click the Add user button and your new account will appear in the list.

Now click the sign out button in the top right hand corner and click to Log back in, this time entering:

- Your Vendor name in the **Vendor Name** box.
- The User Name of the account you just created in the **User Name** box.
- The password for the account you just created in the **Password** box.

...and click **Login**.

You are now logged in using your own account and can view your test transactions and use all additional functions. You need only log in as Administrator again if you wish to create additional users, or if you lock yourself out of your own account, you can use the Administrator account to unlock yourself. If you happen to lock out the Administrator account, you will need to contact Sage Pay to unlock it for you.

Detailed information on using the My sage Pay admin area can be found in the online help centre (www.sagepay.com/help) or you can watch a video demo available in the demo area (www.sagepay.com/help/demos). Play with the system until you are comfortable with it though; you cannot inadvertently charge anyone or damage anything whilst on the test server.

Additional Transaction Types

Sage Pay supports a number of additional methods of registering a transaction and completing the payment.

DEFERRED transactions.

By default a PAYMENT transaction type is used in your scripts to gain an authorisation from the bank, then settle that transaction early the following morning, committing the funds to be taken from your customer's card.

In some cases you may not wish to take the funds from the card immediately, but merely place a "shadow" on the customer's card to ensure they cannot subsequently spend those funds elsewhere, and then only take the money when you are ready to ship the goods. This type of transaction is called a **DEFERRED** transaction and is registered in exactly the same way as a normal PAYMENT. You just need to change your script to send a TxType of DEFERRED when you register the transaction (protocol A1) instead of PAYMENT.

DEFERRED transactions are NOT sent to the bank for completion the following morning. In fact, they are not sent at all until you **RELEASE** them by logging into the *My Sage Pay* interface, finding the transaction and clicking the Release button.

You can release ONLY ONCE and ONLY for an amount up to and including the amount of the original DEFERRED transaction.

If you are unable to fulfil the order, you can also **ABORT** deferred transactions in a similar manner and the customer will never be charged.

DEFERRED transactions work well in situations where it is only a matter of days between the customer ordering and you being ready to ship. Ideally all DEFERRED transaction should be released within 6 days (according to card scheme rules). After that the shadow may disappear from the card before you settle the transaction, and you will have no guarantee that you'll receive the funds if the customer has spent all available funds in the mean time. If you regularly require longer than 6 days to fulfil orders, you should consider using AUTHENTICATE and AUTHORISE instead of DEFERRED payments (see below)

DEFERRED transactions remain available for RELEASE for up to 30 days. After that time they are automatically ABORTed by the Sage Pay systems.

Additional notes for using Deferred/Release with PayPal transactions

Unlike a normal Sage Pay DEFERRED transaction, no shadow is placed on the customer's card for a PAYPAL DEFERRED transaction. An order is simply registered with the PayPal account and a successful authorisation for a DEFERRED transaction only confirms the availability of funds and does not place any funds on hold.

When you RELEASE a DEFERRED PayPal transaction PayPal applies best efforts to capture funds at that time, but there is a possibility that funds will not be available.

We recommend that you do not ship goods until after obtaining a successful release.

REPEAT payments

If you have already successfully authorised a customer's card using as PAYMENT, a released DEFERRED or an AUTHORISE (see below) you can charge an additional amount to that card using the **REPEAT** transaction type, without the need to store the card details yourself.

If you wish to regularly REPEAT payments, for example for monthly subscriptions, you should ensure you have a "Continuous Authority" merchant number from your bank (please contact your acquiring bank for further details), but ad-hoc REPEATs do not require a Continuous Authority merchant number. REPEAT payments cannot be 3D-Secured, or have CV2 checks performed on them (unless you supply those values again. Sage Pay are not allowed to store CV2 numbers) so you are better to make use of Authenticate and Authorise if you need to vary the transaction amount on a regular basis.

You can only REPEAT a PayPal transaction if the initial transaction was set up as a PayPal Reference transaction (with BillingAgreement set to 1. See the Appendix for details).

AUTHENTICATE and AUTHORISE

The AUTHENTICATE and AUTHORISE methods are specifically for use by merchants who are either (i) unable to fulfil the majority of orders in less than 6 days (or sometimes need to fulfil them after 30 days) or (ii) do not know the exact amount of the transaction at the time the order is placed (for example, items shipped priced by weight, or items affected by foreign exchange rates).

Unlike normal PAYMENT or DEFERRED transactions, AUTHENTICATE transactions do not obtain an authorisation at the time the order is placed. Instead the card and card holder are validated using the 3D-Secure mechanism provided by the card-schemes and card issuing banks, with a view to later authorisation.

Your site will register your transaction with a TxType of **AUTHENTICATE**, and redirect the customer to Sage Pay Server to enter their card details. Sage Pay Server will contact the 3D-Secure directories to check if the card is part of the scheme. If it is not, then the card details are simply held safely at Sage Pay and your SuccessURL is sent a Status of **REGISTERED** (This also happens if you do not have 3D-Secure active on your account or have used the Apply3DSecure flag to turn it off).

If, however, the card *is* part of the 3D-Secure scheme, the customer is redirected to their card issuing bank for authentication (just like a normal 3D-Secure payment, see steps 5-7 in the Payment Process above). Here they will authenticate themselves and be returned to Sage Pay Server.

If they have not passed authentication, your rule base is consulted to check if they can proceed for authorisation anyway. If not, your NotificationURL is sent a Status of **REJECTED**. If they failed authentication but can proceed, your NotificationURL is sent a **REGISTERED** status. If the user passed authentication with their bank and a CAVV/UCAF value is returned, a Status of **AUTENTICATED** and a **CAVV** value is returned, for you to store if you wish.

In all cases, the customer's card is never authorised. There are no shadows placed on their account and your acquiring bank is not contacted. The customer's card details and their associated authentication status are simply held at Sage Pay for up to 90 days (a limit set by the card schemes, 30 days for International Maestro cards) awaiting an **AUTHORISE** or **CANCEL** request from your site (see the "Server and Direct Shared Protocols" document for details of these messages).

To charge the customer when you are ready to fulfil the order, your site will need to send an **AUTHORISE** request. You can Authorise any amount up to 115% of the value of the original Authentication, and use any number of Authorise requests against an original Authentication so long as the total value of those authorisations does not exceed the 115% limit, and the requests are inside the 90 days limit. This is the stage at which your acquiring bank is contacted for an auth code. AVS/CV2 checks are performed at this stage and rules applied as normal. This allows you greater flexibility for partial shipments or variable purchase values. If the AUTHENTICATE transaction was AUTHENTICATED (as opposed to simply REGISTERED) all authorisations will be fully 3D-Secured, so you will still receive the fraud liability shift.

When you have completed all your Authorisations, or if you do not wish to take any, you can send a **CANCEL** message to our Server to archive away the Authentication and prevent any further Authorisations being made against the card. This happens automatically after 90 days.

Both AUTHORISE and CANCEL operations can also be performed within the *My Sage Pay* Admin area.

REFUNDS and VOIDS

Once a PAYMENT, AUTHORISE or REPEAT transaction has been authorised, or a DEFERRED transaction has been RELEASED, it will be settled with the acquiring bank early the next morning and the funds will be moved from the customer's card account, across to your merchant account. The bank will charge you for this process, the exact amount depending on the type of card and the details of your merchant agreement.

If you wish to cancel that payment before it is settled with the bank the following morning, you can send a **VOID** message to our servers to prevent the transaction ever being settled (see the "Server and Direct Shared Protocols" document for more detail), thus saving you your transaction charges and the customer from ever being charged. You can also VOID transactions through the *My Sage Pay* Admin interface. VOIDed transactions can NEVER be reactivated though, so use this functionality carefully.

Once a transaction has been settled, however, you can no longer VOID it. If you wish to return funds to the customer you need to send a **REFUND** message to our servers, or use the *My Sage Pay* Admin screens to do the same.

You can REFUND any amount up to the value of the original transaction. You can even send multiple refunds for the same transaction so long as the total value of those refunds does not exceed the value of the original transaction. Again, the REFUND protocol can be found in the "Server and Direct Shared Protocols" document.

You **cannot** VOID a PayPal transaction, but you are able to **REFUND** a PayPal transaction.

The Sage Pay Simulator and Additional Transaction Types

The Sage Pay Simulator can handle all the additional transaction types discussed above. It will accept PAYMENT, AUTHENTICATE and DEFERRED transactions at the registration stage, plus it has services that emulate those of the real servers when you send REFUND, RELEASE, ABORT, REPEAT, AUTHORISE, CANCEL and VOID messages to it.

The additional transaction types, however, **do not** have a user configurable interface associated with them. By default they are all set to Automatic mode, so they will respond with an OK unless the data you send would generate a MALFORMED or INVALID response.

For information regarding registering additional transaction types using HTTPS POSTS, please refer to the Server and Direct Shared Protocols Guide, which can be obtained from the download area on our website:

www.sagepay.com/help/downloads

Stage 3: Going Live

Once Sage Pay receives your application your account will be created and details will be sent to the bank for confirmation. The bank will be expected to confirm your merchant details within 3 to 5 working days. Once both the Direct Debit (filled out during application) and the confirmation of your merchant details reach Sage Pay, your account will become Live automatically and you will start to be billed for using our gateway.

This does not mean you will immediately be able to use your Live account

You must ensure you have completed testing of your account before you are granted access to your Live account. Details can be found below:

www.sagepay.com/help/faq/processes_to_go_live/how_to_start_accepting_payments_from_your_customers

NB – Without confirmation from the bank and without Direct Debit submission, Sage Pay will not be able to set your account Live. You will only be charged by Sage Pay when your account has valid Direct Debit and confirmation of your merchant details from the bank.

Once your Live account is active, you should point your website transaction registration scripts to the following URL:

<https://live.sagepay.com/gateway/service/vspserver-register.vsp>

(for other transaction types, the server-register.vsp section would be changed to refund.vsp, void.vsp, release.vsp etc.)

You should then run an end-to-end transaction through your site, ordering something relatively inexpensive from your site and paying using your own valid credit or debit card. If you receive an authorisation code, then everything is working correctly.

You should then log into the Live Server *My Sage Pay* screens at <https://live.sagepay.com/mysagepay> and in a similar manner to the test server, first log in as the Administrator, then create a Live System User account for yourself, log in as that user, locate your test transaction and **VOID** it, so you are not charged for the transaction. At this stage the process is complete.

It is worth noting here that none of the users you set up on the *My Sage Pay* system on the Test Server are migrated across to Live. This is because many companies use third party web designers to help design the site and create users for them during test that they would not necessarily like them to have in a live environment. You will need to recreate any valid users on the Live system when you first log in.

Congratulations, you are live with Sage Pay Server.

Well done. Hopefully the process of getting here was as painless and hassle free as possible. You'll be pleased to know that now you are live we don't cut the strings and run away. You should contact us with any transaction queries that arise or for any help you need with the *My Sage Pay* system.

Here are the best ways to reach us and the best people to reach:

- If you require any information on additional services, e-mail Tellmemore@sagepay.com
- If you have a query regarding a Sage Pay invoice, e-mail finance@sagepay.com
- If you have a question about a transaction, have issues with your settlement files, are having problems with your payment pages or *My Sage Pay* screens, or have a general question about online payments or fraud, e-mail support@sagepay.com with your Sage Pay Vendor Name included in the mail.
- If you have any suggestions for future enhancements to the system, or additional functionality you'd like to see added, please e-mail feedback@sagepay.com with your comments. We do take all comments on board when designing upgrades, although we may not be able to answer every mail we get.
- You can call us as well on **0845-111-44 55**, for any type of enquiry.


























We will also keep you updated about major system changes, new reports and other enhancements via the Updates section in *My Sage Pay*, plus your e-mail address will be added to our group mail list used to alert you to upgrades and other pending events.

You can also always check our system availability and current issues on the Sage Pay Monitor page at www.sagepay.com/system_monitor.asp or our system twitter feed: [@System_SagePay](https://twitter.com/System_SagePay)

Thanks again for choosing Sage Pay, and we wish you every success in your e-commerce venture.

Appendix A - The Sage Pay Server 2.23 protocol




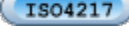


This section details the Sage Pay Server Protocol. It details the contents of the POSTs and responses, between your website and ours. The format and size of each field is given, along with accepted values and characters. The legend below explains the symbols:

	Accented Characters		New line (Carriage Return and Line Feed)
	Ampersand character		Numbers
	At sign		Plus sign
	Colon		Parentheses
	Comma		Semi-colon
	Curly Brackets		Apostrophe (single quote)
	Full Stop/Period		Backslash and Forward Slash
	Hyphen		Space
	Letters (A-Z and a-z)		Underscore
	ISO 3166-1 2-letter country codes		Valid Base64 characters (A-Z,a-z,0-9,+ and /)
	Valid 2-letter US States		ISO 4217 3-letter Currency codes
	RFC 1738 compliant HTTP(S) URL		
	All non-compliant characters, including spaces, should be URL Encoded		
	Valid HTML with no active content. Script will be filtered. Includes all valid letters, numbers, punctuation and accented characters.		
	RFC 5321/5322 (see also RFC 3696) compliant e-mail Addresses.		














A1: Transaction registration

This is performed via a HTTPS POST request, sent to the initial Sage Pay Payment URL service server-register.vsp. The details should be URL encoded Name=Value fields separated by '&' characters.








Request format (continued overleaf)

Name	Format	Values	Comments
VSPProtocol	Numeric. Fixed 4 characters.	2.23 in this release	Default or incorrect value is taken to be 2.23.
TxType	Alphabetic Max 15 characters.	PAYMENT, DEFERRED or AUTHENTICATE ONLY	See companion document "Server and Direct Shared Protocols" for other transaction types (such as Refund, Releases, Aborts and Repeats). The value should be in capital letters.
Vendor	Alphanumeric Max 15 characters.	Vendor Login Name 	Used to authenticate your site. This should contain the Sage Pay Vendor Name supplied by Sage Pay when your account was created.
VendorTxCode	Alphanumeric Max 40 characters	Vendor Transaction Code 	This should be your own reference code to the transaction. Your site should provide a completely unique VendorTxCode for each transaction.
Amount	Numeric. 0.01 to 100,000.00	Amount for the Transaction containing minor digits formatted to 2 decimal places where appropriate. 	Must be positive and numeric, and may include a decimal place where appropriate. Minor digits should be formatted to two decimal places. e.g. 5.10, or 3.29. Values such as 3.235 will be rejected. Minimum for no minor unit currencies like JPY is 1.
Currency	Alphabetic 3 characters	Three-letter currency code to ISO 4217 Examples: GBP, EUR and USD 	The currency must be supported by one of your Sage Pay merchant accounts or the transaction will be rejected.
Description	Alphanumeric Max 100 characters	Free text description of goods or services being purchased 	The description of goods purchased is displayed on the Sage Pay Server payment page as the customer enters their card details.
NotificationURL	Alphanumeric Max 255 characters	Fully qualified URL (including http:// or https:// header). 	Callback URL to which Notification POSTs are sent (see step A3).

Request format (continued...)

BillingSurname	Alphabetic Max 20 characters	Customer's surname 	In Protocol 2.23, unlike previous protocols, the Billingxxxxx columns are compulsory. N.B: All fields must contain a value including the Post Code field even if the customer does not have a post code. Providing a blank field will cause an error.
BillingFirstnames	Alphabetic Max 20 characters	Customer's first names 	
BillingAddress1	Alphanumeric Max 100 characters	First line of billing address 	
Optional: BillingAddress2	Alphanumeric Max 100 characters	Second line of billing address 	
BillingCity	Alphanumeric Max 40 characters	City component of the address 	
BillingPostCode	Alphanumeric Max 10 characters	The Post/Zip code of the Billing Address 	
BillingCountry	Alphabetic Max 2 characters	ISO 3166-1 country code of the cardholder's billing address 	
Optional*: BillingState	Alphabetic Max 2 characters	State code for US customers only* 	In Protocol 2.23, unlike previous protocols, the Deliveryxxxx columns are compulsory. N.B: All fields must contain a value including the Post Code field even if the customer does not have a post code. Providing a blank field will cause an error.
Optional: BillingPhone	Alphanumeric Max 20 characters	Phone number at billing address 	
DeliverySurname	Alphabetic Max 20 characters	Customer's surname 	
DeliveryFirstnames	Alphabetic Max 20 characters	Customer's first names 	
DeliveryAddress1	Alphanumeric Max 100 characters	First line of delivery address 	
Optional: DeliveryAddress2	Alphanumeric Max 100 characters	Second line of delivery address 	

Request format (continued...)

DeliveryCity	Alphanumeric Max 40 characters	City component of the address 	
DeliveryPostCode	Alphanumeric Max 10 characters	The Post/Zip code of the delivery address 	
DeliveryCountry	Alphabetic Max 2 characters	ISO 3166-1 country code of the cardholder's delivery address 	
Optional*: DeliveryState	Alphabetic Max 2 characters	State code for US customers only* 	
Optional: DeliveryPhone	Alphanumeric Max 20 characters	Phone number at delivery address 	
Optional: CustomerEmail	Alphanumeric Max 255 characters	The customer's e-mail address. NOTE: If you wish to use multiple e-mail addresses, you should add them using the : (colon) character as a separator. e.g. me@mail1.com:me@mail2.com 	The current version of the Server integration method does not send confirmation e-mails to the customer. This field is provided for your records only.
Optional: Basket	Alphanumeric Max 7500 characters	See the next page for the Format of the Basket field 	You can use this field to supply details of the customer's order. This information will be displayed to you in <i>My Sage Pay</i> .
Optional: AllowGiftAid	Flag	0 = No Gift Aid Box displayed (default) 1 = Display Gift Aid Box on payment screen.	This flag allows the gift aid acceptance box to appear for this transaction on the payment page. This only appears if your vendor account is Gift Aid enabled.
Optional: ApplyAVSCV2	Flag	0 = If AVS/CV2 enabled then check them. If rules apply, use rules. (default) 1 = Force AVS/CV2 checks even if not enabled for the account. If rules apply, use rules. 2 = Force NO AVS/CV2 checks even if enabled on account. 3 = Force AVS/CV2 checks even if not enabled for the account but DON'T apply any rules.	Using this flag you can fine tune the AVS/CV2 checks and rule set you've defined at a transaction level. This is useful in circumstances where direct and trusted customer contact has been established and you wish to override the default security checks. This field is ignored for PAYPAL transactions

Request format (continued...)

Optional: Apply3DSecure	Flag	<p>0 = If 3D-Secure checks are possible and rules allow, perform the checks and apply the authorisation rules. (default)</p> <p>1 = Force 3D-Secure checks for this transaction if possible and apply rules for authorisation.</p> <p>2 = Do not perform 3D-Secure checks for this transaction and always authorise.</p> <p>3 = Force 3D-Secure checks for this transaction if possible but ALWAYS obtain an auth code, irrespective of rule base.</p>	<p>Using this flag you can fine tune the 3D Secure checks and rule set you've defined at a transaction level. This is useful in circumstances where direct and trusted customer contact has been established and you wish to override the default security checks.</p> <p>This field is ignored for PAYPAL transactions</p>
Optional: Profile	Alphabetic Max 10 characters	NORMAL (DEFAULT) or LOW	<p>A profile of LOW returns the new simpler payment pages which have only one step and minimal formatting. Designed to run in i-Frames. Omitting this field or sending NORMAL renders the normal card selection screen.</p>
Optional: BillingAgreement	Flag	<p>0 = This is a normal PayPal transaction, not the first in a series of payments (default)</p> <p>1 = This is the first in a series of PayPal payments. Subsequent payments can be taken using REPEAT.</p>	<p>This field must be set for PAYPAL REFERENCE transactions All non-PayPal transactions can be repeated without this flag.</p> <p>If you wish to register this transaction as the first in a series of regular payments, this field should be set to 1. If you do not have a PayPal account set up for use via Sage Pay, then this field is not necessary and should be omitted or set to 0.</p>
Optional: AccountType	Alphanumeric 1 character	<p>E = Use the e-commerce merchant account (default).</p> <p>C = Use the continuous authority merchant account (if present).</p> <p>M = Use the mail order, telephone order account (if present).</p>	<p>This optional flag is used to tell the SAGE PAY System which merchant account to use. If omitted, the system will use E, then M, then C by default.</p> <p>This field is ignored for PAYPAL transactions</p>

Basket Contents

The shopping basket contents can be passed in a single, colon-delimited field, in the following format:

```
Number of lines of detail in the basket field:
Item 1 Description:
Quantity of item 1:
Unit cost item 1 without tax:
Tax applied to item 1:
Cost of Item 1 including tax:
Total cost of item 1 (Quantity x cost including tax):
Item 2 Description:
Quantity of item 2:
....
Cost of Item n including tax:
Total cost of item n
```

IMPORTANT NOTES:

- o The line breaks above are included for readability only. No line breaks are needed; the only separators should be the colons.
- o The first value "The number of lines of detail in the basket" is **NOT** the total number of items ordered, but the total number of rows of basket information. In the example below there are 6 items ordered, (1 DVD player and 5 DVDs) but the number of lines of detail is 4 (the DVD player, two lines of DVDs and one line for delivery).

So, for example, the following shopping cart...

Items	Quantity	Item value	Item Tax	Item Total	Line Total
Pioneer NSDV99 DVD-Surround Sound System	1	424.68	74.32	499.00	499.00
Donnie Darko Director's Cut	3	11.91	2.08	13.99	41.97
Finding Nemo	2	11.05	1.94	12.99	25.98
Delivery	---	---	---	---	4.99

Would be represented thus:

```
4:Pioneer NSDV99 DVD-Surround Sound System:1:424.68:74.32:499.00: 499.00:Donnie Darko Director's
Cut:3:11.91:2.08:13.99:41.97: Finding Nemo:2:11.05:1.94:12.99:25.98: Delivery:---:---:---:
---:4.99
```

If you wish to leave a field empty, you must still include the colon. e.g.

```
DVD Player:1:199.99:::199.99
```

A2: Server response to the transaction registration POST

This is the plain text response part of the POST originated by your servers in A1. Encoding will be as Name=Value pairs separated by carriage return and linefeeds (CRLF).

Response format:

Name	Format	Values	Comments
VPSProtocol	Alphanumeric. Fixed 4 characters.	Version number of the protocol of the system. This release will return 2.23	This will match the protocol version supplied in A1.
Status	Alphanumeric Max 15 characters.	<p>OK – Process executed without error</p> <p>MALFORMED – Input message was missing fields or badly formatted – normally will only occur during development.</p> <p>INVALID – Transaction was not registered because although the POST format was valid, some information supplied was invalid. E.g. incorrect vendor name or currency.</p> <p>ERROR – A problem occurred at Sage Pay which prevented transaction registration.</p>	<p>If the VendorTxCode passed in A1 has been used before, but that transaction is still active, then details of that transaction are passed back in this POST and the suffix REPEATED is appended to the Status. Your system must be able to handle repeated messages from Sage Pay.</p> <p>If the status is not OK, the StatusDetail field will give more information about the problem.</p> <p>Please notify Sage Pay if a Status report of ERROR is seen, together with your VendorTxCode and the StatusDetail text.</p>
StatusDetail	Alphanumeric Max 255 characters	Human-readable text providing extra detail for the Status message.	Always check StatusDetail if the Status is not OK
VPSTxId	Alphanumeric 38 characters	Sage Pay's ID to uniquely identify the Transaction on our system.	Only present if Status is OK or OK REPEATED .
SecurityKey	Alphanumeric 10 characters	A Security key which SAGE PAY uses to generate a MD5 Hash for to sign the Notification message (A3 below). The signature is called VPSSignature.	This value is used to allow detection of tampering with notifications from SAGE PAY Server. It must be kept secret from the Customer and held in your database. Only present if Status is OK .
NextURL	Alphanumeric Full Qualified URL Max 255 characters	URL to which the Vendor must redirect the Customer to continue the Transaction	Only present if Status is OK . Note that the full URL must be used for the redirect, including any appended parameters.

A3: Notification of Results for Transactions

The Sage Pay Server will send notification in the request part of a POST to the Notification URL provided in A1. The request will be URL encoded, with Name=Value fields separated by '&' characters.

Request format (continued overleaf)

Name	Format	Values	Comments
VPSProtocol	Alphanumeric 4 characters	2.23 in this release	Protocol version used by the system. Same as sent in Step A1
TxType	Alphanumeric Max 20 characters	PAYMENT, DEFERRED or AUTHENTICATE	As supplied by your site in A1.
VendorTxCode	Alphanumeric Max 40 characters	Your unique Vendor Transaction Code	Same as sent by your servers in Step A1.
VPSTxId	Alphanumeric 38 characters	Sage Pay's ID to uniquely identify the Transaction on our system.	Same value as returned in the response in A2.
Status	Alphabetic Max 20 characters	<p>OK – Transaction completed successfully with authorisation.</p> <p>NOTAUTHED – The Sage Pay system could not authorise the transaction because the details provided by the Customer were incorrect, or not authenticated by the acquiring bank.</p> <p>ABORT – The Transaction could not be completed because the user clicked the CANCEL button on the payment pages, or went inactive for 15 minutes or longer.</p> <p>REJECTED – The Sage Pay System rejected the transaction because of the rules you have set on your account.</p> <p>AUTHENTICATED – The 3D-Secure checks were performed successfully and the card details secured at Sage Pay.</p> <p>REGISTERED – 3D-Secure checks failed or were not performed, but the card details are still secured at Sage Pay.</p> <p>ERROR – An error occurred at Sage Pay which meant the transaction could not be completed successfully.</p>	<p>In the case of NOTAUTHED, the Transaction has completed through the SAGE PAY System, but it has not been authorised by the bank.</p> <p>A status of REJECTED means the bank may have authorised the transaction but your own rule bases for AVS/CV2 or 3D-Secure caused the transaction to be rejected.</p> <p>In the cases of ABORT and ERROR (see below) the Transaction has not completed through the Server and can be retried.</p> <p>Please notify Sage Pay if a Status report of ERROR is seen, together with your VendorTxCode and the StatusDetail text.</p> <p>AUTHENTICATED and REGISTERED statuses are only returned if the TxType is AUTHENTICATE.</p>
StatusDetail	Alphanumeric Max 255 characters	Human-readable text providing extra detail for the Status message	You should always check this value if the Status is not OK .
TxAuthNo	Long Integer	Sage Pay unique Authorisation Code for a successfully authorised transaction aka VPSAuthCode .	Only present if the transaction was successfully authorised (Status OK).

Request format (continued...)

AVSCV2	Alphabetic Max 50 characters	Response from AVS and CV2 checks. Will be one of the following: ALL MATCH , SECURITY CODE MATCH ONLY , ADDRESS MATCH ONLY , NO DATA MATCHES or DATA NOT CHECKED .	Provided for Vendor info and backward compatibility with the banks. Rules set up at the Sage Pay server will accept or reject the transaction based on these values. More detailed results are split out in the next three fields. Not present if the Status is AUTHENTICATED or REGISTERED .
AddressResult	Alphabetic Max 20 characters	NOTPROVIDED , NOTCHECKED , MATCHED , NOTMATCHED	The specific result of the checks on the cardholder's address numeric from the AVS/CV2 checks. Not present if the Status is AUTHENTICATED or REGISTERED
PostCodeResult	Alphabetic Max 20 characters	NOTPROVIDED , NOTCHECKED , MATCHED , NOTMATCHED	The specific result of the checks on the cardholder's Post Code from the AVS/CV2 checks. Not present if the Status is AUTHENTICATED or REGISTERED
CV2Result	Alphabetic Max 20 characters	NOTPROVIDED , NOTCHECKED , MATCHED , NOTMATCHED	The specific result of the checks on the cardholder's CV2 code from the AVS/CV2 checks. Not present if the Status is AUTHENTICATED or REGISTERED
GiftAid	Flag	0 = The Gift Aid box was not checked for this transaction. 1 = The user checked the Gift Aid box on the payment page	This field is always present even if GiftAid is not active on your account.
3DSecureStatus	Alphabetic Max 50 characters	OK - 3D Secure checks carried out and user authenticated correctly. NOTCHECKED – 3D-Secure checks were not performed. NOTAVAILABLE – The card used was either not part of the 3D Secure Scheme, or the authorisation was not possible. NOTAUTHED – 3D-Secure authentication checked, but the user failed the authentication. INCOMPLETE – 3D-Secure authentication was unable to complete. No authentication occurred. ERROR - Authentication could not be attempted due to data errors or service unavailability in one of the parties involved in the check.	This field details the results of the 3D-Secure checks (where appropriate) NOTCHECKED indicates that 3D-Secure was either switched off at an account level, or disabled at transaction registration with a setting like Apply3DSecure=2
CAVV	Alphanumeric Max 32 characters	The encoded result code from the 3D-Secure checks (CAVV or UCAF).	Only present if the 3DSecureStatus field is OK


Request format (continued...)

AddressStatus	Alphabetic Max 20 characters	Either NONE , CONFIRMED or UNCONFIRMED	PayPal Transactions Only. If AddressStatus is confirmed and PayerStatus is verified, the transaction may be eligible for PayPal Seller Protection. To learn more about PayPal Seller Protection, please contact PayPal directly or visit: https://www.paypal.com/uk/cgi-bin/webscr?cmd=p/gen/ua/policy_spp-outside#spp-policy for further information.
PayerStatus	Alphabetic Max 20 characters	Either VERIFIED or UNVERIFIED	
CardType	Alphabetic Max 15 characters	VISA, MC, DELTA, MAESTRO, UKE, AMEX, DC, JCB, LASER, PAYPAL	MC is MasterCard, UKE is Visa Electron. MAESTRO should be used for both UK and International Maestro. AMEX and DC (DINERS) can only be accepted if you have additional merchant accounts with those acquirers.
Last4Digits	Numeric Max 4 characters	The last 4 digits of the card number used in this transaction. PayPal transactions have 0000	This field is supplied to allow merchants using wallet systems to identify the card to their customers
VPSSignature	Alphanumeric Max 100 characters	MD5 signature of the concatenation of the values of: VPSTxId + VendorTxCode + Status + TxAuthNo + VendorName + AVSCV2 + SecurityKey + AddressResult + PostCodeResult + CV2Result + GiftAid + 3DSecureStatus + CAVV + AddressStatus + PayerStatus + CardType + Last4Digits. NOTE: MD5 value is returned in UPPER CASE	To detect any possible tampering with messages, your site should compute the same MD5 signature (which incorporates the Security key provided at Transaction registration) and check it against VPSSignature. You can then decide what to do with transactions that appear to have been tampered with.

A4: You acknowledge receipt of the Notification POST

This is the plain text response part of the POST originated by the Server in the step above. Encoding must be as Name=Value fields separated by carriage-return-linefeeds (CRLF).

Response format:

Name	Format	Values	Comments
Status	Alphabetic Max 20 characters	<p>OK – Send this if you successfully received the notification Post in A3. Send this unless an error occurs during notification.</p> <p>INVALID – send INVALID if the details you received in the A3 post were consistent with expectations for this Transaction. The RedirectURL must still be provided, and Sage Pay will still redirect the Customer back to your site, but the transaction will NOT be settled with the bank. Only send this result if you want to cancel the transaction.</p> <p>ERROR – An error has occurred during your Notification processing. The Sage Pay system will check for a RedirectURL, and if one is provided the Customer will be redirected to your site, but the transaction will NOT be settled with the bank. Only send this result if you want to cancel the transaction and report an ERROR to Sage Pay.</p>	<p>OK statuses will allow the transaction to settle and money to move into the Vendor account.</p> <p>INVALID or ERROR responses will prevent the transaction from settling, so the customer will not be charged.</p> <p>You should send OK in all circumstances where no errors occur in validating the Notification POST, so even if Sage Pay send you a status of ABORT or NOTAUTHED in A3 above, you should reply with an OK and a RedirectURL that points to a page informing the customer that the transaction did not complete.</p>
RedirectURL	Alphanumeric Max 255 characters	<p>Full qualified URL (including http:// or https:// header) to which you'd like the customer redirected on completion of the transaction</p> 	If you wish to pass parameters back to your own site (such as the session id or transaction code), these should be included in RedirectURL.
StatusDetail	Alphanumeric Max 255 characters	Human-readable text providing extra detail for the Status message	If Status is not OK , state what is wrong with the Transaction and why you are rejecting it.

IMPORTANT NOTE: Before writing the three fields above to the Response object of the POST, please ensure you clear your response buffer to remove any header code, comments or HTML. The Sage Pay Server is expecting "Status=" to be the first characters in the response. If it does not see these, it treats the response as though it is an error and fails the transaction! Sage Pay Simulator will warn you about this when you are testing. Also, all POSTs must be communicated through ports 80 and 443.

A5: Server Integration Full URL Summary

The table below shows the complete web addresses to which you send the messages detailed above.

Transaction Registration (PAYMENT, DEFERRED, AUTHENTICATE)	
Simulator:	https://test.sagepay.com/Simulator/VSPServerGateway.asp?Service=VendorRegisterTx
TEST System:	https://test.sagepay.com/gateway/service/vspserver-register.vsp
Live System:	https://live.sagepay.com/gateway/service/vspserver-register.vsp

Please ensure that your firewalls allow outbound Port 443 (HTTPS only!) and inbound ports 443 (and optionally 80 HTTP) access in order to communicate with our servers (on Simulator/Test/Live).