HTML Messenger Interface

Version 1.1.07

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Introduction

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

This document provides merchants and their affiliates the tools to integrate PSiGate's **HTML Messenger** interface so PSiGate may receive and process merchant transaction requests.

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Test Account Information

PSiGate's test environment supports a shared test account that you are welcome to use while you develop and test your checkout interface.

IMPORTANT:
- *DO **NOT** use real credit card numbers within the test environment.*
- *Send an email to support@psigate.com to receive your production URL once you are ready to go live.*

To test your checkout interface and process a transaction through the test account, you must:

1) Set the test form's ACTION attribute to:
https://devcheckout.psigate.com/HTMLPost/HTMLMessenger
2a) Set the *StoreKey* (*MerchantID*) variable to "psigatecapturescard001010" if you wish to capture the credit card data through a secured form provided by PSiGate.
2b) Set the *StoreKey* (*MerchantID*) variable to "merchantcardcapture200024" if you wish to capture the credit card data through a secured checkout form you provide.

To view the result of your test transactions, log into https://dev.psigate.com with the following account information:

> CID: 1000001
> User ID: teststore
> Passphrase: testpass

If you require an unshared test account after you have begun the application process, send an email to support@psigate.com and request the unshared test account. Please include the merchant's company name and the contact information of the developer.
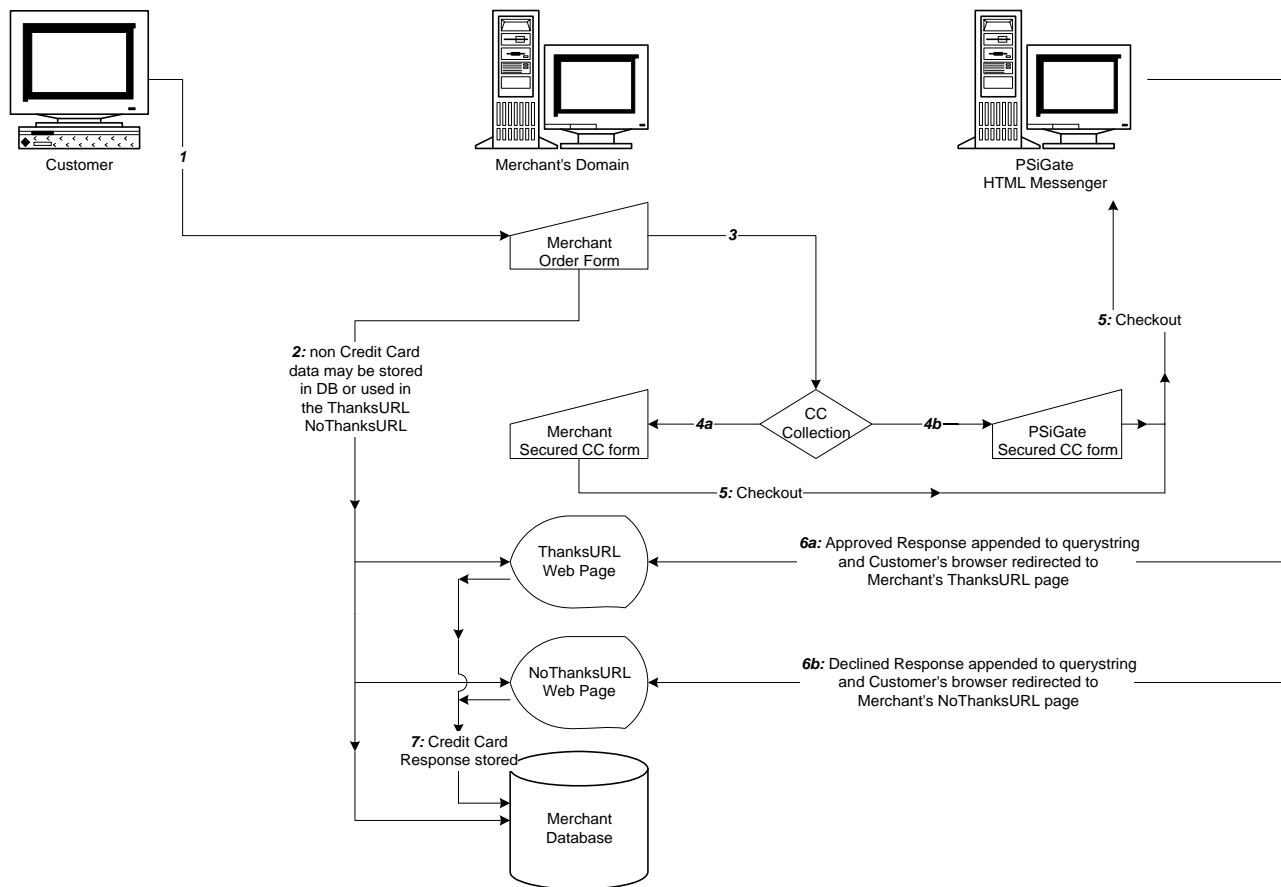
Important

- Transaction requests processed through the **HTML Messenger** interface are subject to the customer's Internet connection, connection speed, firewall, and browser/platform compatibility and settings.
- All variables are case sensitive. Incorrect spelling or casing of a variable will prevent that variable's value from being received by our payment engine.
- All examples use "merchantcardcapture200024" as the *StoreKey*. Replace "merchantcardcapture200024" with "psigatecapturescard001010" if you wish to capture the card information through PSiGate.

Errors shall be returned by the payment engine if:

- the ACTION attribute is set to https://devcheckout.psigate.com/HTMLPost/HTMLMessenger and the *StoreKey* is neither "psigatecapturescard001010" nor "merchantcardcapture200024".
- the ACTION attribute is set to the production URL as indicated within the merchant's **Welcome Email** and the *StoreKey* is set to "psigatecapturescard001010" or "merchantcardcapture200024".
- the *StoreKey* is not the same as what appears within the **Welcome Email**.
- any of the variables *StoreKey, SubTotal, PaymentType, CardAction, CardNumber, CardExpMonth, CardExpYear* are written incorrectly or their values are invalid according to this documentation.

HTML Messenger Diagram

1. Customer browses the Merchant's website, selects a product/service to purchase, and fills out the order form, entering their Billing, Shipping and Item information.
2. Merchant may store non credit card data such as Order, Billing, Shipping and Item information within their database to display on the *ThanksURL* or *NoThanksURL* web page presented to the customer.
3. Merchant's "Capture Setting" within their ***Merchant Tools*** indicates whether PSiGate or the merchant shall collect the payment information.
4a. Payment information is collected through a secured form provided by the merchant.
4b. Payment information is collected through a secured form provided by PSiGate.
5. Customer clicks the "Checkout" button of the checkout form, confirms their order, and sends the transaction request to the ***HTML Messenger*** interface for processing.
6a. If the request is approved, the customer's browser is redirected to the *ThanksURL* specified by the merchant and the approval response may be retrieved from the returned querystring.
6b. If the request is declined or invalid, the customer's browser is redirected to the *NoThanksURL* specified by the merchant. The error code and error message may be retrieved from the returned query string.
7. Merchant may store the approval or decline response within their database.

HTML Capture Settings Panel

	Object	Description/Instruction
A	Enable HTML Messenger dropdown menu	Select "Yes" from the drop-down menu if you wish to send PSiGate transaction requests from an HTML form. Select "No" from the drop-down menu if you do not wish to send PSiGate transaction requests from an HTML form.
B	StoreKey textbox	Modifies the *StoreKey* value that is required to be part of the transaction request in order for the payment to be processed. **Note:** Must be 20 characters long. If shorter than 20 characters, PSiGate will use the inputted *StoreKey* value and add encoded characters to the end of it until it is 20 characters long to generate a valid *StoreKey*.
C	DBA Display Name textbox	Value that replaces the <DBA> replaceable field within the Capture Form.
D	Allowed Payment Types	Controls whether or not the *HTML Messenger* interface will accept/display the Interac Online/Debit payment option.

	Debit/Interac Online dropdown menu	**Note:** This will not allow you to accept debit cards if your store account is not configured to accept that payment type. To learn more about this payment option, please contact our sales team at 1-877-374-9444 x 3.
E	Allowed Payment Types **Credit Cards** dropdown menu	Controls whether or not the *HTML Messenger* interface will accept/display the credit card payment option. **Note:** This will not allow you to accept credit cards if your store account is not configured to accept that payment type. To learn more about this payment option, please contact our sales team at 1-877-374-9444 x 3.
F	Capture Setting dropdown menu	Controls whether PSiGate will display a capture form on behalf of the merchant or whether the merchant's checkout form will collect the payment data and pass it on to PSiGate.
G	Capture Form	Modifies the HTML script that determines the look of the HTML capture form presented by PSiGate. You may wish to customize the form to match the look and feel of your website. The following is a list of replaceable tags that may be used within the capture form: <DBA> <Bname> <Sname> <Phone> <Tax1> <Bcompany> <Scompany> <Fax> <Tax2> <Baddress1> <Saddress1> <Email> <Tax3> <Baddress2> <Saddress2> <Tax4> <Bcity> <Scity> <Tax5> <Bprovince> <Sprovince> <ShippingTotal> <Bpostalcode> <Spostalcode> <SubTotal> <Bcountry> <Scountry> <Items> **Note:** If unmodified, PSiGate will display a default capture form. To revert back to the default form, delete everything in the form and click the "Save" button. It should automatically reset back to the default value.
H	Restrict Referring URL dropdown menu	Set to "Yes" if you wish to limit the URLs that shall be accepted as valid sources of transaction requests. **Note:** To process Interac Online (Debit Card) transactions, this dropdown menu is required to be set to "Yes" Set to "No" if you wish to accept all transaction requests regardless of where they originate. The *HTML Messenger* interface will perform a string pattern match against the URL(s) listed in the "Allowed Referring URLs" field. See below.
I	Allowed Referring URLs textbox	Enter the referring URLs of the hosts whose transaction requests you wish to allow.

		The **HTML Messenger** interface will perform a string pattern match against the URL(s) in this field. Place a pipe character "|" between URLs to input multiple URLs. Example: https://www.psigate.com|https://order.psigate.com Scenario 1: Checkout page is https://www.psigate.com/checkoutform.html Result: Allowed Scenario 2: Checkout page is https://www.psigate.com/checkoutform Result: Allowed Scenario 3: Checkout page is https://secure.psigate.com/securecheckout Result: Declined Scenarios 1 and 2 are allowed because "https://www.psigate.com" matches the beginning part of the referring URL. **Note:** To process Interac Online (Debit Card) transactions, you must input valid URL(s) within this field.
J	Default Approved URL textbox	Sets the default website address the **HTML Messenger** interface will redirect the customer to if a transaction is "Approved". If no website address is entered, PSiGate will display a generic "Approved" web page. **Note:** If the *ThanksURL* is passed as part of the transaction request, it will override the value inputted in this field.
K	Default Declined URL textbox	Sets the default website address that the **HTML Messenger** interface will redirect the customer to if a transaction is "Declined". If no website address is entered, PSiGate will display a generic "Declined" web page. **Note:** If the *NoThanksURL* is passed as part of the transaction request, it will override the value inputted in this field.
L	Restrict Passed URLs dropdown menu	This option will restrict the values that can be passed via the *ThanksURL* and *NoThanksURL* variables in the HTML post request. **Note:** To process Interac Online (Debit Card) transactions, this dropdown menu must be set to "Yes".
M	Allowed Approved URLs textbox (*ThanksURL)*	The **HTML Messenger** interface will perform a string pattern match between the URLs in this field and the *ThanksURL* value passed within the transaction request. Place a pipe character (|) between match values to

		input multiple URLs.
		Example: https://www.psigate.com|https://order.psigate.com
		Scenario 1: https://www.psigate.com Result: Allowed Scenario 2: Passed value = https://www.psigate.com/thankspage Result: Allowed Scenario 3: Passed value = https://secure.psigate.com/thankspage Result: Declined
		Scenarios 1 and 2 are allowed because "https://www.psigate.com" matches the beginning part of the referring URL.
		Note: Interac Online (Debit Card) requires that you input within this field the URL (ThanksURL) that PSiGate is to forward the response and customer when a transaction is approved. A string pattern match will always be performed against the value in this field. If this field is left blank, you will receive an error for all **Interac Online** transactions.
N	Allowed Declined URLs textbox (*NoThanksURL*)	The *HTML Messenger* interface will perform a string pattern match between the URLs in this field and the *NoThanksURL* value passed within the transaction request. Place a pipe character (|) between match values to input multiple URLs.
		Example: https://www.psigate.com|https://order.psigate.com
		Scenario 1: Passed value = https://www.psigate.com Result: Allowed Scenario 2: Passed value = https://www.psigate.com/nothankspage Result: Allowed Scenario 3: Passed value = https://secure.psigate.com/nothankspage Result: Declined
		Scenarios 1 and 2 are allowed because "https://www.psigate.com" matches the beginning part of the referring URL.
		Note: Interac Online (Debit Card) requires that you input within this field the URL (NoThanksURL) that PSiGate is to forward the response and

O		customer when a transaction is declined. A string pattern match will always be performed against the value in this field. If this field is left blank, you will receive an error for all **Interac Online** transactions.
O	Results Version dropdown menu	Controls the format of the *ThanksURL* and *NoThanksURL* responses. Select "1.2" for the new payment engine format Select "Backwards Compatible" for the old payment engine HTML Posting format. Only select the "Backwards Compatible" format if you upgrade from an existing old payment engine HTML Posting account since it is a limited format that does not include many of the new payment engine return variables.

Going Live

Before you can send live transactions through the **HTML Messenger** interface, it must be configured from the **_Merchant Tools_** website. The website can be found at https://secure.psigate.com. The "HTML Capture Settings" menu option is within the Store Menu. If the merchant has multiple stores, each store must be configured individually.

IMPORTANT: When we complete the backend configuration of your gateway account, you will receive a Welcome Email from one of our Merchant Services representatives. The email will contain account information that you will use to configure your HTML capture settings and your HTML form.

Going live, is a two-step process. The first step involves configuration of your HTML capture settings and the second step involves configuration of your HTML form source code.

Step ONE – Configure your HTML Capture Settings

The HTML capture settings must be configured in order to receive transaction requests from your HTML form. The HTML capture settings also control the behavior of the system in response to transaction requests sent by your HTML form. The labels refer to the HTML Capture Settings Panel.

1) Login to https://secure.psigate.com and click on your StoreID.
2) Select "HTML Capture Settings", from the Store Menu.
3) The HTML Capture Settings Panel below shall be displayed.
4) Set the Enabled dropdown, labeled "A" below to "Yes". This setting informs our system to accept HTML transaction requests. The system is set to accept XML transaction requests by default.
5) Input your store's account name (StoreID), found within your Welcome Email, into the StoreKey field, labeled "B". This setting informs our system of the store account that is to receive the transaction request.

6) If you wish to use PSiGate's SSL-secured credit card collection form, enter within the DBA Display Name field, labeled "C", your company name, as you would like it to appear within the form PSiGate's SSL-secured credit card collection form.

7) Set the applicable Payment Types, labeled "D" and "E" to "Yes".

8) Choose from the Capture Setting dropdown, labeled "F", "PSiGate Captures Card Data" if you wish PSiGate to collect the credit card information within its SSL-secured webpage OR choose "Card Data is passed to PSiGate" if you wish to collect the credit card information from your SSL-secured webpage. Setting this incorrectly will cause an error.

9) If you chose "PSiGate Captures Card Data" in Step 8, you may modify the HTML script labeled "G" to create a collection form that matches the style and background of your website. If you wish to add logo(s) to your collection form, please email your logo(s) to support@psigate.com with your CID, Store Account Name and the subject heading, "Capture Form Logo Upload".

10) Select "No" from the "Restrict Referring Hosts" dropdown menu, labeled "H" below. You may change this to "Yes" at a later time and list the referring host addresses that you will accept within the "Allowed Referring Hosts" field, labeled "I".

11) If you do not include the "ThanksURL" and "NoThanksURL" within your HTML transaction request, set the "Default Approved URL" and "Default Declined URL" fields, labeled "J" and "K" below otherwise leave both fields blank.

12) Select "No" from the "Restrict Passed URLs" dropdown menu, labeled "L" below. You may change this to "Yes" at a later time. List the URLs you would like PSiGate to forward our response to within the "Allowed Approved URL" and "Allowed Declined URL" fields, labeled "M" and "N".

13) Set the Results Version dropdown menu, labeled "O" to "1.2". If you previously sent transactions to our old payment engine via HTML, set the Results Version dropdown menu, to "Backwards Compatible".

14) Click the Save button in the bottom right

15) Notice that characters have been added to the StoreKey. You will use this new StoreKey when you configure your HTML form.

Step TWO – Configure your HTML form

HTML transaction requests use the customer's browser to transmit instructions to PSiGate. You must modify these instructions so that PSiGate's new payment engine receives the complete transaction request and applies the request to your account.

If you have the ability to test changes below without affecting your LIVE online store, please do.

1) Set your cart or code's Merchant ID (StoreKey) with the StoreKey obtained within Step One.

2) Change the ACTION to https://checkout.psigate.com/HTMLPost/HTMLMessenger.

3) Test a transaction. If successful, congratulations otherwise email support@psigate.com with your CID, Store Account Name and the error you received and we will resolve the error promptly.

HTML Messenger Best Practices

PSiGate recommends the following when integrating the *HTML Messenger* interface.

1. **Only enable the HTML Messenger Interface if you intend to use it.**
   The fewer payment processing entry points, the better. If you do not intend to use the *HTML Messenger* interface, there is no need to enable it.

2. **Allow PSiGate to capture the payment information if you feel uncomfortable doing so.**
   If the merchant does not feel comfortable collecting payment information on their website, allow PSiGate to do so on their behalf. This benefits the merchant in two ways: First, PCI compliance is made easier since the merchant no longer handles credit card information. Second, any future changes to the *HTML Messenger* interface will automatically be reflected within PSiGate's online capture form since it is generated on PSiGate's servers.

   PSiGate allows merchants to customize the look and feel of the capture form so it may appear to customers that they have never left the merchant's site or that they have at least been redirected to an affiliated site. It is important that your customers feel comfortable that their payment information has been entered within a secure location.

3. **Use the Restrict Referring URL fields if possible.**
   If there is no need to allow transaction requests to be received from multiple sites, set the "Restrict Referring URL" option to "Yes" and fill in the "Allowed Referring URLs" field. This will make sure transactions only come from your website or from websites you know.

4. **Use the Default Approved and Declined URL fields if possible.**
   The fewer the variables passed within the transaction request, the better. If the merchant's Thanks and NoThanks URLs are static, use the default "Approved" and "Declined" URL fields of the Capture Settings Panel to prevent potential transaction request formatting errors.
   .
5. **Restrict the Thanks and NoThanks URL values if you must pass them.**
   Sometimes you cannot avoid passing the Thanks and NoThanks URLs in the transaction request because of various reasons. In these cases, we recommend the possible passed values be restricted to retain as much control over the transaction flow as possible.

6. **If you have a question or are unsure, please ask!**
   We want you to quickly implement our solutions to fit your needs.   If you have questions with regards to the meaning or implementation of the concepts and functionality described within this document, please contact us. We are available by email and telephone at:

   Phone: 1-877-374-9444 or 905-567-4000
   Technical Support: support@psigate
   Merchant Services or Support: merchant.services@psigate.com
   Sales: sales@psigate.com

Creating an HTML Post request

The Request Structure

The *HTML Messenger* interface enables merchants to send transaction requests to PSiGate for real-time processing. HTML Messenger transaction requests may be sent via the POST or GET form methods. The transaction request is made through an HTML FORM composed of an ACTION attribute that contains the website address of the file to receive the form content; a METHOD attribute that sends data to the ACTION URL; INPUT TYPES that store PSiGate elements and a SUBMIT button that executes the ACTION.

The minimum number of transaction values needed to successfully transmit an order depends on the type of transaction request.

The following is an example of a basic **Sale** transaction request:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=HIDDEN NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=HIDDEN NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=HIDDEN NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=HIDDEN NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=HIDDEN NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=HIDDEN NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=HIDDEN NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=HIDDEN NAME="CardIDNumber" VALUE="3422">CardIDNumber<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

This request processes a ten-dollar **Sale** transaction. The string "**merchantcapturescard"** references the merchant's gateway account and applies the charge to the credit card number, "4111111111111111" with an expiration date of "08/08".
The *StoreKey* element (provided thru a Welcome Email when a gateway account is setup) indicates the gateway account that the transaction shall be processed through. The CustomerRefNo element captures and returns any information the merchant requires but PSiGate does not. The *SubTotal* element indicates the dollar value of the transaction. The *PaymentType* element, which is set to "CC" (credit card) in the above example, establishes the payment context. The *CardAction* element, which is set to "0" (**Sale** transaction) in the above example, determines the type of transaction request. The *CardNumber*, *CardExpMonth* and *CardExpYear* elements set the credit card details. The *CardIDNumber* element tells the payment engine to verify that "3422" is the security code printed on the card. For a list of the values required for each transaction type, please refer to *HTML Messenger - Order values.*

Adding Order Detail

Once the basic structure of the transaction request is complete, you may add more detailed information to the request by including additional *Order* values. For a complete list of recognized order values, refer to *HTML Messenger - General Order values.*

The following is an example of a **Sale** transaction with additional order detail:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="Comments" VALUE="No comments today">Comments<BR>
<INPUT TYPE=TEXT NAME="Tax1" VALUE="1.00">Tax1<BR>
<INPUT TYPE=TEXT NAME="ShippingTotal" VALUE="6.00">ShippingTotal<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

Adding Item Detail

You may choose to include item details within your transaction requests. *Item* values you include are displayed in the merchant's online reports and email receipts. The *Item* values' predefined sub values are listed in the *HTML Messenger - Item values* table*.*

Note: If item detail is included in a transaction request, the *SubTotal* value will be calculated from *Price01* and *Quantity01* values. If the *SubTotal* value and items are included in the same request the calculated item *SubTotal* amount will supersede the amount given in the *SubTotal* value.

The following is an example of a **Sale** transaction with item detail:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE=" merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="ItemID01" VALUE="apple">ItemID01<BR>
<INPUT TYPE=TEXT NAME="Description01" VALUE="delicious apple">Description01<BR>
<INPUT TYPE=TEXT NAME="Quantity01" VALUE="2">Quantity01<BR>
<INPUT TYPE=TEXT NAME="Price01" VALUE="15">Price01<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
```

```
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

The preceding request adds a single item identified as "apple" to the order. The *SubTotal* value automatically calculates a *SubTotal* amount of $30.00 from the *Quantity01* which is "2" and the *Price01* which is "$15.00".

Adding Item Options

Additionally, merchants may require customized item descriptors.
Merchants may add item options such as color, size or weight to their item detail.

The following is an example of a **Sale** transaction with item detail and item options:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE=" merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="ItemID01" VALUE="apple">ItemID01<BR>
<INPUT TYPE=TEXT NAME="Description01" VALUE="Delicious Apple">Description01<BR>
<INPUT TYPE=TEXT NAME="Quantity01" VALUE="2">Quantity01<BR>
<INPUT TYPE=TEXT NAME="Price01" VALUE="15">Price01<BR>
<INPUT TYPE=TEXT NAME="OptionName0101" VALUE="Color">OptionName0101<BR>
<INPUT TYPE=TEXT NAME="OptionValue0101" VALUE="Red">OptionValue0101<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

This request describes the color of the "Delicious Apple" as being "Red".

Adding Coupon Detail

The following is an example of a basic **Sale** transaction request with additional coupon detail:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE=" merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="ItemID01" VALUE="apple">ItemID01<BR>
<INPUT TYPE=TEXT NAME="Description01" VALUE="delicious apple">Description01<BR>
<INPUT TYPE=TEXT NAME="Quantity01" VALUE="2">Quantity01<BR>
<INPUT TYPE=TEXT NAME="Price01" VALUE="15">Price01<BR>
<INPUT TYPE=TEXT NAME="ItemID02" VALUE="Coupon">ItemID02<BR>
```

```
<INPUT TYPE=TEXT NAME="Description02" VALUE="coupon">Description02<BR>
<INPUT TYPE=TEXT NAME="Quantity02" VALUE="1">Quantity02<BR>
<INPUT TYPE=TEXT NAME="Price02" VALUE="-2.00">Price02<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

This request includes a negative dollar amount for one of the items. The payment engine allows negative dollar amounts for individual items as long as the entire order is a positive dollar amount.

Note: If the coupon is a percentage of the order total, it must be calculated and sent as a negative dollar amount to apply to the order total.

Adding Fraud Checking Detail

To fully utilize this payment engine's fraud checking capabilities, you must include credit card verification data (CVV, CV2 etc.); address verification data and the customer's IP address. For a complete list of credit card fraud checking responses, refer to ***Result Elements - Payment Type: Credit Card***.

If PSiGate is capturing the payment data on your behalf the following fields will automatically be populated, if possible, for you:

CustomerIP
CardIDNumber - Credit Card Only

The CardIDNumber is not a required field of the PSiGate default form. If you wish to force the customer to enter their card's security value, you need to either pass payment information to PSiGate from your own form or alter the default form to include a script that enforces the requirement.

The following is an example of a **Sale** transaction with additional fraud checking detail:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
```

```
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CustomerIP" VALUE="216.220.59.201">CustomerIP<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=TEXT NAME="CardXID" VALUE="">CardXID<BR>
<INPUT TYPE=TEXT NAME="CardECI" VALUE="">CardECI<BR>
<INPUT TYPE=TEXT NAME="CardCavv" VALUE="">CardCavv<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

This requests sends the customer's address, IP address and security number (3 or 4 digit number found on the front/back of the credit card) to PSiGate's payment engine for verification. The *Baddress1* and *Bpostalcode* combine to verify the address that is within their card issuer's records. The *CardIDNumber* element verifies the customer's card security number while the *CustomerIP* element is used to verify the city, state/province and country of the customer's IP. The payment engine returns its response thru the *IPCity*, *IPRegion* and *IPCountry* response variables that can then be compared to the inputted *Bcity*, *Bprovince* and *Bcountry*. The *CardXID*, *CardECI* and *CardCavv* elements are used to pass Verified by Visa® and MasterCard SecureCode® data for verification.

To participate in the Verified by Visa® program, go to:
http://www.visa.ca/verified/merch_implement.cfm.

To participate in the MasterCard SecureCode® program, go to:
http://www.mastercard.com/us/personal/en/cardholderservices/securecode/index.html.

Adding Level 2 Card Data Detail - Credit Card Only

Corporations and government agencies may require their users to use purchasing cards to reduce their transactional costs and help them reconcile their employees' charges. Purchase cards require additional information such as sales tax or employee name to be sent to their card issuer. If you have many corporate or government customers, you should consider including Level 2 card detail in your transaction requests.

The following is an example of a basic **Sale** transaction request with additional Level 2 card data:

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
```

```
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CustomerIP" VALUE="216.220.59.201">CustomerIP<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=TEXT NAME="CardLevel2PO" VALUE="">CardLevel2PO<BR>
<INPUT TYPE=TEXT NAME="CardLevel2Tax" VALUE="">CardLevel2Tax<BR>
<INPUT TYPE=TEXT NAME="CardLevel2TaxExempt" VALUE="">CardLevel2TaxExempt<BR>
<INPUT TYPE=TEXT NAME="CardLevel2ShiptoZip" VALUE="">CardLevel2ShiptoZip<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

This request informs the card issuer that the credit card type is "business", the purchase order information is "Order 18" and the total sales tax applied to the order is fifteen dollars. The customer's card issuer may display this information on your customer's credit card statement.

Setting the Payment Type

The *HTML Messenger Interface* supports two methods of payments, credit cards and Interac Online.

Merchants who pass payment information to PSiGate

For merchants that pass payment information to PSiGate, the method of payment is set by the *PaymentType* value. For backwards compatibility, credit card payment is the default payment type.

Credit Card Payment Values

The following values are used in credit card transactions:

PaymentType	"CC"
CardAction	"0" for Sale, "1" for PreAuth, "2" for PostAuth
CardNumber	The credit card number of the customer. Example: "4111111111111111"
CardExpMonth	Two-digit expiry month. Example: January = "01" and December = "12"
CardExpYear	Two-digit expiry year. Example: 2007 = "07"
CardIDNumber	3 digit VISA CVV2, 3 digit MasterCard CVC2 or 4 digit American express CID

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=TEXT NAME="CardXID" VALUE="">CardXID<BR>
<INPUT TYPE=TEXT NAME="CardECI" VALUE="">CardECI<BR>
<INPUT TYPE=TEXT NAME="CardCavv" VALUE="">CardCavv<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

Interac Online Payment Values

The following values are used in Interac Online transactions:

PaymentType	"DB"
Email	This value is required.
CardAction	This value is optional. We currently support only one real-time payment option for Interac Online, which is Purchase. If the value is not passed it will default to "0" for Purchase. We recommend including the concept of the card action value during development, as new payment types will be added as this technology grows. Possible values: 0 – Purchase *Default*
CustomerLanguage	This value is optional. It sets the language displayed on the Interac Online gateway for the customer as well as their financial institution's online banking portal. If none is specified it will display EN_CA. Possible values: EN_CA – Canadian English *Default* FR_CA – Canadian French

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="DB">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

Merchants who allow PSiGate to capture payment information

If a merchant allows PSiGate to capture the payment data, PSiGate will display a payment selection screen based on the store's available payment types. The payment screen will also include the logos of all credit card types the merchant accepts. It is not necessary to pass anything beyond the order detail but the following fields are available to customize the checkout.

PaymentType	"DB", "CC" - If the *PaymentType* value is passed it will only display that payment as an option for payment even if others exist. If the *PaymentType* passed is not available the system will return an error.
CustomerLanguage	This value will only take affect if the customer selects Interac Online as the payment option. It sets the language displayed on the Interac Online gateway and the online banking portal of the customer's financial institution. If no *CustomerLanguage* value is specified, it will display EN_CA. Possible values: EN_CA - Canadian English *Default* FR_CA - Canadian French

Sample screen:

Credit Card Request Actions

Sale

Sale transactions (*CardAction* = 0) authorize and capture funds in a single transaction. Merchants perform Sale transactions when services or products are delivered immediately as is the case with services and software downloads.

PreAuth

PreAuth transactions (*CardAction* = 1) authorize and reserve funds, but do not capture funds until a corresponding **PostAuth** transaction, referencing the **PreAuth** transaction, is issued. Merchants perform **PreAuth** transactions when services or products are not delivered immediately as is the case with most physical goods. PSiGate guarantees that the card issuer shall reserve the authorized amount for five days.

PostAuth

PostAuth transactions (*CardAction* = 2) capture the funds that were reserved by a previous **PreAuth** transaction. Merchants perform **PostAuth** transactions when they initiate the delivery of the associated service or product. In the case of physical goods, PostAuth transactions may only be issued once the product has been shipped or is ready to be shipped.

PostAuth - When a **PostAuth** transaction is issued with no *FullTotal* value, PSiGate will capture the full amount of the associated **PreAuth** transaction.

Partial PostAuth - When a **PostAuth** transaction is issued with a *FullTotal* value less than the amount indicated within the *FullTotal* of the **PreAuth** transaction, PSiGate will capture the lesser amount.

Note: PSiGate's *Merchant Tools* include PostAuth functionality via a *Confirm Orders* selection from the store menu, however merchants may also decide to program PostAuth functionality into their own online interface.

Do not send the credit card number. If you do, the payment engine will return an error.   The credit card number is not required in the case of PostAuth transactions.

Interac Online Request Actions

Purchase

Purchase transactions (*CardAction* = 0) authorize and capture funds in a single transaction. Purchase transactions are currently the only available request action of Interac Online. Refunds must be done through the *Merchant Tools* interface.

Setting the Response Format

PSiGate allows the merchant to select how the *HTML Messenger* interface returns the transaction response to their website.

ResponseFormat	The response format value controls the way the result data is displayed to the customer after the transaction has been processed. The default value for both credit card and Interac Online is HTML. Possible values: XML - Browser/Connection is not forwarded but instead an XML response is returned directly once completed. XML1 - Browser is forwarded to the Thanks/NoThanks URL and the response is posted as an XML formatted string. HTML - Browser is forwarded to the Thanks/NoThanks URL and the response is passed via individual field names using the query string. HTML1 - Browser is forwarded to the Thanks/NoThanks URL and the response is passed via individual field names using the POST method. Note: If the results version is set to "Backwards Compatible" in the HTML Capture Settings screen, then the response format must be **HTML** regardless of the *ResponseFormat* value.

Sample Post:

```
<FORM ACTION='https://devcheckout.psigate.com/HTMLPost/HTMLMessenger' METHOD=post>
<INPUT TYPE=TEXT NAME="StoreKey" VALUE="merchantcardcapture200024">StoreKey<BR>
<INPUT TYPE=TEXT NAME="CustomerRefNo" VALUE="123456789">CustomerRefNo<BR>
<INPUT TYPE=TEXT NAME="Bname" VALUE="John Smith">Bname<BR>
<INPUT TYPE=TEXT NAME="Bcompany" VALUE="PSiGate">Bcompany<BR>
<INPUT TYPE=TEXT NAME="Baddress1" VALUE="123 Main St.">Baddress1<BR>
<INPUT TYPE=TEXT NAME="Baddress2" VALUE="Apt 6">Baddress2<BR>
<INPUT TYPE=TEXT NAME="Bcity" VALUE="Toronto">Bcity<BR>
<INPUT TYPE=TEXT NAME="Bprovince" VALUE="ON">Bprovince<BR>
<INPUT TYPE=TEXT NAME="Bpostalcode" VALUE="L5N2B3">Bpostalcode<BR>
<INPUT TYPE=TEXT NAME="Bcountry" VALUE="CA">Bcountry<BR>
<INPUT TYPE=TEXT NAME="Phone" VALUE="416-555-2092">Phone<BR>
<INPUT TYPE=TEXT NAME="Fax" VALUE="416-555-2091">Fax<BR>
<INPUT TYPE=TEXT NAME="Email" VALUE="someone@somewhere.com">Email<BR>
<INPUT TYPE=TEXT NAME="SubTotal" VALUE="8.00">SubTotal<BR>
<INPUT TYPE=TEXT NAME="PaymentType" VALUE="CC">PaymentType<BR>
<INPUT TYPE=TEXT NAME="CardAction" VALUE="0">CardAction<BR>
<INPUT TYPE=TEXT NAME="CardNumber" VALUE="4111111111111111">CardNumber<BR>
<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="08">CardExpMonth<BR>
<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="08">CardExpYear<BR>
<INPUT TYPE=TEXT NAME="CardIDNumber" VALUE="">CardIDNumber<BR>
<INPUT TYPE=TEXT NAME="ResponseFormat" VALUE="HTML">ResponseFormat<BR>
<INPUT TYPE=SUBMIT VALUE="Buy Now">
</FORM>
```

Interpreting the Response

PSiGate returns approved or declined responses to the Thanks/NoThanks URL respectively provided that the customer's browser session did not timeout or restart. For more details regarding the payment type return values, please see **Result Values - Credit Card** and **Result Values - Interac Online.**

If a transaction request is approved, PSiGate will return data to the URL provided within the *ThanksURL* variable or the URL listed in the *Default Approved URL* text box in the HTML Capture Settings. If both are blank then a PSiGate generic approval page will be displayed.

If a transaction request is declined, PSiGate will return data to the URL provided within the *NoThanksURL* variable or the URL listed in the *Default Declined URL* text box in the HTML Capture Settings. If both are blank then a PSiGate generic decline page will be displayed.

Response Format XML

With this response format, the Browser/Connection is not forwarded but instead an XML response is returned directly once the transaction is completed. This response format is unique in that it is the only one that does not redirect to the Thanks/NoThanks URL. It simply displays or provides the result directly.

This response format is not meant for browser use but for server-to-server calls. We support this option to give merchants and developers more flexibility in how they send and retrieve data. Generally, we suggest that if you can handle this type of response it would be better for you to use the **XML Messenger Interface** instead.

Note: This format option is not available for Interac Online.

Sample XML response:

```
<?xml version="1.0" encoding="UTF-8"?>
<Result>
        <TransTime>Mon Nov 08 20:21:06 PST 2004</TransTime>
        <OrderID>2004110820210605147</OrderID>
        <Approved>APPROVED</Approved>
        <ReturnCode>Y:TEST:TESTTRANS:M:X:YYY</ReturnCode>
        <ErrMsg></ErrMsg>
        <TaxTotal>5.00</TaxTotal>
        <ShipTotal>15.00</ShipTotal>
        <SubTotal>55.00</SubTotal>
        <FullTotal>75.00</FullTotal>
        <PaymentType>CC</PaymentType>
        <CardNumber>411111...1111</CardNumber>
        <CardExpMonth>05</CardExpMonth>
        <CardExpYear>07</CardExpYear>
        <TransRefNumber>1bd0082c392b7c5b</TransRefNumber>
        <CardIDResult>M</CardIDResult>
        <AVSResult>X</AVSResult>
        <CardAuthNumber>TEST</CardAuthNumber>
        <CardRefNumber>TESTTRANS</CardRefNumber>
        <CardType>VISA</CardType>
        <IPResult>YYY</IPResult>
        <IPCountry>CA</IPCountry>
        <IPRegion>Ontario</IPRegion>
```

```
        <IPCity>Toronto</IPCity>
</Result>
```

Response Format XML1

With this response format, the connection is forwarded to the Thanks/NoThanks URL based on
whether the transaction was approved or declined. The result data is returned in an XML format
similar to the "XML" response format however instead of being directly returned, the format is
returned via a form parameter called PSI_RESPONSE as if it were POSTED from the PSiGate's
transaction servers.

Sample XML response:

```
<?xml version="1.0" encoding="UTF-8"?>
<Result>
        <TransTime>Mon Nov 08 20:21:06 PST 2004</TransTime>
        <OrderID>2004110820210605147</OrderID>
        <Approved>APPROVED</Approved>
        <ReturnCode>Y:TEST:TESTTRANS:M:X:YYY</ReturnCode>
        <ErrMsg></ErrMsg>
        <TaxTotal>5.00</TaxTotal>
        <ShipTotal>15.00</ShipTotal>
        <SubTotal>55.00</SubTotal>
        <FullTotal>75.00</FullTotal>
        <PaymentType>CC</PaymentType>
        <CardNumber>411111...1111</CardNumber>
        <CardExpMonth>05</CardExpMonth>
        <CardExpYear>07</CardExpYear>
        <TransRefNumber>1bd0082c392b7c5b</TransRefNumber>
        <CardIDResult>M</CardIDResult>
        <AVSResult>X</AVSResult>
        <CardAuthNumber>TEST</CardAuthNumber>
        <CardRefNumber>TESTTRANS</CardRefNumber>
        <CardType>VISA</CardType>
        <IPResult>YYY</IPResult>
        <IPCountry>CA</IPCountry>
        <IPRegion>Ontario</IPRegion>
        <IPCity>Toronto</IPCity>
</Result>
```

You can simulate the response using an HTML form. The following sample will simulate the response
format of XML1.

```
<FORM ACTION='https://mythanksurl' METHOD=post>
PSI_RESPONSE<BR>
<TEXTAREA NAME="PSI_RESPONSE" rows=10 cols=60>
<?xml version="1.0" encoding="UTF-8"?>
<Result>
<TransTime>Mon Nov 08 20:21:06 PST 2004</TransTime>
<OrderID>2004110820210605147</OrderID>
<Approved>APPROVED</Approved>
<ReturnCode>Y:TEST:TESTTRANS:M:X:YYY</ReturnCode>
<ErrMsg></ErrMsg>
<TaxTotal>5.00</TaxTotal>
<ShipTotal>15.00</ShipTotal>
<SubTotal>55.00</SubTotal>
<FullTotal>75.00</FullTotal>
<PaymentType>CC</PaymentType>
<CardNumber>411111...1111</CardNumber>
<CardExpMonth>05</CardExpMonth>
```

```
<CardExpYear>07</CardExpYear>
<TransRefNumber>1bd0082c392b7c5b</TransRefNumber>
<CardIDResult>M</CardIDResult>
<AVSResult>X</AVSResult>
<CardAuthNumber>TEST</CardAuthNumber>
<CardRefNumber>TESTTRANS</CardRefNumber>
<CardType>VISA</CardType>
<IPResult>YYY</IPResult>
<IPCountry>CA</IPCountry>
<IPRegion>Ontario</IPRegion>
<IPCity>Toronto</IPCity>
</Result>
</TEXTAREA>
<BR>
<INPUT TYPE=SUBMIT VALUE="Submit">
</FORM>
```

Response Format HTML

With this response format, the browser/connection is forwarded to the Thanks/NoThanks URL based on whether the transaction was approved or declined. The transaction response is returned within the query string and is appended to the end of the Thanks/NoThanks URL.

Example:

URL is https://www.psigate.com

Formatted URL with result data:

> **https://www.psigate.com**?TransTime=Thu%20May%2011%2014:59:00%20EDT%202006&OrderID=2006051114585902626&TransactionType=SALE&Approved=APPROVED&ReturnCode=Y:123456:0abcdef:M:X:NYY&ErrMsg=&TaxTotal=15.00&ShipTotal=6.00&SubTotal=1305.00&FullTotal=1326.00&PaymentType=CC&CardNumber=......1111&TransRefNumber=1bd6ecdc362b4e22&CardIDResult=M&AVSResult=X&CardAuthNumber=123456&CardRefNumber=0abcdef&CardType=VISA&IPResult=NYY&IPCountry=CA&IPRegion=Ontario&IPCity=Toronto&CustomerRefNo=123456789

Note: If the URL already contains query string data, the *HTML Messenger* interface will append the result data to the existing query sting.

URL is https://www.psigate.com?Trx=1232

Formatted URL with result data:

> **https://www.psigate.com**?Trx=1232&TransTime=Thu%20May%2011%2014:59:00%20EDT%202006&OrderID=2006051114585902626&TransactionType=SALE&Approved=APPROVED&ReturnCode=Y:123456:0abcdef:M:X:NYY&ErrMsg=&TaxTotal=15.00&ShipTotal=6.00&SubTotal=1305.00&FullTotal=1326.00&PaymentType=CC&CardNumber=......1111&TransRefNumber=1bd6ecdc362b4e22&CardIDResult=M&AVSResult=X&CardAuthNumber=123456&CardRefNumber=0abcdef&CardType=VISA&IPResult=

NYY&IPCountry=CA&IPRegion=Ontario&IPCity=Toronto&CustomerRefNo=1234567
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Response Format HTML1

With this response format, the browser/connection is forwarded to the Thanks/NoThanks URL based on whether the transaction was approved or declined and the result data is returned within form parameters matching the result variable names as if the response was POSTED from the PSiGate's transaction servers.

Example:

Form Parameter OrderID would contain the value for OrderID.
Form Parameter TransTime would contain the value for TransTime.
etc…

You can simulate this response format using an HTML form. The following sample will simulate the response format of HTML1.

```
<HTML>
<BODY>
<BR><BR>
<FORM METHOD=GET ACTION="MyURL">
TransTime<INPUT TYPE=TEXT NAME="TransTime" VALUE="Mon Nov 08 20:21:06 PST 2004"><BR>
OrderID<INPUT TYPE=TEXT NAME="OrderID" VALUE="20041108202210605147"><BR>
Approved<INPUT TYPE=TEXT NAME="Approved" VALUE="20041108202210605147"><BR>
ReturnCode<INPUT TYPE=TEXT NAME="ReturnCode" VALUE="Y:TEST:TESTTRANS:M:X:YYY"><BR>
ErrMsg<INPUT TYPE=TEXT NAME="ErrMsg" VALUE=""><BR>
TaxTotal<INPUT TYPE=TEXT NAME="TaxTotal" VALUE="5.00"><BR>
ShipTotal<INPUT TYPE=TEXT NAME="ShipTotal" VALUE="15.00"><BR>
SubTotal<INPUT TYPE=TEXT NAME="SubTotal" VALUE="55.00"><BR>
FullTotal<INPUT TYPE=TEXT NAME="FullTotal" VALUE="75.00"><BR>
CardNumber<INPUT TYPE=TEXT NAME="Approved" VALUE="411111...1111"><BR>
CardExpMonth<INPUT TYPE=TEXT NAME="CardExpMonth" VALUE="05"><BR>
CardExpYear<INPUT TYPE=TEXT NAME="CardExpYear" VALUE="07"><BR>
TransRefNumber<INPUT TYPE=TEXT NAME="TransRefNumber" VALUE="1bd0082c392b7c5b"><BR>
CardIDResult<INPUT TYPE=TEXT NAME="CardIDResult" VALUE="M"><BR>
AVSResult<INPUT TYPE=TEXT NAME="AVSResult" VALUE="X"><BR>
CardAuthNumber<INPUT TYPE=TEXT NAME="CardAuthNumber" VALUE="TEST"><BR>
CardRefNumber<INPUT TYPE=TEXT NAME="CardRefNumber" VALUE="TESTTRANS"><BR>
CardType<INPUT TYPE=TEXT NAME="CardType" VALUE="VISA"><BR>
IPResult<INPUT TYPE=TEXT NAME="IPResult" VALUE="YYY"><BR>
IPCountry<INPUT TYPE=TEXT NAME="IPCountry" VALUE="CA"><BR>
IPRegion<INPUT TYPE=TEXT NAME="IPRegion" VALUE="Ontario"><BR>
IPCity<INPUT TYPE=TEXT NAME="IPCity" VALUE="Toronto"><BR>
<INPUT TYPE=SUBMIT VALUE="Submit">
</FORM>
</BODY>
</HTML>
```

Generic Thanks and NoThanks URLS

If the *ThanksURL* or *NoThanksURL* variables are not passed and there are no default URLs entered in the HTML Capture Settings, the **HTML Messenger** interface will display a generic response page on the merchant's behalf:

Old Payment Engine – Backwards Compatible Version

┌─ Transaction Process Completed ─────────────────────────────────┐
│   │
│   Your order was processed successfully!   │
│   │
│ Transaction Time:Wed May 10 15:43:33 EDT 2006   │
│ OrdNo:2006051015433302577   │
│ RefNo:123456   │
│ Code:Y:123456:0abcdef:M:X:NYY   │
│ SubTotal:1305.00   │
│ ShipTotal:6.00   │
│ TaxTotal:15.00   │
│ Total:1326.00   │
│   │
└──┘

ENABLED BUY
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New Payment Engine - Version 1.2

┌─ Transaction Process Completed ─────────────────────────────────┐
│   │
│   Your order was processed successfully!   │
│   │
│ Transaction Time:Wed May 10 14:44:33 EDT 2006   │
│ SubTotal:1305.00   │
│ ShipTotal:6.00   │
│ TaxTotal:15.00   │
│ OrderID:2006051014442802414   │
│ Approved:APPROVED   │
│ ReturnCode:Y:733401:0e50b3a:::   │
│ ErrMsg: │
│ FullTotal:1326.00   │
│ PaymentType:CC   │
│ CardNumber:......1111   │
│ TransRefNumber:1bd6eco4e52cdcee   │
│ CardIDResult: │
│ AVSResult: │
│ CardAuthNumber:733401   │
│ CardRefNumber:0e50b3a   │
│ CardType:VISA   │
│ IPResult: │
│ IPCountry:CA   │
│ IPRegion:Ontario   │
│ IPCity:Toronto   │
│   │
└──┘

ENABLED BUY
PSiGate

Note: The generic response pages are subject to change without warning at PSiGate's discretion. If you need a stable response format, please use Thanks/NoThanks URLs you have created.

Customizing Merchant Data

There are several variables that a merchant can use to customize the way they view or find records in the reports.

The *OrderID*, *UserID, Comments, or CustomerRefNo* variables are the primary way to do this.

The value given to the *OrderID* element is returned to the Thanks/NoThanks URL, recorded within PSiGate's Merchant Tools and may be included within email receipts. The length of the *OrderID* element is limited to 100 characters. This value must be unique once it is approved. If you do not pass one PSiGate will automatically generate one for you. This is the primary way PSiGate identifies orders.

Note: You may perform LIKE searches on the *OrderID*.

The value given to the *UserID* element is returned to the Thanks/NoThanks URL, recorded within PSiGate's **Merchant Tools** and may be included within email receipts. The length of the *UserID* element is limited to 64 characters.

Note: You may perform LIKE searches on any information provided within the *UserID*.

The value given to the *Comments* element may be included within email receipts and is recorded within PSiGate's **Merchant Tools**. The length of the *Comments* element is limited to 300 characters.

The value given to the *CustomerRefNo* element is returned to the Thanks/NoThanks URL but not recorded within PSiGate's **Merchant Tools**. The *CustomerRefNo* cannot be included within a PSiGate generated email, but may be used by the merchants to generate their own custom email receipt. The length of the *CustomerRefNo* is limited to 25 characters.

Recognized Values List

Order Values

Control Values

Note: All values are case sensitive.

Value	Example	Length /Validation	Description
StoreKey (MerchantID) Required	teststore	25/AN	PSiGate provides the *StoreID* within the **PSiGate Welcome Email**. **Note:** *StoreID* is unique and case sensitive.
TestResult (Result) See Note	A, D, R or F	1/A	*TestResult* may be set to simulate a response from the bank. A simulated transaction result shall be returned once the transaction request passes the fulfillment and fraud rule checks. A – Simulates an approved response. D – Simulates a declined response. R – Randomly approves or declines orders. F – Simulates a fraud response.
ThanksURL Optional	www.psigate.com	URL specs	If a transaction request is "Approved", the **HTML Messenger** shall redirect the customer to the website address inputted within the *ThanksURL*. If this value is left blank the HTML Messenger will redirect the browser to the **Default Approved URL** value in the HTML Capture settings.
NoThanksURL Optional	www.psigate.com	URL specs	If a transaction request is "Declined", the **HTML Messenger** shall redirect the customer to the website address inputted within the *NoThanksURL*. If this value is left blank the **HTML Messenger** will redirect the browser to the **Default Declined URL** value in the HTML Capture settings.

| ResponseFormat Optional | XML, XML1, HTML, HTML1 | 6/AN | This value is optional. It sets the response format of the result data returned after the transaction has been processed. The default value for both credit card and Interac Online is HTML.

Possible values:
XML - Browser/Connection is not forwarded but instead an XML response is returned directly once completed.
XML1 - Browser is forwarded to the Thanks/NoThanks URL and the response is posted as an XML formatted string.
HTML - Browser is forwarded to the Thanks/NoThanks URL and the response is passed via individual fieldnames using the URL string.
HTML1 - Browser is forwarded to the Thanks/NoThanks URL and the response is passed via individual field names using the POST method.

Note: If the results version is set to "Backwards Compatible" in the HTML Capture Settings screen, then the response format will be **HTML** regardless of the *ResponseFormat* value. |

General Order Values

Value	Example	Length /Validation	Description
OrderID (Oid)	*PsiOrder0001*	100/AN	For **PostAuth**, **Credit**, and **Void** transactions, *OrderID* is required and its value must be the same as the *OrderID* of the associated transaction request. For **Sale** and **PreAuth** transactions, the *OrderID* is **not** required since PSiGate will generate an *OrderID* if no *OrderID* is submitted; however if you choose to submit the *OrderID*, ensure that it is unique. **Note:** An *OrderID* submitted within an approved transaction request may not be used again however an *OrderID* submitted within a declined transaction request may be reused.

UserID (Userid)	Jsmith	64/AN	The *Userid* is intended for the merchant. PSiGate's transaction server does not use the *Userid*. **Note:** You may sort based on the *Userid* within the Reports
Bname (Bname)	John Smith	100/AN	Billing Name
Bcompany (Bcompany)	PSiGate	100/AN	Billing Company
Baddress1 (Baddr1)	123 Main St	100/AN	Billing Address1
Baddress2 (Baddr2)	Suite 987	100/AN	Billing Address2
Bcity (Bcity)	Toronto	100/AN	Billing City
Bprovince (Bstate)	ON	100/AN	Billing Province/State/Region Please use ISO 3166-2 Province and State codes and FIPS 10-4 Region codes for outside Canada and US. Use of these codes will increase IP fraud checking accuracy.
Bpostalcode (Bzip)	L5N5V2,90120	100/AN	Billing Postal/Zip code
Bcountry (Bcountry)	CA	50/AN	Billing Country Please use ISO 3166 Country Codes. Use of these codes will increase IP fraud checking accuracy.
Sname (Sname)	John Smith	100/AN	Shipping Name
Scompany (Scompany)	Psigate	100/AN	Shipping Company
Saddress1 (Saddr1)	123 Main St	100/AN	Shipping Address1
Saddress2 (Saddr2)	Suite 987	100/AN	Shipping Address2
Scity (Scity)	Toronto	100/AN	Shipping City
Sprovince (Sstate)	ON	100/AN	Shipping Province/State/Region
Spostalcode (Szip)	L5N5V2,90120	100/AN	Shipping Postal/Zip code
Scountry (Scountry)	CA	50/AN	Shipping Country
Phone	905-555-5555	50/AN	Billing Phone

(Phone)			
Fax (Fax)	905-555-5555	50/AN	Billing Fax
Email (Email)	jsmith@domain.com	100/Email	Receipt Email Email address to receive the receipt.
Comments (Comments)	None today	300/AN	Comments regarding the transaction.
Tax1 (TaxTotal)	1.00	N	Component of *TaxTotal* amount. The total of *Tax1* through to *Tax5* will be calculated and submitted within the *TaxTotal* element.
Tax2	2.00	N	Component of *TaxTotal* amount.
Tax3	3.00	N	Component of *TaxTotal* amount.
Tax4	4.00	N	Component of *TaxTotal* amount.
Tax5	5.00	N	Component of *TaxTotal* amount.
ShippingTotal (ShipTotal)	15	N	Total shipping value
SubTotal (FullTotal)	30	N	Required for all transactions except **PostAuth** and **Void**. If items are added the value of items will override this value. The *SubTotal* must be greater than or equal to 0.
CustomerIP (IP)	xxx.xxx.xxx.xxx	15/AN	Customer's IP address. IP fraud checking through PSiGate's online reporting tool relies on this variable's value.

Payment Values - Credit Card

Value	Example	Length /Validation	Description
PaymentType Required	CC	25/AN	The *PaymentType* element denotes the payment method.

CC – Credit Card |
| *CardAction* (ChargeType) Required | 0,1,2 | 1/N | Indicates the type of transaction request you wish to perform.

0 – **Sale**
1 – **PreAuth**
2 – **PostAuth**

Information on these transaction types can be found under *Credit Card Request Actions*. |
CardNumber (CardNumber)	4111111111111111	N	Credit Card Number
CardExpMonth (ExpMonth)	05	2-Digit Numeric	Credit Card Expiry Month
CardExpYear (ExpYear)	09	2-Digit Numeric	Credit Card Expiry Year
CardIDNumber	111, 9999	3-4 Digit Numeric	Passes Visa CVV2, MasterCard CVC2, and Amex CID numbers
CardXid	28281917e2191839183719128829	28/AN	Passes Visa Secure 3D and Mastercard UCAF fields.

Note: The length of the value returned by *CardXID* shall always be 28 characters. |
| *CardECI* | 7 | N | Passes Visa Secure 3D and Mastercard UCAF fields. |
| *CardCavv* | 28281917e2191831918371928829 | 28/AN | Passes Visa Secure 3D and Mastercard UCAF fields.

Note: The length of the value returned by *CardCavv* is always 28 characters. |
| *CardLevel2ComCardType* | B, C, P | 1/A | Passes the commercial card type.

If unknown, leave blank.

B = Business
C = Corporate
P = Purchasing |
| *CardLevel2PO* | Order 18 | 25/AN | Purchase order information displayed on |

			the customer's credit card statement if it supports Purchase Level 2 data.
CardLevel2ShipToZip	33701-4313	10/AN	Zip or Postal Code of the Shipping Address displayed on the customer's credit card statement if it supports Purchase Level 2 data.
CardLevel2TaxExempt	0,1,2 [space],Y,N		Specifies whether *CardLevel2Tax* value is tax exempt. Displayed on the customer's credit card statement if it supports Purchase Level 2 data.
CardLevel2Tax	15.00	N	Tax amount displayed on the customer's credit card statement if it supports Purchase Level 2 data.

Payment Values - Interac Online

Value	Example	Length /Validation	Description
PaymentType Required	DB	25/AN	The *PaymentType* element denotes the payment method. **DB** – Interac Online
CardAction Optiona	0	1/N	Indicates the type of transaction request you wish to perform. 0 – **Purchase** Information on this transaction type can be found under *Interac Online Request Actions*
CustomerLanguage Optional	EN_CA, FR_CA	5/AN	This value will only take affect if the customer selects Interac Online as the payment option. It sets the language displayed on the Interac Online gateway for the customer as well as their financial institution's online banking portal. If none is specified it will display EN_CA. Possible values: EN_CA – Canadian English *Default* FR_CA – Canadian French

Item Values

Note: Maximum number of items is 25 (ie. ItemID01 to ItemID25)

Item Value	Example	Length /Validation	Description
ItemID01 (ItemID1)	PSI-BOOK	50/AN	Merchant reference to the item. Typically, a product or item code.
Description01 (Description1)	PSiGate User Manual	200/AN	Description of the product, item or service.
Quantity01 (Quantity1)	1	N	Quantity of this item being purchased
Price01 (Price1)	10.00	N	Unit Cost of the Item
OptionName0101 (I1Option1)	Please see *Option Elements*	*Please see Option Elements*	Please see *Option Elements*
OptionValue0101 (I1Choice1)	Please see *Option Elements*	*Please see Option Elements*	Please see *Option Elements*
Note: The individual item totals (*ItemQty* multiplied by *ItemPrice*) and the item subtotal (sum of item totals) will be calculated, if you add items to an order. The calculated item subtotal will replace the value given in the *SubTotal* element. Each item total can be less than zero, but the item subtotal must be greater than or equal to zero.			

Option Values

Note: Maximum number of options is 25 (ie. Option0101 to Option2525)
The underlined digits indicate the Item the option refers to, and the next two digits indicate
 the option. (i.e. OptionName0402 is the second option name of the fourth item.

Option Value	Example	Length /Validation	Description
OptionName0101	Color	50/AN	Additional Item Information.
OptionValue0101	Red	50/AN	Additional Item Information.
Option elements allow the creation of additional item descriptions that you might require. Options are defined within an Item context. See ***Adding Option Detail***			

Result Values - Credit Card

Result Value	Example	Length /Validation	Description
TransTime	Mon Nov 08 20:21:06 PST 2004	50/AN	Time stamp of the transaction request.
OrderID	Order1	100/AN	*OrderID* of the transaction. Either an echo of the user's input or a system generated value.
Approved	APPROVED	50/AN	There are three possible values: APPROVED - The transaction request has been approved. DECLINED - The transaction request was accepted as a valid request and was declined by the card issuing bank. **Note:** Check *Return Code* and *ErrMsg* for details. ERROR - The transaction request encountered an error. **Note**: Check *Return Code* and *ErrMsg* for details.
ReturnCode	Y:123221:431319003178: M:N:YYY	50/AN	Summary of result codes returned from the transaction request. The first character indicates whether the transaction was approved or declined. A "Y" signifies the transaction request was approved. Any other value indicates the transaction request was declined. The *ReturnCode* is returned in any one of the following formats: N:ERROR – An error has occurred and the request could not be completed. See *ErrMsg*

			for details
			N:FRAUD – The transaction request activated a fraud condition. See *ErrMsg* for details.
			If the *PaymentType* is "CC", the following formats are also possible:
			N:*Bank Error Code/Decline MSG*.
			Y:CardAuthNumber: CardRefNumber:CardIDResult: AVSResult:IPResult
ErrMsg	PSI-3000:TESTFRAUD.	150/AN	Error Message detail. Populated if the *ReturnCode* is "N:ERROR" or "N:FRAUD". The format is *ERRORCODE:ERRORTEXT*. Where ERRORCODE is the system assigned error code and ERRORTEXT is a text summary that describes the ERRORCODE.
TaxTotal	5.00	N	Calculated Tax Total. Sum of the five tax elements.
ShipTotal	15.00	N	The echo of the submitted *ShippingTotal* value
SubTotal	55.00	N	Either an echo of the submitted *SubTotal* value or the calculated item subtotal if item information is passed. In some cases, such as when processing a **Void** transaction, *SubTotal* will be the value of the referenced transaction.
FullTotal	75.00	N	The sum of the *TaxTotal*, *ShipTotal*, and *SubTotal* elements.
PaymentType	CC	25/AN	The *PaymentType* element denotes the payment method. **CC** – Credit Card

CardNumber	……..….1111	25/AN	Abbreviated card number used within a transaction.
CardExpMonth	05	2/N	Two-digit Card Expiration Month. **Note:** PSiGate shall recognize only the first two digits if more than two digits are given.
CardExpYear	09	2/N	Two-digit Card Expiration Year. **Note:** PSiGate shall recognize only the first two digits if more than two digits are given.
TransRefNumber	0124ae4	18/AN	A unique *TransRefNumber* is generated and returned by each transaction request when the transaction request contains the minimum required elements as outlined in **Order Elements** and the values are valid.
CardIDResult	M	25/AN	M – Match N – No match P – Not processed S – Not passed U – Issuer does not support CardID verification Blank – Not passed or not processed.
AVSResult	X	25/AN	X- Exact match, 9-digit zip Y- Exact match, 5-digit zip A – Address match W – 9-digit zip match only Z – 5-digit zip match only N – No address or zip match U – Address unavailable R – Card Issuer system unavailable E – Not a MOTO order S – Service not supported Blank – Not processed Note: For AVS to function, the numeric street address must be entered into *Baddress1* and the zip/postal code must be entered into *Bpostalcode*.

Result Values - Interac Online

Result Value	Example	Length /Validation	Description
TransTime	Mon Nov 08 20:21:06 PST 2004	50/AN	Time stamp of the transaction request.
OrderID	Order1	100/AN	*OrderID* of the transaction. Either an echo of the user's input or a system generated value.
Approved	APPROVED, DECLINED	50/AN	There are three possible values: APPROVED - The transaction request has been approved. DECLINED - The transaction request was accepted as a valid request and was declined by the card issuing bank. **Note:** Check *Return Code* and *ErrMsg* for details. ERROR - The transaction request encountered an error. **Note**: Check *Return Code* and *ErrMsg* for details.
ReturnCode	Y:123 Bank:12178:12421	50/AN	Summary of result codes returned from the transaction request. The first character indicates whether the transaction was approved or declined. A "Y" signifies the transaction request was approved. Any other value indicates the transaction request was declined. The *ReturnCode* is returned in any one of the following formats: N:ERROR – An error has occurred and the request could not be completed. See *ErrMsg*

			for details
			N:FRAUD – The transaction request activated a fraud condition. See *ErrMsg* for details.
			Y: Issuer name: issuer confcode: acquire confcode
			N: DeclineMsg
ErrMsg	PSI-3000:TESTFRAUD.	150/AN	Error Message detail. Populated if the *ReturnCode* is "N:ERROR" or "N:FRAUD". The format is *ERRORCODE:ERRORTEXT*. Where ERRORCODE is the system assigned error code and ERRORTEXT is a text summary that describes the ERRORCODE.
FullTotal	75.00	N	The sum of the *TaxTotal*, *ShipTotal*, and *SubTotal* elements.
PaymentType	DB	25/AN	The *PaymentType* element denotes the payment method. **DB** – Interac Online
TransRefNumber	0124ae4	20/AN	A unique *TransRefNumber* is generated and returned by each transaction request when the transaction request contains the minimum required elements as outlined in **Order Elements** and the values are valid.
IssuerName	123 Bank	30/AN	Issuer's name, to be displayed on the merchant's confirmation page in the language at Issuer.
IssuserConfCode	3248973	15/AN	Issuer Confirmation Number from online banking. To be displayed on the merchant's confirmation page.
AcquirerCode	1234123	100/AN	Acquirer confirmation code if the transaction is approved.
CustomerIssLang	EN_CA	5/AN	Language displayed while at the Issuer banking page.

			EN_CA: English. FR_CA: French.
TransType	Purchase	10/AN	Card Action used

List of backward compatible variables
Version Changes

HTML Messenger Elements	Old Payment Engine HTML Post Elements
Control Elements	
StoreKey	MerchantID
ThanksURL	ThanksURL
NoThanksURL	NoThanksURL
Order Elements	
OrderID	Oid
UserID	Userid
Bname	Bname
Bcompany	Bcompany
Baddress1	Baddr1
Baddress2	Baddr2
Bcity	Bcity
Bprovince	Bstate
Bpostalcode	Bzip
Bcountry	Bcountry
Sname	Sname
Scompany	Scompany
Saddress1	Saddr1
Saddress2	Saddr2
Scity	Scity
Sprovince	Sstate
Spostalcode	Szip
Scountry	Scountry
Phone	Phone
Fax	Fax
Comments	Comments
Email	Email
CustomerIP	IP
Tax1	TaxTotal
Tax2	N/A
Tax3	N/A
Tax4	N/A
Tax5	N/A
SubTotal	FullTotal
Item Elements	
ItemID01…ItemID25	ItemID1…ItemID25
Description01…Description25	Description1…Description25
Price01…Price25	Price1…Price25
Quantity01…Quantity25	Quantity1…Quantity25
OptionName0101…OptionName2525	I1Option1…I25Option25
OptionValue0101…OptionValue2525	I1Choice1…I25Choice25

Payment Elements	
PaymentType	N/A
CardAction	ChargeType
TestResult	Result
CardNumber	CardNumber
CardExpMonth	ExpMonth
CardExpYear	ExpYear
CardIDNumber	N/A
CardCavv	
CardECI	
CardXID	
CardLevel2PO	
CardLevel2ShipToZip	
CardLevel2Tax	
CardLevel2TaxExempt	