



First Data Global Gateway API® User Manual

Version 1.1

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1 Introduction

First Data Global Gateway API(API) is an application programming interface. An Application Programming Interface consists of several classes or sets of related functions or procedures. First Data Global Gateway API is a collection of functions for securely processing payment transactions over the Internet.

The API offers merchants a simple payment solution. It helps connect an online store to the secure payment gateway with Secure Sockets Layer (SSL) protection.

Merchants can begin payment processing within 24 hours of setting up the API. Contact your sales representative to set up First Data Global Gateway API.

By using Secure Sockets Layer (SSL), version 3.0, the API provides the following:

- Data encryption
- Server authentication
- Message integrity
- Optional client authentication

SSL is a protocol developed by Netscape® to provide the secure transmission of private information sent over the Internet. This process prevents the data from being compromised.

SSL protocols use public and private key pairs to encrypt data. The public key is distributed to the merchant, Internet service providers (ISP), or commerce service providers (CSP) in the form of a digital certificate. The digital certificate contains information that can verify the key holder identity and the key validity. The private key is kept confidential and remains on the secure payment gateway server. Once the data is encrypted with the private key, only the public key can decrypt it.

The API supports the following languages. Choose the language you want to use for the API:

- C++
- C#
- COM Object technology (allows you to develop in Visual Basic, VBScript, or ASP)
- PHP
- PERL
- Java™
- Macromedia
- ColdFusion
- .NET

There is sample code for the following languages:

- C++
- COM Object technology
- Java
- .NET/C#

- ColdFusion
- .NET/Visual Basic
- PHP
- PERL

For the sample code, go to the following URL:

http://www.firstdata.com/support/software_downloads/global_gateway/api_downloads.htm

1.1 About the API

You can use the API software modules to build a payment solution for your needs. The API contains the following modules:

- The payment module
- The shipping calculator module
- The tax calculator module
- The TeleCheck module
- The recurring payments module

All credit card payments are managed using the payment module. All TeleCheck transactions are managed using the TeleCheck module. When you integrate the payment module with your web site, all payment details are processed automatically. You can review transaction activity by visiting the First Data Global Gateway Virtual Terminal.

1.1.1 The Payment Process

The following steps describe the payment process for the API:

1. A customer purchases items at your online store.
2. The order information is sent to the API payment module through the Secure Sockets Layer (SSL) pipeline to the secure payment gateway.
3. The secure payment gateway transmits the order and payment information to the credit card processing network through a secure line and receives a response. Within 6 seconds, the customer can review the transaction results.
4. The customer reviews the receipt page and then confirms the details of the approved credit card transaction.
5. The merchant reviews online orders by logging in to the First Data Global Gateway Virtual Terminal. Transaction data is downloaded and imported into the merchant's order management database.

1.2 Requirements

Requirements for using the API depend on the language you use.

For the following languages, you need to install OpenSSL libraries as shared objects on your web servers.

- C or C++
- C#
- COM Object technology
- .NET technology
- Java

OpenSSL Libraries:

- libssl.so
- libcrypto.so

If you are using HP-UX, the file extension for the OpenSSL libraries is .sl.

Java Requirements

For Java, you will need to convert your PEM file to pkcs12 format. Run the following command in a command prompt window:

```
openssl pkcs12 -export -in YOURPEM.pem -inkey YOURPEM.pem -out  
YOURPEM.p12 -passout pass:YOURPASS -name "YOURNAME"
```

- YOURPEM is the name of your PEM file.
- YOURPASS is any password.
- YOURNAME is any name.

For example:

```
openssl pkcs12 -export -in 1234567.pem -inkey 1234567.pem -out  
1234567.p12 -passout pass:987654321 -name "First Data Global Gateway"
```

The output *.p12 file and the password are used as parameters. If you have a problem converting your PEM file, please contact Support.

Perl Requirements

With Perl, you can choose one of the following options:

1. Use cURL with OpenSSL. With this option, you do not use the shared libraries provided with the PERL module when using cURL. This is the default installation option for most cURL installations. To use this option, you must have cURL and OpenSSL available on your web server.
BSDi™, FreeBSD® 3.3, and HP-UX® PERL users should use the cURL option because shared libraries are not supported for BSDi, FreeBSD version 3.3, or HP-UX with PERL.
2. Use the provided shared libraries if you are not using cURL. This option requires:
 - The two shared libraries lpbsssl.so and liblphp.so to be installed.

- You have OpenSSL built with shared object support on your web server. This option is recommended for users who have admin privileges on their web server.

PHP Requirements

With PHP, you can choose one of the following options:

1. Build the XML string yourself and send it directly to the secure payment gateway. This option requires a PHP version higher than 4.0.2 and cURL support to be compiled into PHP. (This is the default setup for Red Hat® Linux® server installations.) This option does not use the PHP module to build the XML string. You need to manage your own XML output. This option is demonstrated in the PHP sample program `pass_xml_direct.php`.
2. Use cURL (with OpenSSL) along with the `lphp.php` module. Use this option with older versions of PHP or where PHP has not been compiled to support cURL. This object accepts either hash-style input or XML.
3. Use the PHP built-in cURL methods along with the `lphp.php` module. This is the easiest option to use. It requires PHP version higher than 4.0.2 and that cURL support is compiled into PHP. (This is the default setup for Red Hat Linux server installations.) This option accepts either hash-style input or XML.
4. Use the `lphp.php` module with the provided shared libraries and OpenSSL. This option requires the provided shared libraries `libspssl.so` and `liblphp.so` to be installed, and that you have OpenSSL libraries built with shared object support on your web server. This option uses the `lphp.php` module to accept either hash-style input or XML. It is recommended for users, with admin privileges on their server, to install the shared libraries. FreeBSD 3.3 PHP users should not attempt to use the shared libraries option. Shared libraries are not supported for FreeBSD 3.3 with PHP.
5. Build the XML stream yourself and send it through cURL or the shared libraries provided with the PHP module. This option requires the provided shared libraries `libspssl.so` and `liblphp.so` to be installed, and that you have OpenSSL libraries built with shared object support on your web server. This option is demonstrated in the PHP sample program `pass_xml_lib.php`. To determine whether PHP cURL support is installed, enter the command **php -m** in the command prompt window.

If you use cURL on a Windows® platform, follow these steps to complete your PHP installation.

1. In Notepad, open the file `php.ini` located in the `winnt` folder.
2. Remove the semicolon from the following line:


```
extension=php_cURL.dll
```
3. Copy **php_cURL.dll** into `c:\php\`.
4. Verify that cURL works in PHP by doing the following:
 - a. Open Notepad.
 - b. Copy and paste this script into the file:

```
// script phpinfo() ?>
```

5. Save the file in your local web directory as **phpinfo.php**.
6. Type the following URL in your web browser:

```
http://localhost/phpinfo.php.
```

7. Look for the word cURL on the page displayed.

ColdFusion Requirements

ColdFusion requires the following:

- ColdFusion server running on a Windows operating system.
- Access to process (CFOBJECT).
- Administrator rights to configure the server.

Installing ColdFusion:

1. Copy `ssleay32.dll` and `libeay32.dll` to the `%ROOT%/system32` directory (C:\WINNT\system32).
2. Copy `LPICOM_6_0.dll` to the `%ROOT%/system32` directory (C:\WINNT\system32).
3. Register the `LPICOM_6_0.dll` file. (`regsvr32 c:\winnt\system32\picom_6_0.dll`).

Use the sample code provided on the following web site:

http://www.firstdata.com/support/software_downloads/global_gateway/api_downloads.htm

- All samples rely on the following templates to process correctly and should all be loaded into the same directory.
 - a. `CONFIG.inc` - This file needs to be modified to reflect your account-specific information.
 - b. `FormatOutput.cfm` - This file contains a formatted table output of the return variables for ease of reading.
 - c. `lpcfm.cfm` - This file builds the XML to be sent. Do not edit this file.
 - d. `status.cfm` - This file processes the transactions and sets the responses for output. Do not edit this file.
- When the above files are uploaded to your server, you can process any of the other sample files included.
- For a sample of form input and output use `sample_sale.htm` which relies on `sample_sale.cfm` to process.

Note: You can easily remove `FormatOutput.cfm` and replace the output results in your own format. Available return variables are listed below. They include call can be found at the end of each sample script except for `shipping.cfm` which does not rely on this file.

Response Variables Returned:

- `#R_APPROVED#` - Contains the transaction response.
- `#R_CODE#` - Contains the approval code for an approved transaction.
- `#R_ERROR#` - Contains an error message for a failed transaction.
- `#R_ORDERNUM#` - Contains the order number. If you enter an order number, it will be returned. If you do not enter an order number, the secure payment gateway will return one to you.
- `#R_TIME#` - Contains the time and date of the transaction.
- `#R_REF#` - Contains the order reference number.

- #R_AVIS# - Contains the Address Verification System code.
- #R_MESSAGE# - Contains an order message.
- #R_APIVERSION# - Contains the version of the cuff wrapper.

1.3 OpenSSL

OpenSSL is open source software that provides the following:

- Encryption and decryption.
- SSL communications.
- Digital signature capabilities.

For more information, see the OpenSSL web site:

<http://www.openssl.org/>

Obtaining OpenSSL:

1. Make sure the secure web server you are using has the latest version of OpenSSL installed with shared libraries.
2. If you do not have OpenSSL installed, download the source code from:
<http://www.openssl.org/source>
3. Follow the instructions for installing from the following sites:
API Software Wrappers
http://www.firstdata.com/support/software_downloads/global_gateway/api_downloads.htm
Global Gateway Manuals
http://www.firstdata.com/support/manuals_and_guides/global_gateway.htm
4. Make sure you have root permissions on your web server to use OpenSSL.

OpenSSL is required to use the API. The required files for each operating system are listed in the Migration Step by Step Instructions located at the following site:

http://www.firstdata.com/support/software_downloads/global_gateway/api_downloads.htm

1.4 cURLs

cURL is a tool for transferring files using URL syntax. cURL is open source code that supports a range of common Internet protocols, including:

- http
- https
- ftp
- ftps
- gopher

- ldap
- dict
- telnet
- file

You can use cURL with the following operating systems:

- Unix
- Windows
- Amiga
- BeOS
- OS/2
- OS X
- QNX

1.4.1 Installing cURL

1. If you do not have the correct version of cURL installed, download the appropriate cURL binaries or source code from the following site:
<http://cURL.haxx.se/download.html>
2. Install cURL by following the installation instructions on the web site listed above.
3. If you choose to use source code, make sure you install OpenSSL first, and then cURL. Enable SSL in the installation.

1.5 Settings

1.5.1 Email

When an order is processed successfully, the system automatically sends both the merchant and the customer an email receipt. The receipt comes from gateway@linkpt.net. This feature can be disabled.

To disable the customer or merchant email receipts function, call Support at 1-888-477-3611.

1.5.1.1 Customizing the Email Footer

You have the option to include text at the end of each customer email receipt. If you want to use this feature, save the text you want in a file named contact.txt using any text editor. Email the file to Support with your store number.

1.5.2 Processing Transactions Manually

To process transactions manually (by keying the information), use the virtual point-of-sale terminal available in the First Data Global Gateway Virtual Terminal. Log in to the First Data Global Gateway Virtual Terminal to display the Virtual Terminal page. To reach this page any time, click **Virtual Terminal** on the **Main Menu Bar**. From the Virtual Terminal Page, enter the information for the transaction.

You can post-authorize several transactions simultaneously by using the Reports section in the First Data Global Gateway Virtual Terminal. You can learn more about using the First Data Global Gateway Virtual Terminal by clicking **Support** on the **Main Menu Bar** for the First Data Global Gateway Virtual Terminal User Manual.

1.6 Support

First Data Global Gateway API has a variety of support options for its products, including:

- Searchable online help files.
- User manuals.
- Frequently asked questions (FAQs).
- Email and telephone support.

If you have questions about your merchant account, please contact your merchant account provider.

If you would like to purchase First Data Global Gateway products or services, please contact an authorized reseller. For more information, please visit:

www.firstdata.com/ecommerce

If you are experiencing issues with your gateway account, please consult the Gateway Status page to see if your issue is being processed at:

http://www.firstdata.com/global_gateway/gateway_status.htm

1.6.1 FAQ

There is a helpful list of FAQs for each product. The FAQs are located at the following site:

http://www.firstdata.com/support/faq/global_gateway.htm

1.6.2 Contact Information

If you have read the documentation and consulted the Gateway Status page and you cannot find the answer to your question, contact Support at globalgateway.support@firstdata.com or 1-888-477-3611.

2 Transactions

The secure payment gateway uses XML to describe each transaction. The XML is usually generated by First Data Global Gateway API, but you have the option to generate the XML and send it to the secure payment gateway in XML format.

To process a transaction, the API connects to the secure payment gateway using SSL protocols. The API sends a transaction in the form of an XML request and waits for the response. The response will be in the form <response>. It will contain a set of response fields that may vary depending on the type of transaction requested and whether the transaction was successful.

The XML request includes various entities to provide the server with inputs to the function being performed. Some of these entities are required for any transaction, while others are optional and specific for particular transaction types.

See "Entities and Data Fields" on page 20 for more information on which entities and fields are required for each transaction type.

2.1 Transaction Types

It is important to understand the terminology for processing transactions so that you use the appropriate transaction type for your orders and returns. A Chargeback is fraud. In addition, what can a merchant do to prevent a fraud.

For the money associated with a transaction to transfer to and from your account, the batch of transactions for the day first have to be settled (this is also called closing the batch). This automatically occurs by default at 7:00 PM (PST).

Transaction Types	
Name	Description
Sale	A Sale transaction is a credit card transaction that immediately charges a customer's credit card. You can also create a recurring Sale transaction to process a specified dollar amount at specified intervals; this is referred to as a periodic bill. A Sale transaction can be made recurring only during the entry of the Sale transaction and not after it has been approved
Authorize Only	A credit card transaction that reserves funds on a customer's credit card. An Authorize Only transaction does not charge the card until you perform a Ticket Only transaction and confirm shipment of the order. Note: Authorizations reserve funds for varying periods, depending on the issuing credit card company's policy. The period may be as little as three days or as long as several months. For your protection it is recommended that you confirm shipment as soon as possible after authorization.

Transaction Types	
Name	Description
Ticket Only	A Ticket Only transaction is a post-authorization transaction that captures the funds from an Authorize Only transaction, reserving funds on the customer's card for the amount specified. Funds are transferred when your batch of transactions is settled. If you enter a larger total in the Ticket Only transaction than was specified for the Authorize Only transaction, the Ticket Only transaction may be declined. If you enter a smaller amount than was authorized, an adjustment is made to the authorization to reserve only the smaller amount of funds on the customer's card for the transaction. Ticket Only transactions must be completed within 30 days of the Authorization being obtained.
Forced Ticket	A Forced Ticket transaction is a credit card transaction used similarly to a Ticket Only transaction, except it is specifically for authorizations obtained over the phone. It requires a reference number (or approval code) that you should have received when you did the phone authorization.
Return	A return transaction returns funds to a customer's credit card for an existing order on the system. To perform a return, you need the order number, which you can find in your reports. If you perform a return of the full order amount, the order will appear in your reports with a transaction amount of 0.00.
Credit	A credit transaction returns funds to a customer's credit card for orders where you do not have an order number. This transaction is intended for returns on orders processed outside the system.
Void	A void transaction cancels the transaction. Only transactions in the current batch (that have not been sent for settlement) can be voided.

2.2 Sending Transactions

To send a transaction to the secure payment gateway, follow the steps below:

1. Create an instance of the **LinkPointTransaction** object.
2. Build an XML request directly or by using the **LPOrderPart** object to build XML fragments and combine them into a complete order.
3. Use the **LinkPointTransaction send()** method to send the transaction to the secure payment gateway for processing.
4. Evaluate the values returned in the response entity. If there are errors, they will be returned in the **r_error** field.

To build XML requests, you need to determine which entities and fields are required for your transaction.

Information on the entities and data fields to include for each transaction is included in the Entities and Data Fields section. See "Entities and Data Fields" on page 20.

Look for information about payment gateway responses and error messages in the Response Fields section. See "Response Fields" on page 53.

2.3 Shipping Calculator

With the shipping calculator, you can set rules for calculating shipping charges.

To use the shipping calculator module, you need to create a shipping and carrier file on the secure payment gateway server. When you create your shipping file, send it to Support along with your store number. The shipping calculator uses the shipping address and other information sent in the shipping entity along with the appropriate pricing data defined in the shipping file to calculate the charges.

The shipping file is a plain text file consisting of sets of code called zone type and zone definition lines. An example of how these lines might appear in a shipping file is shown below.

```
zone type line
zone definition line
zone definition line
zone type line
zone definition line
```

The fields within both types of lines go together to define the shipping charges. The zone type line describes the general shipping scheme, such as whether costs are based on item count, weight, or price.

The zone definition line gives specific parameters on pricing for each element in that pricing scheme. One or more zone definition lines must immediately follow each zone type line. Use zone definition lines to set shipping prices based on specific geographic areas or types of carriers to determine where price breaks occur. The fields within each line of code are separated by double colons. For fields with multiple values, use commas (countries, states) or single colons (range definitions, prices).

Each zone type line is formatted with three fields:

- The tag name.
- A calculation code.
- Merchant-created range definitions.

```
zone type::calculation method::range1:range2...
```

You can create as many zone type lines as you need for your business. You can use a separate zone type line for:

- Different shipping-cost calculations, such as the total weight or total cost of an order.
- Separate freight or air transport carrier methods.
- Division of the world shipping-zone prices.

2.3.1 Creating Zone Type Lines

To create zone type lines:

1. Enter the following tag name. The zone type line must precede two colons:

```
zone type::
```

- Determine how to charge customers for shipping your products and enter an applicable code number after the tag name followed by double colons with no spaces.

```
zone type::1::
zone type::3::
```

- Create quantity ranges that share common pricing. Enter each range followed by a single colon or a comma.

```
zone type::1::1-3,4-5,6+
zone type::3::1-24,25-50,51+
```

2.3.2 Calculation Method

There are five choices for calculating the shipping charges. Select the applicable calculation methods for your business. Enter the code number after the tag name for each zone type line.

Method	Description
1	Charges are based on the total number of items.
2	Charges are based on each item, then totaled.
3	Charges are based on the total weight of the order.
4	Charges are based on the weight of each item, then totaled.
5	Charges are based on the total price of the order.

2.3.3 Assigning Ranges

A range is defined as a value or a set of values representing all items within a predetermined category, which use the same shipping charge. A range can be a single number, two numbers separated by a hyphen, or a number followed by a plus sign. You can specify an infinite number of ranges. The number of ranges in a zone type line must correlate exactly with the number of prices in the zone definition lines.

The following restrictions apply:

- Range definitions must be contiguous - you cannot skip numbers.
- Range definitions must start with the integer 1.
- The last range defined in each line must end with +.

A zone definition line specifies data that is required by the preceding zone type line of code. Several fields are specific to each business including the zone name, the shipping carrier code, and the shipping-cost codes for each range. See the example below.

```
zone name::country::carrier::range cost::range cost
```

2.3.4 Creating Zone Definition Lines

To create zone definition lines:

- Enter a zone name for each shipping situation followed by two colons.

```
northamerica::
```

2. Select the applicable countries for your zone name followed by double colons. Use the two-digit country codes. See "Country Codes" on page 37.

```
northamerica::US,MX,CA::
```

For the U.S. only, enter each applicable two-letter state code after the country code, followed by two colons.

```
westcoast::US::CA,OR,WA,HI::
```

3. Determine the different shipping methods for your business. Enter one merchant-defined shipping carrier code only.

```
northamerica::US,MX,CA::1::
```

4. Determine the shipping cost for each range you specified in the zone type line. Enter the applicable shipping cost, followed by a colon or a comma.

```
zone type::1::1-3,4-5,6+  
northamerica::US::MX::CA::1::25,40,75 NOTE:
```

Each shipping cost value in the zone definition line must match a range in the zone type line.

You determine the zone name for each zone definition line. Each name is an alphabetic string containing less than 20 letters and cannot include blank spaces.

If you offer different types of shipping, such as courier, overnight, two day, or ground transport, the zone definition line can list a shipping carrier option in the form of an integer. This will allow you to charge different amounts for premium shipping services.

The zone definition contains the actual charges for shipping items in the range specified by the preceding zone type. Merchants determine the charges for their products.

The following rules apply when you are creating zone definition code:

- If you are shipping internationally, the U.S. state codes in a zone definition line are ignored.
- If shipping prices are the same for all U.S. states, you do not need to name the states individually.
- If you have a few exceptions for shipping, such as AK and HI, you can define a zone for them and include the remaining states in a non-specific U.S. zone.
- Any number of zone definition lines may follow a zone type line.
- The zone name and range charges must have values; all other fields can be blank.
- When the shipping calculator looks for a shipping file match, a blank field, such as carrier type, is treated as a match.

2.3.5 Calculating Shipping Charges

The shipping entity is the data structure used to convey the shipping address, price, weight, item count, and carrier-type data to the shipping calculator for computing the shipping charge.

To calculate shipping charges, the **Ordertype** field should be set to Calcshipping. The shipping computation can be based on the number of items, the weight, the carrier, or the order total. To

calculate shipping charges, you should enter the appropriate information (for your shipping calculation method) in the shipping entity. You should also enter the state and country, although the country will default to U.S. if not entered. The calculated value for shipping charges will be returned in the **r_shipping** tag.

If you are going to include the shipping amount in the order amount that you submit for approval, you must transfer the shipping amount to the secure payment gateway. Set the value of the **shipping** data field in the payment entity to the calculated shipping charges for the order.

2.4 The Tax Calculator

The Tax Calculator module calculates state and municipal sales tax.

To use the tax calculator module, create a **fulltax** line in your configuration file on the secure payment gateway. You will need to send the **fulltax** line to Support in order to load it to the secure payment gateway.

The **fulltax** line provides information needed for the tax module to calculate sales tax for an order. The line includes entries for states where the sales tax must be charged. Entries are separated by a comma which may be followed by a space.

Example:

```
fulltax: TX 8.25, AL 7.00, FL 7.00, UT mun
```

Most entries in the list consist of the two-digit code for the state, followed by a space and the tax rate to be charged for that state. See "U.S. State Codes" on page 36 for state codes.

```
TX 8.25
```

If the tax includes municipal tax, the listing is the two-digit state code followed by **mun**.

```
UT mun
```

Municipal taxes are calculated according to the **salestax.txt** file on the secure payment gateway server. The **salestax.txt** file is updated monthly to ensure accuracy.

2.4.1 Calculating Taxes

To calculate the sales tax, the **Ordertype** field should be set to **Calctax**. The tax computation is based on the shipping state and the shipping zip code. You should use the state and zip code for the area where you are shipping the product. If the shipping state is present, but the shipping zip code is not, the secure payment gateway will return an error. If you do not pass, (enter) the shipping state or zip code, the secure payment gateway uses the billing state and zip code as the basis for tax computations. The calculated value for sales tax will be returned in the **r_tax** tag.

You must transfer the tax amount to the secure payment gateway to include it in the order, regardless if you use the API tax calculator or another method. Make sure you set the value of the **tax** data field in the payment entity to the calculated sales tax charges for the order.

2.5 Check Transactions

TeleCheck is a way to process Automated Clearing House (ACH) transactions using the Internet. ACH transactions debit a customer's account and transfer the funds to a merchant's account. To enable TeleCheck, contact your merchant service provider.

There are rules that apply when initiating a debit to a customer's bank account. These rules are established and maintained by the National Automated Clearing House Association (NACHA) and are published periodically in *ACH Rules: A Complete Guide to Rules & Regulations Governing the ACH Network*. You can view these rules here:

<http://www.nacha.org/>

It is each merchant's responsibility to understand and abide by the published rules and regulations.

The rules for authorization differ depending on whether the transaction is:

- E-commerce
- Retail or Mail Order
- Telephone Order

During a check transaction, a real-time response will be provided by TeleCheck on whether or not a check is accepted. Based on the response from TeleCheck, a transaction can either be marked as **Submitted** or **Declined**.

If the check was declined for credit reasons, a message will appear with some information for the customer, including a phone number for the customer to call with questions. When this occurs, you must give the information, word-for-word, to the customer. If the check was submitted successfully, the transaction status will be **Submitted**.

If an error occurred, the reason for the error will appear here. If the error was due to data entry, you may have an opportunity to re-enter the data.

Error message:

We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at 1-877-678-5898 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's customer report. TeleCheck did not make the adverse decision NOT to accept your check and is unable to explain why this decision was made.

2.5.1 E-commerce Transactions

When processing e-commerce check transactions, the merchant must obtain electronic authorization from the customer to debit the account. Before the merchant web site or system submits the payment for processing, it must present the customer with an authorization form where consent language is displayed, along with **Authorize** and **Cancel** buttons.

The **Authorize** button continues processing the transaction. The **Cancel** button discontinues processing the check transaction.

The authorization form must include:

- Merchant's DBA name.
- Amount of the transaction.
- Date the customer's account will be debited.
- Date of the customer's authorization.
- Merchant's Customer Service Phone Number.
- Consent language stating that the customer is authorizing the merchant to debit the customer's bank account.
- An **Authorize** button and a **Cancel** button.

2.5.2 Telephone Order Transactions

Requirements for a telephone order include the same information and consent language as retail and mail order transactions. The difference is that the merchant has the option to tape-record the customer's authorization and retain the recording as proof of authorization for a period of four years.

For an oral authorization to be valid, the merchant must state clearly that the customer is authorizing an ACH debit entry to the account, and express the terms of the authorization in a clear manner.

If the merchant is not recording the conversation, the merchant must send written notification to the customer confirming the verbal authorization prior to settlement. API email receipts fulfill the requirement to send written notification. If the merchant chooses not to use API email receipts, the notification must include the following information.

- Merchant's DBA name.
- Date the customer's account will be debited.
- Date of the customer's authorization.
- Merchant's Customer Service Phone Number.
- Consent language similar to that below.

Sample Verbal authorization for telephone order transactions:

On [insert today's date], [insert customer's First and Last Name] authorizes an electronic debit in the amount of [insert amount]. This withdrawal will be processed using the regular banking system. If your payment is returned unpaid, you will be charged a returned item fee up to the maximum allowed by law. If you have any questions at any time, you may call us at [insert Merchant Customer Care Phone Number] during business hours. Do you authorize the transaction? (Please answer Yes or No)

3 Entities and Data Fields

The table below shows which XML entities are used for each transaction type or function.

XML Entity	Credit Card Transaction	Recurring Credit Card Transaction	TeleCheck Transaction	Shipping Calculation	Sales Tax Calculation
merchantinfo	Required	Required	Required	Required	Required
orderoptions	Required	Required	Required	Required	Required
transactiondetails	Optional	Optional	Optional	Optional	Optional
payment	Required	Required	Required	Required	Required
creditcard	Required	Required	N/A	N/A	N/A
telecheck	N/A	N/A	Required	Required	N/A
shipping	Optional	Optional	Optional	Required	Required
billing	Required	Optional	Required	N/A	N/A
periodic	N/A	Required	N/A	N/A	N/A
items	Optional	Optional	N/A	N/A	N/A
option	Optional	Optional	N/A	N/A	N/A
notes	Optional	Optional	Optional	N/A	N/A

3.1 Billing Entity

The billing entity contains 13 data fields. The following table shows all the data fields in the billing entity.

If you are using the following languages, all billing fields will be preceded with a lower-case "b", such as bzip for zip.

- ASP
- .NET/Visual Basic
- .NET/C#

Field Name	Field Length and Characters	Description	Required	Example
name	string - up to 96 numbers and letters only (no symbols)	Customer's name.	Required for AVS and fraud blocking.	<name>Joe Customer</name>
company	string - up to 96 numbers and letters only (no symbols)	Company name.	No	<company>SomeWhere, Inc.</company>

Field Name	Field Length and Characters	Description	Required	Example
address1	string - up to 96 numbers and letters only (no symbols)	The first line of the customer's billing street address.	Required for e-commerce, telephone, and mail order transactions. Required for TeleCheck telephone or web transactions.	<address1>123 Broadway</address1>
address2	string - up to 96 numbers and letters only (no symbols)	The second line of the customer's billing address.	No	<address2>Suite 23</address2>
city	string - up to 96 numbers and letters only (no symbols)	Billing City.	No Required for TeleCheck telephone or web transactions.	<city>Moorpark</city>
state	string - up to 96 numbers and letters only (no symbols)	U.S. state of billing address. Use 2-letter state code for U.S. states. For international addresses, you can use this field for the province or territory, as applicable.	Required for e-commerce or MOTO transactions. Required for TeleCheck telephone or web transactions.	<state>CA</state>
zip	string - up to 5 numbers only (no symbols or spaces)	Billing zip or postal code.	Required for telephone and mail order transactions (MOTO). Required for TeleCheck telephone or web transactions.	<zip>87123</zip>
country	2-letter country code	Billing country.	May be required for post-authorization transactions.	<country>US</country>

Field Name	Field Length and Characters	Description	Required	Example
phone	string - up to 32 numbers and letters only (no symbols or spaces)	Billing phone number. The number should not contain dashes. For example: 18004773611	Required for e-commerce, telephone, and mail order transactions. Required for TeleCheck telephone or web transactions.	<phone>8051234567</phone>
fax	string - up to 32 numbers and letters only (no symbols or spaces)	Fax number. The number should not contain dashes. For example: 18004773611	No	<fax>8885551212</fax>
email	string - up to 64 numbers and letters only (no symbols or spaces)	Email address.	Required if you want to send the customer an email receipt.	<email>joe.customer@somewhere.com</email>
addrnum	string - up to 96 numbers only	The numeric portion of the street address.	Required for e-commerce, telephone, and mail order transactions. Required for TeleCheck transactions.	<addrnum>1245</addrnum>
userid	string - up to 32 numbers and letters only (no symbols or spaces)	The userid field is an optional custom field to track customers.	No	<userid>customer1</userid>

3.2 Shipping Entity

The table below describes each data field in the shipping entity. If you are using the following languages, all shipping fields will be preceded with a lower-case "s," such as "sname" for name.

- PERL
- PHP
- ASP
- .NET/Visual Basic
- .NET/C#

See "Shipping Calculator" on page 14 for more information about shipping methods.

Field Name	Field Length and Characters	Description	Required	Example
name	up to 96 numbers and letters only (no symbols)	Name of the person where the order will be shipped.	No	<name>Joe Customer</name>
address1	up to 96 numbers and letters only (no symbols)	Shipping address. Cannot be all spaces.	No	<address1>123 Broadway</address1>
address2	up to 96 numbers and letters only (no symbols)	Second line of the shipping address.	No	<address2>Suite 23</address2>
city	up to 96 numbers and letters only (no symbols)	Shipping City. Cannot be all spaces.	No	<city>Moorpark</city>
state	string - up to 96 numbers and letters only (no symbols)	U.S. state of shipping address. Use 2-letter state code for U.S. states. For international addresses, you can use this field for the province or territory, as applicable.	Required for shipping and tax calculations.	<state>CA</state>
zip	up to 5 numbers only (no symbols or spaces)	Shipping zip or postal code.	No	<zip>87123</zip>
country	2-letter country code	Country of shipping address. International addresses are not supported on TeleCheck orders.	May be required for post-authorization transactions.	<country>US</country>

Field Name	Field Length and Characters	Description	Required	Example
phone	up to 32 numbers and letters only (no symbols or spaces)	The phone number of the person where the order will be shipped. The phone number cannot include spaces or dashes. Example: 8884773611	No	<phone>8051234567</phone>
email	up to 64 numbers and letters only (no symbols or spaces)	the email address of the customer where the order is being shipped.	No	<email>joe.customer@somewhere.com</email>
weight	decimal - numbers only	The total weight of the order to be shipped. This field is used when the shipping calculation method is based on the total weight of the order.	Required for shipping methods 3 and 4.	<weight>5.0</weight>
items	decimal - numbers only	Total number of items in the order. This field is used when the shipping calculation method is based on the number of items in the order.	Required for shipping methods 1, 2, and 4.	<items>3</items>
carrier	integer - numbers only	The carrier for shipping the order, such as ground or overnight. This field is used when the merchant is specifying the carrier. The merchant should assign integer values to each carrier.	Required if merchant is using carrier types.	<carrier>2</carrier>
total	numbers only - up to 12 and 2 decimal places	The order total before the shipping charges is added.	Required for shipping method 5.	<total>5.00</total>

3.3 Transaction Details Entity

The purpose of the transactiondetails entity is to communicate all the general information about the payment transaction.

The table below describes each data field in the transactiondetails entity.

Field Name	Field Length and Characters	Description	Required	Example
transactionorigin	up to 10 letters and numbers only	The source of the transaction. The possible values are Eci (if the order was received via email or Internet), MOTO (mail order/telephone order), Telephone (telephone order), and Retail (face to face). For credit card transactions, mail order and telephone order transactions are treated the same. However, for TeleCheck transactions, Internet orders, email orders, mail orders, and telephone orders are treated differently, and the merchant should take care to identify them separately.	Required for e-commerce, retail, mail, and telephone orders. Defaults to Eci.	<transactionorigin>RETAIL</transactionorigin>

Field Name	Field Length and Characters	Description	Required	Example
oid	up to 100 numbers and letters including dashes and underscores, but no other symbols	The Order ID to be assigned to the transaction. For Sale and pre-authorization transactions, this field must be unique. For void, credit, and post-authorization transactions, this field must be a valid Order ID from a prior Sale or pre-authorization transaction. For a Forced Ticket (a post-authorization transaction where the authorization was given over the phone), the oid field is not required, but the reference_number field is required.	Required for credit card void, credit, and post-authorization transactions.	<oid>order1234</oid>
taxexempt	1 letter only	An indicator field representing whether the order is tax exempt. Values are Y and N.	Required for Level 2 purchasing card transactions.	<taxexempt>y</taxexempt>
ponumber	up to 128 letters and numbers only	The purchase order number, department number, or other customer-supplied number for the transaction. The value is supplied by the customer.	Required for Level 2 purchasing card transactions.	<ponumber>123456</ponumber>
invoice_number	up to 48 numbers and letters only (no symbols or spaces)	The invoice number.	Required for Level 2 purchasing card transactions.	<invoice_number>12345564</invoice_number>

Field Name	Field Length and Characters	Description	Required	Example
terminaltype	up to 32 characters only	The type of terminal that is sending the transaction. Set the value to Standalone for a point-of-sale credit card terminal, POS for an electronic cash register or integrated POS system, Unattended for a self-service station, or Unspecified for e-commerce, general, CRT, or other applications.	Required for retail transactions when the card is present.	<terminaltype>POS</terminaltype>
ip	up to 254 numbers and letters only (no symbols or spaces)	The IP address of the consumer	Not required, but needed for fraud blocking by IP address.	<ip>127.0.0.1</ip>
reference_number	up to 128 letters or numbers only	Used for Forced Ticket transactions where a reference number was obtained over the phone. Set the reference number value to the word NEW (all caps) followed by the reference number given over the phone. For example, if the reference number given over the phone was 123456, you would set reference_number to NEW123456.	Required for Forced Ticket transactions only.	<reference_number>NEW123456</reference_number>
recurring	letters only	A flag to indicate whether the transaction is a recurring transaction or not. If this transaction is recurring (and if the merchant is not using the recurring processor provided here), this flag must be set to Yes.	No	<recurring>Yes</recurring>

Field Name	Field Length and Characters	Description	Required	Example
tdate	up to 32 numbers only	This field is returned with every successful transaction. If you need to run a void or other transaction against an existing order ID, you may need to pass the tdate field to identify the specific transaction you want to void.	No	<tdate>1195175793</tdate>

3.4 Order Options Entity

The Orderoptions entity contains specific instructions on how to process the order. The table below describes each data field in the Orderoptions entity.

Field Name	Field Length and Characters	Description	Required	Example
ordertype	letters only	The type of transaction. The possible values are Sale, Preauth (for an Authorize Only transaction), Postauth (for a Forced Ticket or Ticket Only transaction), Void, Credit, Calcshipping (for shipping charge calculations), and Calctax (for sales tax calculations).	Yes	<ordertype>SALE</ordertype>
result	up to 15 letters or numbers only	This field puts the account in live mode or test mode. Set to Live for live mode, Good for an approved response in test mode, Decline for a declined response in test mode, or Duplicate for a duplicate response in test mode.	No	<result>live</result>

3.5 Payment Entity

The payment entity contains the transaction totals. The table below describes each data field in the payment entity.

Field Name	Field Length and Characters	Description	Required	Example
subtotal	numbers only up to 14 and 2 decimal places	The transaction subtotal, before shipping and tax.	No	<subtotal>12.99</subtotal>

Field Name	Field Length and Characters	Description	Required	Example
tax	numbers only up to 14 and 2 decimal places	Sales tax dollar amount.	Required for Level 2 purchasing card transactions only.	<tax>1.00</tax>
vattax	numbers only up to 14 and 2 decimal places	Amount of VAT (typically, only tax or vattax is used). This is a tax sometimes applied to international orders.	No	<vattax>1.00</vattax>
shipping	numbers only up to 14 and 2 decimal places	Shipping charge dollar amount.	No	<shipping>1.02</shipping>
chargetotal	numbers only up to 14 and 2 decimal places	The total dollar amount of this transaction including subtotal, tax, and shipping	Yes	<chargetotal>10.00</chargetotal>

3.6 Credit Card Entity

The credit card entity contains details about the credit card order. The table below describes each data field in the creditcard entity.

Field Name	Field Length and Characters	Description	Required	Example
cardnumber	up to 48 numbers only	The customer's credit card number.	Required for credit card transactions if track is not provided.	<cardnumber>4111111111111111</cardnumber>
cardexpmonth	2-digit number from 01 to 12	The numeric expiration month of the credit card.	Required for credit card transactions if track is not provided.	<cardexpmonth>01</cardexpmonth>
cardexpyear	2-digit number from 00 to 99	The two-digit expiration year of the credit card.	Required for credit card transactions if track is not provided.	<cardexpyear>10</cardexpyear>

Field Name	Field Length and Characters	Description	Required	Example
xid	28 letters or numbers	Authenticate value required for Verified By Visa and MasterCard SecureCode protection. Value is returned from FirstData MPI	Not required, but recommend for chargeback protection	<xid>8mCGBXM9UCYf5i+JYdwT8TLtpUE=</xid>

3.7 Telecheck Entity

The telecheck entity contains information required by TeleCheck to process the check payment. The table below describes each data field in the telecheck entity.

Field Name	Field Length and Characters	Description	Required	Example
account	up to 18 numbers only	The customer's bank account number.	Yes	<account>1234567</account>
routing	up to 9 numbers only	The transit routing number for the customer's bank.	Yes	<routing>123456</routing>
checknumber	up to 6 numbers only	The check number from the customer's check. A TeleCheck transaction does not use the check number; the customer can still use the paper check for another purchase.	No	<checknumber>1234</checknumber>
bankname	up to 40 numbers and letters only (no symbols)	The name of the customer's bank.	Yes	<bankname>Bank of America</bankname>
bankstate	string - up to 96 numbers and letters only (no symbols)	The state where the customer's bank is located. Use 2-letter state code for U.S. states. For international addresses, you can use this field for the province or territory, as applicable.	Yes	<bankstate>CA</bankstate>

Field Name	Field Length and Characters	Description	Required	Example
dl	up to 24 numbers and letters only (no symbols or spaces)	The customer's driver's license number or state-issued ID card number.	Required for web or telephone transactions.	<dl>A12345678</dl>
dlstate	string - up to 96 numbers and letters only (no symbols)	Use 2-letter state code for U.S. states. For international addresses, you can use this field for the province or territory, as applicable.	Required for web or telephone transactions.	<dlstate>CA</dlstate>
void	integer - 1 number only	To void an unsettled check, enter a 1 in this tag. Otherwise, do not include this data field.	Required for void transactions.	<void>1</void>
accounttype	up to 4 letters or numbers only	The type of account used for the purchase. Possible values are: <ul style="list-style-type: none"> • pc for personal checking • ps for personal savings • bc for business checking • bs for business savings 	Yes	<accounttype>PC</accounttype>
ssn	up to 24 numbers and letters only (no symbols or spaces)	Social security number of the customer.	No	<ssn>123456789</ssn>

3.8 Periodic Entity

The periodic entity is used for recurring Sale transactions. The table below describes each data field in the periodic entity.

Field Name	Field Length and Characters	Description	Required	Example
action	letters or numbers only	Indicates which action to take regarding the periodic transaction. Possible values are Submit (to submit the recurring transaction for processing), Modify (to edit a previously submitted recurring transaction), or Cancel (to cancel a previously submitted recurring transaction).	Yes	<action>SUBMIT</action>
installments	integer from 0 to 99	Identifies how many recurring payments to charge the customer.	Yes	<installments>50</installments>
threshold	integer from 1 to 5	Indicates how many times to retry the transaction (if it fails) before contacting the merchant.	No	<threshold>3</threshold>
periodicity	letters or numbers only	Indicates how often to charge the payment. Possible values are: <ul style="list-style-type: none"> • daily • monthly • yearly Use the code XN. X can be d for day, m for month, or y for year. N can be any integer from 1 to 99. Example: m3 indicates to charge the customer once every 3 months.	Required for all recurring transactions.	<periodicity>m1</periodicity>
startdate	numbers only	Specifies the date to begin charging the recurring payments. Should be in the format YYYYMMDD, where YYYY is the four-digit year, MM is the two-digit month, and DD is the two-digit day. Example: 20070910 is September 10, 2007. If you want to start payments immediately, set this tag to immediate.	Yes	<startdate>20081107</startdate>

Field Name	Field Length and Characters	Description	Required	Example
comments	up to 100 numbers and letters including dashes and underscores, but no other symbols	Space to enter optional comments about the transaction.	No	<comments>Repeat customer.</comments>

3.9 Merchant Info Entity

The merchantinfo entity contains details about the merchant. This entity is required for every transaction or function using the secure payment gateway. The table below describes each data field in the merchantinfo entity.

Field Name	Field Length and Characters	Description	Required	Example
configfile	up to 20 numbers only	This field should contain the merchant store name or store number, which is generally a six- to ten-digit number assigned when the account is set up. If this is a test account, the store name may be a text string.	Yes	<configfile>123456</configfile>
keyfile	letters or numbers only	This field contains the path and filename of the digital certificate (or PEM file) issued for a given store.	Required for all API processing.	<keyfile>100005.pem</keyfile>
host	letters or numbers only	This is the URL or IP address of the secure payment gateway server. This information is provided in the merchant's Welcome email.	Required for all API processing.	<host>secure.linkpt.net</host>
port	integer - numbers only	The port that the application uses to communicate to the secure payment gateway.	Required for all API processing.	<port>1129</port>

3.10 Items Entity

The items entity contains one or more item sub-entities. Each item sub-entity contains up to seven data fields. All the data fields used in the item sub-entity are listed in the table below.

Field Name	Field Length and Characters	Description	Required	Example
id	up to 128 numbers and letters only (no symbols or spaces)	Item ID number.	Yes	<id>123456</id>
description	up to 128 numbers and letters only (no symbols or spaces)	Description of the item.	No	<description>Logo T-Shirt</description>
price	numbers only up to 12 and 2 decimal places.	Price of the item.	Yes	<price>12.00</price>
quantity	numbers only	Quantity of the item to include in the order.	Yes	<quantity>1</quantity>

3.10.1 Example of the Items Entity

For example, you are selling bowling-related products. You might receive an order like this:

1. 2 T-shirts. Red. XL.
2. 1 Bowling Ball. Weight: 12 lb.
3. 1 eBook on How to Bowl

To describe this order using the items entity, use the order shown in the sample code below.

```
<items>
<item>
<description>Logo T-Shirt</description>
<id>123456</id>
<price>12.00</price>
<quantity>1</quantity>
<serial>0987654322</serial>
<options>
<option>
<name>Color</name>
<value>Red</value>
</option>
<option>
<name>Size</name>
<value>XL</value>
</option>
</options>
</item>
</items>
```

3.11 Option Sub-Entity

Each item sub-entity may contain an option sub-entity. Each option sub-entity can contain two data fields. The data fields used in the option sub-entity are listed in the table below.

Field Name	Field Length and Characters	Description	Required	Example
name	up to 128 numbers and letters only (no symbols)	Name of the option.	Yes	<code><name>Size</name></code>
value	up to 128 numbers and letters only (no symbols or spaces)	Value of the option.	Yes	<code><value>XL</value></code>

3.12 Notes Entity

The notes entity contains optional comments about the transaction. The table below describes each data field in the notes entity.

Field Name	Field Length and Characters	Description	Required	Example
comments	up to 1024 (100 for periodic bills or recurring transactions) numbers and letters including dashes or underscores, but no other symbols	Optional comments about the transaction.	No	<code><comments>Repeat customer.</comments></code>
referred	up to 128 letters or numbers only	Intended for merchants to track how the customer was referred to them. A URL is often passed in this field.	No	<code><referred>newsletter</referred></code>

3.13 U.S. State Codes

When passing a value for a U.S. State in the billing or shipping entity, you must use the two-digit codes specified below.

State	Code
Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN

State	Code
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Washington	WA
Wisconsin	WI
West Virginia	WV
Wyoming	WY

3.14 Country Codes

Whenever entering a value for country in the shipping or billing entity, you must use the following two-letter abbreviations.

Country	Code
Africa	
Algeria	DZ

Country	Code
Africa	
Benin	BJ
Burkina Faso	BF
Burundi	BI
Cameroon	CM
Cape Verde	CV
Central African Republic	CF
Chad	TD
Comoros	KM
Congo	CG
Cote D'Ivoire	CI
Djibouti	DJ
Equatorial Guinea	GQ
Eritrea	ER
Ethiopia	ET
Egypt	EG
Gabon	GA
Gambia	GM
Ghana	GH
Guinea- Bissau	GW
Kenya	KE
Lesotho	LS
Liberia	LR
Madagascar	MG
Mali	ML
Mauritania	MR
Mayotte	YT
Morocco	MA
Mozambique	MZ
Malawi	MW
Namibia	NA
Niger	NE
Nigeria	NG
Reunion	RE
St. Helena	SH
Sao Tome and Principe	ST
Senegal	SN
Sierra Leone	SL
Somalia	SO
South Africa	ZA
Sudan	SD
Swaziland	SZ
Tanzania	TZ
Togo	TG
Uganda	UG

Country	Code
Africa	
Western Sahara	EH
Zaire	ZR
Zambia	ZM
Zimbabwe	ZW

Country	Code
Antarctica	
Antarctica	AQ

Country	Code
Asia	
Afghanistan	AF
Bangladesh	BD
Bhutan	BT
Brunei	BN
Cambodia	KH
China	CN
Hong Kong	HK
India	IN
Indonesia	ID
Japan	JP
Kazakhstan	KZ
Kyrgyzstan	KG
Laos	LA
Macau	MO
Malaysia	MY
Maldives	MV
Mongolia	MN
Nepal	NP
Pakistan	PK
Philippines	PH
Republic of Korea	KR
Russia	RU
Seychelles	SC
Singapore	SG
Sri Lanka	LK
Taiwan	TW
Tajikistan	TJ
Thailand	TH
Turkmenistan	TM
Uzbekistan	UZ
Vietnam	VN

Country	Code
Australia	
American Samoa	AS
Australia	AU
Federated States of Micronesia	FM
Fiji	FJ
French Polynesia	PF
Guam	GU
Kiribati	KI
Marshall Islands	MH
Nauru	NR
New Caledonia	NC
New Zealand	NZ
Northern Mariana Islands	MP
Palau	PW
Papua New Guinea	PG
Pitcairn	PN
Solomon Islands	SB
Tonga	TO
Tuvalu	TV
Vanuatu	VU

Country	Code
Caribbean	
Anguilla	AI
Antigua and Barbuda	AG
Aruba	AW
Bahamas	BS
Barbados	BB
Bermuda	BM
British Virgin Islands	VI
Cayman Islands	KY
Dominica	DM
Dominican Republic	DO
Grenada	GD
Guadeloupe	GP
Haiti	HT
Jamaica	JM
Martinique	MQ
Netherlands Antilles	AN
Puerto Rico	PR
St. Kitts and Nevis	KN
St. Lucia	LC
St. Vincent and the Grenadines	VC
Trinidad and Tobago	TT
Turks and Caicos Islands	TC

Country	Code
Central America	
Belize	BZ
Costa Rica	CR
El Salvador	SV
Guatemala	GT
Honduras	HN
Nicaragua	NI
Panama	PA

Country	Code
Europe	
Albania	AL
Andorra	AD
Armenia	AM
Austria	AT
Azerbaijan	AZ
Belarus	BY
Belgium	BE
Bulgaria	BG
Croatia	HR
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Estonia Faroe Islands	EE
Faroe Islands	FO
Finland	FI
France	FR
Georgia	GE
Germany	DE
Gibraltar	GI
Greece	GR
Greenland	GL
Hungary	HU
Iceland	IS
Ireland	IE
Italy	IT
Latvia	LV
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Malta	MT
Metropolitan France	FX
Moldova	MD
Netherlands	NL

Country	Code
Europe	
Norway	NO
Poland	PL
Portugal	PT
Romania	RO
Slovakia	SK
Slovenia	SI
Spain	ES
Svalbard and Jan Mayan Islands	SJ
Sweden	SE
Switzerland	CH
The former Yugoslav Republic of Macedonia	MK
Turkey	TR
Ukraine	UA
United Kingdom	GB
Vatican City	VA
Yugoslavia	YU

Country	Code
Middle East	
Israel	IL
Jordan	JO
Kuwait	KW
Lebanon	LB
Oman	OM
Qatar	QA
Saudi Arabia	SA
Syria	SY
United Arab Emirates	AE
Yemen	YE

Country	Code
North America	
Canada	CA
Mexico	MX
United States	US

Country	Code
South America	
Argentina	AR
Bolivia	BO
Brazil	BR
Chile	CL
Colombia	CO
Ecuador	EC

Country	Code
South America	
Falkland Islands	FK
French Guiana	GF
Guyana	GY
Paraguay	PY
Peru	PE
Suriname	SR
Uruguay	UY
Venezuela	VE

Country	Code
Other	
Bahrain	BH
Bouvet Islands	BV
British Indian Ocean Territory	IO

4 Minimum Required Fields

For all transactions, there are minimum required entities and data fields. The minimum required entities and data fields change depending on the type of transaction. For more information about the fields and entities, see "Entities and Data Fields" on page 20.

The following transaction types have different minimum required fields to complete the transaction.

- Credit Card Transactions
- Check Transactions
- Calculating Shipping
- Calculating Sales Tax
- Recurring Credit Card Transactions
- Level 2 Purchasing Card Transactions
- AVS and Card Code Fraud Prevention

4.1 Credit Card Transaction

The table below shows the minimum required entities and data fields to perform a credit card transaction.

For transactions where the card is not present, you must include the billing entity for address verification (AVS).

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all billing fields will be preceded with a lower-case "b," such as bzip for zip.

- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for a Credit Card Transaction	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
chargetotal	payment
cardnumber	creditcard
cardexpmonth	creditcard
cardexpyear	creditcard
track	creditcard
oid	transactiondetails
reference_number	transactiondetails
addrnum	billing
zip	billing

4.1.1 XML Stream

The sample XML stream for credit card transactions with the minimum required fields:

```
<!-- Minimum Required Fields for a Credit Card Sale-->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>1234567</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Sale</ordertype>
  </orderoptions>
  <payment>
    <chargetotal>12.99</chargetotal>
  </payment>
  <creditcard>
    <cardnumber>4111-1111-1111-1111</cardnumber>
    <cardexpmonth>03</cardexpmonth>
    <cardexpyear>05</cardexpyear>
  </creditcard>
</order>
```

4.2 Check Transaction

The required fields for a TeleCheck transaction depend on the transaction type. TeleCheck transaction types are pre-authorized, telephone, or web orders.

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

There are also specific rules that apply to each type of transaction. See "Check Transactions" on page 18.

Minimum Required Fields for a Check Transaction	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
chargetotal	payment
account	telecheck
routing	telecheck
bankname	telecheck
bankstate	telecheck
dl	telecheck
dlstate	telecheck
void	telecheck
name	billing
address1	billing
city	billing
state	billing
zip	billing

Minimum Required Fields for a Check Transaction	
Field Name	Entity
phone	billing
email	billing
transactionorigin	transactiondetails

4.2.1 XML Stream

The sample XML stream for a TeleCheck Sale transaction with the minimum fields.

```

<!-- Minimum Required Fields for a TeleCheck Sale-->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>1234567</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Sale</ordertype>
  </orderoptions>
  <payment>
    <chargetotal>12.99</chargetotal>
  </payment>
  <telecheck>
    <!-- Customer's Driver's license # and DL state.-->
    <dl>120381698</dl>
    <dlstate>CA</dlstate>
    <!-- Transit routing number for the customer's bank -->
    <routing>123456789</routing>
    <!-- Customer's bank account number -->
    <account>2139842610</account>
    <!-- Is this a business or consumer (personal) account? personal =
pc, business = bc -->
    <accounttype>pc</accounttype>
    <account>2139842610</account>
    <!-- Bank name and 2-letter bank state -->
    <bankname>MyBank</bankname>
    <bankstate>CA</bankstate>
  </telecheck>
  <billing>
    <name>Bill Johnson</name>
    <address1>123 Broadway</address1>
    <city>Camarillo</city>
    <state>CA</state>
    <zip>93010</zip>
    <phone>8051234567</phone>
    <email>bjohnson@somewhere.com</email>
  </billing>
  <transactiondetails>
    <!-- Required for Retail, Mail, or Telephone orders only -->
    <transactionorigin>TELEPHONE</transactionorigin>
  </transactiondetails>
</order>

```

4.3 Calculate Shipping

The table below displays the minimum required entities and data fields to calculate shipping charges.

Before you can calculate shipping charges, you need to send information on how to calculate shipping to the secure payment gateway. Create a shipping file that describes the calculation method and amounts to charge. There are several different shipping methods available. Contact support to send your shipping file to the secure payment gateway.

See "Shipping Calculator" on page 14 for more information on shipping files.

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all shipping fields will be preceded with a lower-case "s," such as "sname" for name.

- PERL
- PHP
- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for Calculating Shipping	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
chargetotal	payment
state	shipping
weight	shipping
items	shipping
carrier	shipping
total	shipping

4.3.1 XML Stream

The sample XML stream for a shipping calculation with the minimum required fields:

```
<!-- Minimum Required Fields to Calculate Shipping Charges -->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>YOURSTORE</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Calcshipping</ordertype>
  </orderoptions>
  <shipping>
    <!-- Include the factors needed for your shipping method -->
    <carrier>1</carrier>
    <weight>2.00</weight>
```

```

<items>2</items>
<total>15.00</total>
<state>TX</state>
</shipping>
</order>

```

4.4 Calculate Sales Tax

The table below shows the minimum required entities and data fields to calculate the sales tax.

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all shipping fields will be preceded with a lower-case "s", such as "sname" for name.

- PERL
- PHP
- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for Calculating Sales Tax	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
subtotal	payment
state	shipping

4.4.1 XML Stream

The sample XML stream for the minimum required fields to calculate the sales tax:

```

<!-- Minimum Required Fields to Calculate Sales Tax on an Order -->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>YOURSTORE</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>CALCTAX</ordertype>
  </orderoptions>
  <shipping>
    <carrier>1</carrier>
    <weight>1.000000</weight>
    <zip>91504</zip>
    <total>26.99</total>
    <state>CA</state>
  </shipping>
  <payment>
    <subtotal>26.99</subtotal>
  </payment>
</order>

```

4.5 Recurring Credit Card Transaction

The table below shows the minimum required entities and data fields to perform a recurring credit card transaction.

For transactions where the card is not present, you must include the billing entity for address verification (AVS).

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all billing fields will be preceded with a lower-case "b", such as bzip for zip.

- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for a Recurring Credit Card Transaction	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
chargetotal	payment
cardnumber	creditcard
cardexpmonth	creditcard
cardexpyear	creditcard
track	creditcard
action	periodic
installments	periodic
periodicity	periodic
startdate	periodic
addrnum	billing
zip	billing

4.5.1 XML Stream

The sample XML stream for a recurring credit card transaction with minimum required fields:

```
<!-- Minimum Required Fields for a Credit Card Sale-->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>1234567</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Sale</ordertype>
  </orderoptions>
  <payment>
    <chargetotal>12.99</chargetotal>
  </payment>
  <creditcard>
    <cardnumber>4111-1111-1111-1111</cardnumber>
```

```

<cardexpmonth>03</cardexpmonth>
<cardexpyear>05</cardexpyear>
</creditcard>
<periodic>
<!-- Submits a recurring transaction charging the card 3 times, once
a month, starting today -->
<action>SUBMIT</action>
<installments>3</installments>
<threshold>3</threshold>
<!-- If you don't want it to start today, pass a date in the format
YYYYMMDD -->
<startdate>immediate</startdate>
<periodicity>monthly</periodicity>
</periodic>
</order>

```

4.6 Level 2 Purchasing Card Transaction

The table below shows the minimum required entities and data fields to perform a Level 2 purchasing card transaction.

For transactions where the card is not present, you must include the billing entity for address verification (AVS).

For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all billing fields will be preceded with a lower-case "b," such as bzip for zip.

- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for Level 2 Purchasing Card	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions
chargetotal	payment
tax	payment
taxexempt	transactiondetails
ponumber	transactiondetails
invoice_number	transactiondetails
cardnumber	creditcard
cardexpmonth	creditcard
cardexpyear	creditcard
track	creditcard
addrnum	billing
zip	billing

4.6.1 XML Stream

The sample XML stream for a Level 2 purchasing card with the minimum required fields:

```
<!-- Minimum Required Fields for a Level 2 Purchasing Card Sale-->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>1234567</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Sale</ordertype>
  </orderoptions>
  <payment>
    <!-- Tax is required for purchasing cards. If the tax is $0.00, pass
a value of 0 for tax -->
    <tax>0.32</tax>
    <chargetotal>47.32</chargetotal>
  </payment>
  <creditcard>
    <cardnumber>4111-1111-1111-1111</cardnumber>
    <cardexpmonth>03</cardexpmonth>
    <cardexpyear>05</cardexpyear>
  </creditcard>
  <transactiondetails>
    <!-- If there is no PO Number for this order, pass a department code
or other value, but make sure the value you pass is supplied by the
customer -->
    <ponumber>1203A-G4567</ponumber>
    <!-- If the purchase is tax exempt, pass a value of Y for taxexempt-
-> <
    taxexempt>N</taxexempt>
  </transactiondetails>
</order>
```

4.7 AVS and Card Code

The table below shows the minimum required entities and data fields to perform a credit card transaction using the Address Verification System (AVS) and the card code. AVS and card code results are located in the **r_avs** response field. For more information about the fields and entities, see "Entities and Data Fields" on page 20.

If you are using the following languages, all billing fields will be preceded with a lower-case "b", such as bzip for zip.

- ASP
- .NET/Visual Basic
- .NET/C#

Minimum Required Fields for AVS and Card Code Fraud Prevention	
Field Name	Entity
configfile	merchantinfo
ordertype	orderoptions

Minimum Required Fields for AVS and Card Code Fraud Prevention	
Field Name	Entity
chargetotal	payment
cardnumber	creditcard
cardexpmonth	creditcard
cardexpyear	creditcard
track	creditcard
cvmvalue	creditcard
cvmindicator	creditcard
oid	transactiondetails
name	billing
addrnum	billing
zip	billing

4.7.1 XML Stream

The sample XML stream for AVS and Card Code fraud prevention with the minimum required fields:

```

<!-- Minimum Required Fields for a Credit Card Transaction using AVS
and Card Code Fraud Prevention-->
<order>
  <merchantinfo>
    <!-- Replace with your STORE NUMBER or STORENAME-->
    <configfile>1234567</configfile>
  </merchantinfo>
  <orderoptions>
    <ordertype>Sale</ordertype>
  </orderoptions>
  <payment>
    <chargetotal>12.99</chargetotal>
  </payment>
  <creditcard>
    <cardnumber>4111-1111-1111-1111</cardnumber>
    <cardexpmonth>03</cardexpmonth>
    <cardexpyear>05</cardexpyear>
    <cvmvalue>123</cvmvalue>
    <cvmindicator>provided</cvmindicator>
  </creditcard>
  <billing>
    <!-- Required for Address Verification -->
    <addrnum>123</addrnum>
    <zip>87123</zip>
  </billing>
</order>

```

5 Response Fields

The secure payment gateway transaction engine will return a set of response codes for each successful transaction. The response codes are returned in a set of XML tags preceded by r_.

The following table represents possible response tags. Note that if an error occurs, the response may contain only the **r_error** tag, although it is possible that other tags will be returned if additional information is available.

See "Errors" on page 54 for more information about errors you might receive.

5.1 Response examples

5.1.1 Approved XML Response:

```
<r_csp>CSI</r_csp>
<r_time>Mon Oct 1 17:17:35 2007</r_time>
<r_ref>0280908040</r_ref>
<r_error></r_error>
<r_ordernum>CDA53434-4753453-255-13453C</r_ordernum>
<r_message>APPROVED</r_message>
<r_code>00845302354353453:YYM:1005354353888:</r_code>
<r_tdate>1191280650</r_tdate>
<r_authresponse></r_authresponse>
<r_approved>APPROVED</r_approved>
<r_avs>YYM</r_avs>
```

5.1.2 Declined XML Response

```
<r_csp></r_csp>
<r_time>Mon Oct 1 00:56:16 2007</r_time>
<r_ref></r_ref>
<r_error>SGS-000001: D:Declined:XXUX:</r_error>
<r_ordernum>CDA78C0B-47009A0F-319-17231C</r_ordernum>
<r_message>DECLINED</r_message>
<r_code></r_code>
<r_tdate>1191221775</r_tdate>
<r_authresponse></r_authresponse>
<r_approved>DECLINED</r_approved>
<r_avs></r_avs>
```

Response Field	Description
r_avs	The Address Verification System (AVS) response for the transaction.
r_ordernum	The order number associated with the transaction.
r_error	Any error message associated with the transaction.
r_approved	The result of the transaction, which may be approved, declined, or blocked because of fraud.
r_code	The approval code for the transaction.
r_message	Any message returned by the processor, such as "Call Voice Center".
r_time	The time and date of the transaction server response.
r_ref	The reference number returned by the credit card processor.

Response Field	Description
r_tdate	A server time-date stamp for the transaction. Used to uniquely identify a specific transaction where one order number may apply to several individual transactions. See "Transaction Details Entity" on page 25 for more information and an example of tdate.
r_tax	The calculated tax for the order, when the ordertype field is calctax.
r_shipping	The calculated shipping charges for the order, when the ordertype field is calcshipping.
r_authresponse	Authentication results returned from Verified By Visa and MasterCard SecureCode

5.2 Errors

There are many different response messages or codes you may receive from the secure payment gateway. All response error or decline messages are passed in the **r_error** data field. Some responses indicate an error; some indicate a decline response from the issuing bank. To understand the error messages you receive, it helps to understand the transaction process when you submit a transaction to the secure payment gateway.

Throughout the transaction process, errors and declines can occur at any point. Error codes are generated when transactions cannot be completed because of machine error, incomplete data types, or connection/transmission problems.

Decline messages occur when a transaction is declined for any reason, including when a transaction fails a fraud check.

5.2.1 Fraud and Error Checks

Fraud and error checks are performed by the secure payment gateway Fraud Protection module. Fraud messages and declines occur when the information submitted by the customer is either incomplete, incorrect, or has failed the fraud checks.

5.2.2 Payment Handler Interface

Transaction processing starts in the secure payment gateway server and then passes to the payment handler. From the payment handler, the transaction passes to a card processor, and then to a card-issuing bank. Every transaction produces a return value, indicating the following:

- The transaction completed and was approved.
- The transaction completed and was declined.
- The transaction did not complete because it failed a specific error check at any point in the process.

5.3 Credit Card Errors

These errors occur when incomplete or erroneous credit card information is entered for a credit card transaction. You may receive any of the following messages in the **r_error** field when this occurs.

Response	Description	Reason	Data Field	Entity
Credit card expiration month must be selected.	Either no expiration month for the credit card was received, or the value received was outside of the allowed range.	Ensure you are passing a two-digit number from 01 through 12.	cardexpmonth	creditcard
Credit card expiration year must be selected.	Either no expiration year for the credit card was received, or the value received was outside of the allowed range.	Ensure you are passing a two-digit number from 00 through 99.	cardexpyear	creditcard
Credit card number must be filled in.	No credit card number was received by the secure payment gateway.	Ensure you are passing a non-empty credit card number. Check the validity of the number. Spaces and dashes are optional. Use the following test values: <ul style="list-style-type: none"> • Visa Level 2 4275330012345675 (replies with a referral message) • JCB 3566007770003510 • Discover 6011000993010978 • MasterCard 5424180279791765 • Visa 4005550000000019 4111111111111111 • MasterCard Level 2 5404980000008386 • Diners Club 36555565010005 • Amex 372700997251009 	cardnumber	creditcard
This is not a valid credit card. Please try another card.	The card number is not valid.	Prompt the customer to re-enter the card number or try a different card.	cardnumber	creditcard
Card number has too few digits.	The credit card number provided has fewer digits than allowed for that card type.	Check the number of digits for each credit card to make sure it is the correct length, or prompt the customer to re-enter the card number.	cardnumber	creditcard
Card number has too many digits.	The credit card number provided has more digits than allowed for that card type.	Check the number of digits for each credit card to make sure it is the correct length, or prompt the customer to re-enter the card number.	cardnumber	creditcard

Response	Description	Reason	Data Field	Entity
Credit card number must be filled in.	No credit card number was provided for a credit card transaction.	Ensure that the creditcard field is not empty when submitting a credit card transaction to the secure payment gateway.	cardnumber	creditcard
This credit card appears to have expired.	The expiration date provided is in the past.	If the expiration date occurs in the past, tell the customer the credit card appears to have expired.	cardexpmonth and cardexpyear	creditcard

5.4 Customer Information Errors

Customer Information error responses occur when the customer information supplied for a given transaction is incomplete or erroneous. You may receive any of the following messages in the **r_error** field when this occurs.

Response	Description	Reason	Data Field	Entity
Invalid e-mail address.	Email address provided is not in the right format.	Ensure you are passing a valid email address in the format name@domain.com.	email	billing
E-mail address must be filled in.	A valid email address is required for the transaction.	Ensure you are passing a valid email address in the format name@domain.com.	email	billing
The ZIP code given does not match up with the city and state given.	The zip code appears to be in a different city and state than the one specified.	Prompt the customer to re-enter the zip code or check the city and state.	zip	billing or shipping
ZIP/postal code not found in state.	The zip code provided is not valid for the U.S. state value received.	Check the values for state and zip code. Prompt the customer to re-check the data entered.	zip	billing or shipping
State must be selected.	State is a required field for this transaction.	Make sure you are entering a valid state code.	state	billing or shipping
Name must be filled in.	Customer's name is required for this transaction.	Make sure a value is passed in the name field.	name	billing
IP address given does not match the city and state given.	IP address or location is invalid.	Check that you are entering a valid customer IP address.	ip	transactiondetails

5.5 Fraud Block Messages

When a transaction is blocked because of the risk of fraud, the following messages may appear in the **r_error** data field.

Message	Description
The host you are ordering from has been blocked.	The merchant has blocked the customer's host from making transactions.
The credit card you are using has been blocked.	The merchant has blocked the customer's credit card number from making transactions.

Message	Description
The domain of your host has been blocked.	The merchant has blocked the customer's domain name from making transactions.
The class C subnet for this IP has been blocked.	The merchant has blocked the customer's Class C address from making transactions.
The name that was entered has been blocked.	The merchant has temporarily blocked the customer's name from making transactions.
The host you are ordering from has been temporarily blocked.	The merchant has temporarily blocked the customer's host from making transactions.
The credit card you are using has been temporarily blocked.	The merchant has temporarily blocked the customer's credit card from making transactions.
The purchase amount exceeds the merchant approved limit.	The total amount of the order exceeds the maximum purchase limit set by the merchant.
Merchant transaction limit is less than the amount requested for that transaction.	The total amount of the order is less than the minimum purchase limit set by the merchant.
Duplicate	A Transaction for the identical dollar amount and the identical credit card was processed within the last X hours. X is generally 24 hours, but can be altered by changing the duplicate lockout time in the merchant's fraud protection settings.

5.6 Other Error Messages

There are many other reasons that an error or decline may occur. You may receive any of the following messages in the **r_error** field if a validation, transmission, or other error occurs.

5.6.1 Connection Errors

These errors may occur if the transaction cannot connect to the secure payment gateway XML processor.

Response	Description	Action
Creating socket failed.	Cannot create a socket to connect to the secure payment gateway XML processor.	Check your host name, digital certificate, and port number. These items are included in the merchant's Welcome Email. If the host name, certificate, and port number are correct, retry the transaction.
Unable to connect to server.	The TCP/IP connection to the secure payment gateway XML server failed.	Check your host name, digital certificate, and port number. These items are included in the merchant's Welcome Email. If the host name, certificate, and port number are correct, retry the transaction.
Failed to resolve host	Unknown host name.	Check your host name. The host name is identified in the merchant's Welcome email.
Cannot find/load cert/key file.	The client certificate file is missing or invalid.	Check that you properly copied the digital certificate from the merchant's Welcome Email into a .PEM file on the web server. Compare the path to the file with the path and file name you provided to the secure payment gateway.

Response	Description	Action
Unable to connect to SSL server.	Cannot establish SSL connection.	Check your host name, digital certificate, and port number. These items are included in the merchant's Welcome Email. If the host name, certificate, and port number are correct, retry the transaction.
SSL read failed.	One of the servers (either merchant-side or secure payment gateway-side) has dropped the SSL connection.	Check your host name, digital certificate, and port number. These items are included in the merchant's Welcome Email. If the host name, certificate, and port number are correct, retry the transaction.
Request rejected by SSL server. Make sure you supplied valid certificate.	The secure payment gateway server cannot verify the client server's credentials.	Check that you properly copied the digital certificate from the merchant's Welcome Email into a .PEM file on the web server. Compare the path to the file with the path and file name you provided to the secure payment gateway.

5.6.2 Other Errors

These errors may occur after the merchant or CSP web server has made a connection to the secure payment gateway server. In this case, the transmission or validity error is between the secure payment gateway server and the processor.

Response	Description	Action
A file being accessed for opening does not exist.	A file is accessed for writing and it cannot be written to.	Retry the transaction.
Error timeout waiting for response.	The process timed out waiting for a response from the credit card processor. This message results when the credit card processor does not respond to the leased line transmission of the transaction data within 60 seconds.	Retry the transaction.
NetErr_Connect	Unable to connect to SSL Server.	Check network configuration and digital certificate. If your connection works, contact Support.
NetErr_SSL	Unrecoverable SSL error. Connection closed.	Retry the transaction.
NetErr_Decode	Unable to decode received message.	Check network configuration and digital certificate. If your connection works, contact Support.
ServerErr_Resource	Server unable to allocate required resources.	Retry the transaction.
ServerErr_Database	Server encountered a database error.	Check network configuration and digital certificate. If your connection works, retry the transaction or contact Support.
ServerErr_Encode	Server unable to encode client response.	Retry the transaction.
ServerErr_Decode	Server unable to decode client response.	Check network configuration and digital certificate. If your connection works, retry the transaction or contact Support.
ServerErr_Module	Unsupported server module.	Retry the transaction.
CoreErr_Trunc	Results truncated.	Retry the transaction.

Response	Description	Action
CoreErr_Field_Format	Data contains invalid characters.	Check the format of your data fields.
CoreErr_Alloc	Unable to allocate memory.	Retry the transaction.
CoreErr_InvalidHandle	Uninitialized/invalid handle supplied as an argument.	Retry the transaction.
CoreErr_InvalidField	Unknown field name.	Check your data field names.
CoreErr_UnknownError	Error with unknown cause.	Retry the transaction.
ReqErr_InvalidRequest	Request context must be allocated.	Contact support.

5.7 Shipping Calculation Errors

Shipping calculation errors may occur when using the secure payment gateway to do shipping charge calculations when invalid data is passed, or when the merchant's shipping file is not properly configured. You may receive any of the following messages in the **r_error** field for shipping calculation errors.

Response	Description	Reason	Data Field	Entity
ShipErr_InvalidCriteria	Total, items, or weight must be specified to calculate the shipping charges. The data required depends on the shipping calculation method specified in the merchant's shipping file.	Check the shipping file for shipping method and provide valid data fields for that calculation method.	Weight or items depending on the calculation method	shipping
ShipErr_InvalidCountry	The shipping country code must be a valid two-letter country code.	Ensure you are using a valid two-letter country code as listed in the Country Codes section. See "Country Codes" on page 37.	country	shipping
ShipErr_InvalidState	The shipping state code must be a valid two-letter U.S. state code.	Ensure you are using a valid two-letter U.S. state code as listed in the State Codes section. See "U.S. State Codes" on page 36.	state	shipping
ShipErr_InvalidSyntax	The shipping file syntax is incorrect.	Check that the shipping file is properly formatted. Resubmit it to Support if necessary. See "Shipping Calculator" on page 14 for more information.		

5.8 Tax Calculation Errors

Tax calculation errors may occur when using the secure payment gateway to perform tax calculations when invalid data is passed or when the merchant's config file is not properly configured. You may receive any of the following messages in the **r_error** field for tax calculation errors.

Response	Description	Reason	Data Field	Entity
TaxErr_InvalidZip	The shipping zip code passed is invalid.	Check the zip code provided.	zip	shipping
TaxErr_InvalidState	The shipping state passed is invalid.	Ensure you are using a valid two-letter U.S. state code as listed in the State Codes section. See "U.S. State Codes" on page 36.	state	shipping
TaxErr_InvalidTotal	The total amount to be taxed is 0 or less.	Check the zip code provided.	zip	shipping
TaxErr_InvalidFullTax	There is an invalid fulltax value in the merchant's config file on the secure payment gateway, or the config file is not set up to process tax calculations.	Check with Support that the merchant's config file is set up with the appropriate values for tax calculations.		

5.9 TeleCheck Errors

The errors below may be returned from the API when a validation or transmission error occurs when processing a TeleCheck transaction.

Error Code	Error Message	Comments
Status code 0	duplicate txn, stop	Two identical transactions were received. This is the second, which will not be processed.
Status code 10	Invalid parameters	Check input parameter format and validity. Check that all required parameters were included.
Status code 20	Dig Sig invalid	Check the digital certificate for the merchant site.
Status code 30	User Canceled auth -Or- incomplete data	User canceled the transaction, or not all required fields were provided.

Error Code	Error Message	Comments
Status code 40	User account error -Or- We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at 1-877-678- 5898 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210- 4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's customer report. TeleCheck did not make the adverse decision to not accept your check and is unable to explain why this decision was made.	If this text block is included with the response, the merchant has a legal obligation to display it to the customer.
Status code 50	System not available	Contact customer support if the problem persists.
110	Payment Authorization Invalid	There is no matching authorization for this merchant, or the authorization has expired or is voided. This error message can also indicate the transaction cannot be voided because a payment has already been requested for the authorization. The merchant must correct the problem and resubmit the Clearing Request as appropriate.
120	Clearing entry invalid	One or more fields were missing or malformed. The merchant must correct the problem and resubmit the Clearing Request as appropriate.
130	Transfer amount invalid	The amount requested, or the sum of all partial payments up to and including this transaction, exceeds the original authorization amount. This error can also indicate the amount field was malformed. The merchant must correct the problem and resubmit the Clearing Request as appropriate.
140	Account Disabled	The user or merchant account has been disabled. The merchant should verify the account status or contact the user to find another payment method.
180	Authorization Void confirmation	Confirmation to the merchant that an Authorization Void was received and completed. This is initiated by the merchant or user. If initiated by the user, the Message field will contain additional information.

Error Code	Error Message	Comments
210	Account Invalid	User's checking account is no longer active. TeleCheck will attempt to contact the user to correct the problem. If contact is unsuccessful, the merchant will receive a Funds Transfer Notification with a debit or credit as necessary to reverse the transaction.
220	Stop Payment	The user has placed a stop payment on this specific transaction. No action required. This is a notification.
230	NSF	Insufficient funds notification. TeleCheck will attempt twice to transfer funds, as specified by the merchant. The user will also be contacted to correct the problem. If contact is successful, the merchant will not receive any other notifications. If funds cannot be obtained from the user, they will be reversed from the merchant's account.
240	Final NSF	Insufficient funds notification. Funds will be reversed from the merchant's account. The merchant will receive a Funds Transfer Notification with a debit or credit as necessary to reverse the transaction.
LP-8996	Non-live TeleCheck transactions are not supported	TeleCheck account not set up yet. Check with your sales agent or merchant services on account status. Contact customer support if problem persists.
32001	CheckErr: Invalid order data	Invalid order data.
32002	CheckErr: Invalid check data	Invalid check data.
32003	CheckErr: Invalid request	Invalid request.
32004	CheckErr: Invalid account type	Invalid account type.
32005	CheckErr: Invalid transit routing	Invalid transit routing.
32006	CheckErr: Invalid MICR	Invalid MICR.
32007	CheckErr: Invalid check number	Invalid check number.
32008	CheckErr: Invalid check comment	Invalid check comment.
32009	CheckErr: Routing number does not match	Routing number does not match.
32010	CheckErr: Check order type is wrong	Check order type is wrong.
32011	CheckErr: Invalid check order data	Invalid check order data.
32012	CheckErr: Error inserting order	Error inserting order.
32013	CheckErr: Error inserting transaction	Error inserting transaction.
32014	CheckErr: Error inserting batch transaction	Error inserting batch transaction.
32015	CheckErr: Unable to verify check processing status	Unable to verify check processing status.
32016	CheckErr: Error deleting check batch entry	Error deleting check batch entry.
32017	CheckErr: Check sent for processing	You may be trying to void a check that has been sent for processing.
32018	CheckErr: Error voiding check	Error voiding check.
32019	CheckErr: Error updating transaction	Error updating transaction.

5.9.1 Other TeleCheck Messages

- Your session has expired.
- You have exceeded the maximum number of authorization attempts. Please choose another payment option.
- We are unable to verify your checking account information. Please review the information you entered to ensure that all information is correct, then click Authorize.
- We are unable to verify your checking account information because your bank account may not be set up to handle electronic funds transfers through the Automated Clearing House (ACH). Please contact your bank to determine whether this account accepts Automated Clearing House (ACH) transactions. If you have another checking account, you may change your routing and account number information below.
- Please enter a First Name.
- Please enter a valid First Name.
- Please enter a Last Name.
- Please enter a valid Last Name.
- Please enter an Address.
- Please enter a valid Address (Address Line 1).
- Please enter a valid Address (Address Line 2).
- Please enter a City.
- Please enter a valid City.
- Please enter your entire Driver's License or State ID Number.
- Please make sure all the information is entered correctly and submit your request again. You may also select another payment option.
- Please enter a valid Driver's License or State ID Number.
- Please select the state where your Driver's License or State ID was issued.
- Please select a State.
- Please enter a ZIP Code.
- Please enter a valid ZIP Code.
- Please enter an Email.
- Please enter a valid Email.
- Please enter a Home Phone Number.
- Please enter a valid Home Phone Number.
- Please enter the name of your Bank.
- Please enter valid information for the name of your Bank.
- Please select a Bank State.
- Please enter a Routing Number.
- Please enter a valid Routing Number.
- Please enter a Checking Account Number.
- Please enter a valid Checking Account Number.

6 Testing

To test First Data Global Gateway API, you need to request a test account. To request a test account, please fill out the test store form online at the following site:

http://www.firstdata.com/product_solutions/ecommerce/global_gateway/index.htm

Maintenance on the test server may be performed without prior or adequate notice to the users. First Data Global Gateway will notify users when possible of any maintenance or outages on the staging (test) server.

6.1 Test store policy

Test stores may not be used for the following purposes:

- To reverse engineer the system to understand or breach security of the secure payment gateway.
- To copy any of First Data Global Gateway products.
- To abuse the staging server in any way. First Data Global Gateway will frequently monitor test store usage.

Any breach of the above policies will result in suspension or permanent removal of a test store.

6.2 Support

Contact support at globalgateway.support@firstdata.com or 1-888-477-3611 for First Data Global Gateway API technical support.

6.3 Going Live

When you apply for a live store account, the live store will be on a different server and will have a different store number. You will need to change your host name and store number in the HTML code. When you want to go live, make sure the result field in the Orderoptions entity is set to Live.

6.4 Passwords

Your initial password will be 12345678. See your Welcome Email for your initial password. Temporary passwords will be valid for 30 minutes after they are issued. To protect your test account, you should change this password when you first log in.

Security specialists recommend that you avoid using common words or numbers as passwords. Avoid words or numbers that might be associated with you, like your name or your date of birth.

There are several different security measures in place to help ensure that your account information is protected and is compliant with Payment Card Industry (PCI) guidelines.

Password guidelines are listed below:

- Password must be 7-8 characters in length consisting at least one (1) letter and at least (1) numerical digit.
- New passwords must not be the same as any of the previous (4) passwords.
- Your login account will be locked for 30 minutes after (6) consecutive failed login attempts.
- Passwords will expire every 90 days.

The First Data Global Gateway Virtual Terminal provides you with a virtual terminal and order management functions. On the staging server, the First Data Global Gateway Virtual Terminal is available from <http://www.firstdata.com/ecommerce>. To log in, enter:

- Store Number - a ten-digit number for test accounts.
- User ID - a six-digit number.
- Password - initial password is 12345678.

6.5 Setting Up the Test Account

When setting up your test account:

- The storename parameter will be a ten-digit number on the staging server.
- The posting url is:
<https://staging.linkpt.net/lpc/servlet/lppay>
- The Admin url is:
<https://staging.linkpt.net/admin/xxxxxxxxxx/hlpadmin>

xxxxxxxxxx is your ten-digit store number.

6.5.1 LinkPoint Select API

- Set the **configfile** data field to your ten-digit test store number.
- The host is:
staging.linkpt.net
- The keyfile is your digital certificate. It can be downloaded by logging in to the First Data Global Gateway Virtual Terminal. Click **Support** and **Download Center**, and then enter the requested information. Save this certificate to a file on your web server with a .pem extension. If you are using Java™, see "Requirements" on page 6.
- The port is 1129 for all APIs.

6.5.2 Downloading Software

For all API and Wrapper downloads, visit:

http://www.firstdata.com/support/software_downloads/global_gateway/api_downloads.htm

For Sales please call 1-888-477-3611.

6.6 Testing with the Live Account

To perform tests with your live account, set the **result** field in the orderoptions entity to one of the following:

- Good - for an approved response.
- Decline - for a declined response.
- Duplicate - for a duplicate response.

It is not recommended to perform tests with your live account other than those necessary to validate correct functionality of your live account. Please request a test account if you need to do extensive testing. When you are done testing, make sure you set the **result** field in the orderoptions entity to Live.

6.7 Test Credit Cards

For testing purposes, you can use any of the card numbers listed below. The test card numbers will not result in any charges to the card. Use these card numbers with any expiration date in the future.

- Visa Level 2 - 4275330012345675 (replies with a referral message)
- JCB - 3566007770003510
- Discover - 6011000993010978
- MasterCard - 5424180279791765
- Visa - 4005550000000019 or 4111111111111111
- MasterCard Level 2 - 5404980000008386
- Diners - 36555565010005
- Amex - 372700997251009

6.8 Test Responses

The test store generates different errors and messages depending on the dollar amount when you are testing transactions.

The following table displays the errors and messages generated by the test store. The errors are in the **r_error** response variable and the messages are in the **r_message** response variable.

8.9 Test Account Simulator Responses:

To control the authorization result:		
Penny Amount	Result	Error Code
xx.00	Approved	
xx.10	Declined	Error Code="1"
xx.11	Declined	Error Code="1"
xx.20	Declined	Error Code="10501"
xx.21	Declined	Error Code="10502"
xx.22	Declined	Error Code="10503"
xx.23	Declined	Error Code="2"
xx.24	Declined	Error Code="2300"
xx.25	Declined	Error Code="2300"
xx.26	Declined	Error Code="2300"
xx.27	Declined	Error Code="2301"
xx.28	Declined	Error Code="2304"
xx.29	Declined	Error Code="5002"
xx.30	Declined	Error Code="5003"
xx.31	Declined	Error Code="5005"
xx.35	Approved	
xx.40	Approved	
xx.51	Approved	
xx.63	Approved	
xx.71	Approved	
xx.83	Approved	

To control the AVS response, pass the Zip Code digits specified below:

3rd and 4th Zip code digits	Resulting AVS code
xx00x	YNA
xx01x	YNB
xx02x	NNC
xx03x	YYD
xx04x	XXE
xx05x	YYF
xx06x	XXG
xx07x	NNI
xx08x	YYM
xx09x	NNN
xx10x	NYP
xx11x	XXR
xx12x	XXS
xx13x	XXU
xx14x	NYW
xx15x	YYX
xx16x	YYY
xx17x	NYZ

To control the CVM response pass the ZIP Code digit specified below:

Last Zip code digit	Resulting CVM Response
xxxx0	M
xxxx1	N
xxxx2	P
xxxx3	S
xxxx4	U
xxxx5	X
xxxx6	Y

7 Fraud Protection

First Data Global Gateway API can help prevent fraud. Fraud results in chargebacks. A chargeback is a forced refund to the customer. The refund comes from the merchant's bank account. Chargebacks occur more in Internet businesses because of the increased chance of fraud.

Credit card associations penalize banks for chargebacks. The bank charges the merchant, and these penalties can be severe. Internet merchants are fully liable for all transactions because the credit card is not present.

To prevent fraud, you can use the following:

- Address Verification System
- Card codes
- Blocking and limiting

7.1 AVS Codes

For transactions where the card is not present, the secure payment gateway provides Address Verification System (AVS) codes to help protect you from costly chargebacks and fraud. Some credit cards, such as Discover, MasterCard, and Visa, request the use of AVS when you are processing card-not-present transactions, such as MOTO or e-commerce transactions.

Whenever you perform a credit card Sale or Authorize Only transaction, First Data Global Gateway API compares the customer's address you entered with the address the card-issuing bank has on file for the customer. In order to take advantage of AVS, you must enter the first line of the customer's billing address and the zip code. For retail keyed transactions, you only need to enter the customer's zip code.

The AVS code tells you how well the two addresses match. You will receive an AVS response whether the card is approved or declined. It is up to you to decide whether you want to accept the risk and continue with processing the order.

7.1.1 About AVS Codes

The following string is a transaction result code. The AVS code is the first three letters in the middle of the number.

0097820000019564:YNA M:12345678901234567890123:

The AVS compares the numeric portion of the street address and the zip code with the information on file with the card-issuing bank.

If the AVS code indicates the address or zip code does not match, you can still complete the transaction. However, your exposure to fraud will increase.

It is important to know that AVS has some limitations:

- The AVS system is not always reliable; bad results can be triggered unnecessarily because people move, or report five-digit zip codes and some report nine-digit zip codes. This may generate a response stating that the address matches, but the zip code does not match.
- The AVS system does not process most addresses outside the United States. If you decide to ship only to addresses with good AVS results, you will leave out most international orders.

It is recommended you display a message similar to the following for AVS code mismatches.

"We are unable to process your credit card payment at this time. If you still want to purchase this product or service, please call us at 1-800....".

At this time you can obtain more information from the customer to verify why the address didn't match, such as recently moved, city changed zip codes, etc. You can ship your product through registered mail with a returned, signed receipt to ensure it was received by the proper person.

7.1.2 AVS Code Definitions

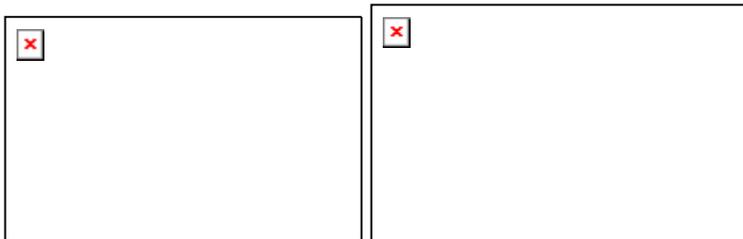
The following table lists the descriptions for AVS codes you might receive. The letters in the credit card columns are the third letter of the AVS code and vary depending on the type of credit card you are using.

AVS Code	Visa	MasterCard	Discover	American Express	Description
YY	Y	Y	A	Y	Address and zip code match.
NY	Z	Z	Z	Z	Only the zip code matches.
YN	A	A	Y	A	Only the address matches.
NN	N	N	N	N	Neither the address nor the zip code match.
XX	-	W	-	-	Card number not on file.
XX	U	U	U	U	Address information not verified for domestic transaction.
XX	R	-	R	R	Retry - system unavailable.
XX	S	-	S	S	Service not supported.

AVS Code	Visa	MasterCard	Discover	American Express	Description
XX	E	-	-	-	AVS not allowed for card type.
XX	-	-	-	-	Address verification has been requested, but not received.
XX	G	-	-	-	Global non-AVS participant. Normally an international transaction.
YN	B	-	-	-	Street address matches for international transaction; Postal code not verified.
NN	C	-	-	-	Street address and Postal code not verified for international transaction.
YY	D	-	-	-	Street address and Postal code match for international transaction.
YY	F	-	-	-	Street address and Postal code match for international transaction. (UK Only)
NN	I	-	-	-	Address information not verified for international transaction.
YY	M	-	-	-	Street address and Postal code match for international transaction.
NY	P	-	-	-	Postal codes match for international transaction; Street address not verified.

7.2 Card Codes

The card code is a three or four-digit security code. For Visa, MasterCard, and Discover, the number typically appears at the end of the signature panel. For American Express, the number appears on the front of the card. This security card program helps validate that a genuine card is being used during a transaction. A card code mismatch blocks the transaction.



The card code is circled.

Mail order, Telephone Order (MOTO), and other transactions when the card is not present have higher fraud rates than face-to-face transactions. To help reduce fraud, use the card code.

You should always enter a card code (if on the card) when processing an authorization for MOTO and e-commerce transactions.

For retail transactions, you may want to enter the card code printed on the card to ensure that the card was not fraudulently reproduced.

By using the Card Code results along with the Address Verification System (AVS), you can make better-informed decisions about whether to accept transactions.

7.2.1 Using the Card Code

Enter the card code on the when processing an order. The card code entered is compared to the code from the card-issuing bank. The results of this comparison show in the transaction approval code.

The following string is a typical transaction result.

0097820000019564:YNAM:12345678901234567890123:

The last alphabetic character in the middle (M) is a code indicating whether the card code matched the card-issuing bank's code.

7.2.2 Card Code Definitions

Card Code	Description
M	Card code matches.
N	Card code does not match.
P	Not processed.
S	Merchant has indicated that the card code is not present on the card.
U	Issuer is not certified and/or has not provided encryption keys.
X	No response from the credit card association was received.
A blank response indicates no code was sent and there was no indication the code was not present on the card.	

7.3 Blocking and Limiting

First Data Global Gateway API can help prevent fraud by blocking and limiting. You can block anyone from purchasing at your store. It is the merchant's responsibility to track blocked or limited transactions.

Tip: Blocking can help keep your competitors from buying your products.

You can set up and change your fraud settings in the First Data Global Gateway Virtual Terminal. For the Fraud Settings page in the First Data Global Gateway Virtual Terminal, mouse over **Administration** in the **Main Menu Bar**; then click **Fraud Settings** in the popup menu, or from the Administration section, click **Fraud Settings** on the **Side Menu Bar**.

For more information about fraud settings, see the Fraud Settings section of the First Data Global Gateway Virtual Terminal manual.

To change your fraud settings, log in to the First Data Global Gateway Virtual Terminal. For the Fraud Settings page in the First Data Global Gateway Virtual Terminal, mouse over **Administration** in the **Main Menu Bar**; then click **Fraud Settings** in the popup menu, or from the Administration section, click **Fraud Settings** on the **Side Menu Bar**.

7.3.1 Fraud settings

The following list contains the fraud settings you can control.

- Blocking credit card numbers.
- Blocking names.
- Blocking domain names.
- Blocking IP and Class C addresses.
- Setting a maximum purchase limit.
- Setting auto lockout and duplicate lockout times.

Glossary

Account Number

The account number for a checking or savings account is a unique number that identifies the customer's account. The account number appears on the check next to the transit routing number. The numbers are usually separated by a non-alphabetic, non-numeric symbol.

ACH

ACH is an abbreviation for Automated Clearing House. Automated Clearing House (ACH) is the name of an electronic network for financial transactions in the United States. ACH processes large volumes of both credit and debit transactions which are originated in batches. ACH allows merchants to accept payments from a customer's checking or savings account.

Acquiring Bank

A bank which provides a service to its business customers allowing them to accept card payments for goods and services.

Address Verification Service

The Address Verification System (AVS) is a system used to verify the identity of the person claiming to own the credit card. The system will check the stated billing address of the credit card, with the address on file at the credit card company. The gateway provides an AVS code in each approved transaction result that tells you how well the two addresses match. If they match, there is a lower probability of fraud. If there is a discrepancy in either the address or zip code, the probability of fraud is higher. Merchants can use AVS codes to help protect themselves from Chargebacks and fraud.

Antivirus Software

Antivirus software consists of computer programs that attempt to identify, deter, and eliminate computer viruses and other malicious software. Antivirus software typically uses two different techniques to accomplish this: Examining (scanning) files to look for known viruses matching definitions in a virus dictionary, and identifying suspicious behavior from any computer program, which might indicate infection. Such analysis may include data captures, port monitoring, and other methods. Due to the risk of computer viruses harming your computer files, antivirus software is recommended for all Internet users.

Application Programming Interface (API)

First Data Global Gateway API is a tool that allows a merchant to create a customer commerce solution. Our Application Programming Interface (API) allows you to add payment functionality to custom built web sites or online applications.

Authorization

An authorization reserves funds on a customer's credit card. An authorization does not charge the card until you perform a Ticket Only transaction or confirm shipment of the order. The period during which funds are reserved may be as little as three days or as long as several months.

Authorize Only

An Authorize Only transaction reserves funds on a customer's credit card. An Authorize Only transaction does not charge the card until you perform a Ticket Only transaction and confirm shipment of the order using an option available in the Reports section. Authorize-only transactions reserve funds for varying periods, depending on the issuing credit card company's policy. The period may be as little as three days or as long as several months. For your protection, you should confirm shipment as soon as possible after authorization.

Batch

Credit Card or Check transactions that is combined and submitted as a group to the payment gateway for settlement. On the payment gateway, batches are submitted automatically once a day.

Blocking and Limiting

If you suspect certain transactions might be fraudulent, you can block further purchases by blocking credit card numbers, persons' names, domain names, and IP addresses or Class C addresses from purchasing at your store. You can limit the amount that any customer can spend at your store by setting a maximum purchase amount. You can set how long automatic lockouts and duplicate lockouts will continue to be blocked.

Browser

Short for web browser, a browser is a software application that enables a user to display and interact with text, images, videos, music, and other information typically located on a web page at a web site on the Internet.

Cable Modem

A cable modem is a type of modem that provides access to the Internet through the cable television infrastructure. Cable modems are primarily used to deliver broadband Internet access, taking advantage of unused bandwidth on a cable television network. If the cable network is shared with many other Internet subscribers, Internet access speed may go down.

Card Code

The card code is the card security code, sometimes called Card Verification Value or Code (CVV or CVC). It is a security feature for credit or debit card transactions, giving increased protection against credit card fraud. This code (also known as a CCID or Credit Card ID) is often asked for by merchants to secure transactions when the card is not present, usually occurring over the Internet, by mail, fax, or over the phone. The payment gateway will compare the card code with the code on file at the card-issuing bank. Results of this comparison will show in the transaction approval code. By using the card code results along with the Address Verification Service (AVS), you can make a more informed decision about whether to accept transactions. MasterCard, Visa, and Discover credit and debit cards have a three-digit code, called the "CVC2" (card validation code), "CVV2" (card verification value), and "CID" (card identification number), respectively. It is always the final group of numbers printed on the back signature panel of the card. New North American MasterCard and Visa cards feature the card code in a separate panel to the right of the signature strip. American Express cards have a four-digit code printed on the front side of the card above the number, referred to as the CID.

Card-Issuing Bank

The financial institution or bank that issues a credit, debit, or purchasing card to a business or consumer. The card-issuing bank has an address on file for the card which the Address Verification System (AVS) compares to the address given to the merchant.

Chargeback

A chargeback is a forced refund to the customer through your bank account. Chargebacks can occur with any type of business whether it is online or at an actual store location. Each fraudulent credit card transaction typically results in a chargeback. Credit card associations penalize merchant banks for Chargebacks. Naturally, the bank passes the fines on to the responsible merchant, and these penalties can be severe. While consumers are provided with a certain degree of protection if their credit card numbers are stolen and misused, Internet merchants are fully liable for all transactions because Internet transactions are classified as "card-not-present."

Check Number

The check number is a number unique to each check. The check number is always found in the top right corner of the check. The check number is only provided as a reference to process the ACH transaction.

Commerce Service Provider (CSP)

The commerce service provider (CSP) supplies businesses with the tools and services they need to buy and sell products and services over the Internet, and to manage their online enterprises. CSPs can generally host a secure web site that could be connected to a secure payment gateway for selling products or services over the Internet.

Credit

A Credit transaction returns funds to a customer's credit card on orders without an order number. This transaction is intended for returns against orders processed outside the system. Credit transactions are marked as Returns in your reports.

Credit Card

A credit card is a card (usually plastic) that assures a seller that the person using it has a satisfactory credit rating, and that the issuer will see to it that the seller receives payment for the merchandise delivered.

CVC2

The CVC2 is the card validation code or card code for MasterCard. See the definition for card codes for more information.

CVV2

The CVV2 is the card verification value or card code for Visa cards. See the definition for card codes for more information.

Data Field

A data field is an area on a web form or software application where you can enter information relevant to the name of the field. For example, you would enter the zip code in the data field named zip code.

DDA Number

The DDA (demand deposit account) number is the deposit account held at a bank or other financial institution for the purpose of securely and quickly providing frequent access to funds on demand.

Dial-Up Connection

A dial-up connection is a way to access the Internet through a telephone line. A modem is connected to a computer and a telephone line to dial into an Internet service provider's (ISP) node to establish a modem-to-modem link, which is then routed to the Internet. The speed of dial up connections is usually slower than other Internet access options.

Digital Certificate

A digital certificate is an electronic certificate that establishes the merchant's credentials for performing business on the Internet. It is an encrypted set of information issued by an Internet certification authority such as Thawte. Digital certificates are required for merchants who choose to use the API. For other products, the merchant does not need a digital certificate.

Domain Name

A name that identifies a computer or computers on the internet. These names appear as a component of a web site's URL, such as microsoft.com. This type of domain name is also called a hostname.

DSL

DSL (Digital Subscriber Line) is a technology for bringing fast Internet service to homes and small businesses over the wires of a local telephone network.

E-commerce (ECI)

E-commerce (ECI) or electronic commerce consists of the buying and selling of products or services over electronic systems, such as the Internet and other computer networks.

Electronic Check Acceptance (ECA)

With electronic check acceptance (ECA), the check is electronically submitted as a check. The check is no longer usable and the paper check must be voided. The customer signs and receives a paper receipt. ECA services may include a check guarantee service. ECA is used for retail payments only.

Field

A field is an area on a web form or software application where you can enter information relevant to the name of the field. For example, you would enter the zip code in the field named zip code.

Firewall

A firewall is a hardware or software device which is configured to permit, deny, or proxy data through a computer network which has different levels of trust. A firewall protects the resources of a private network from users of other networks.

First Data Global Gateway Connect

The First Data Global Gateway Connect service is an e-Commerce solution using a hosted payment page. This eliminates some of the complexity and is great for a merchant with limited resources or expertise.

Forced Ticket

A Forced Ticket transaction is a credit card transaction for authorizations you obtained over the phone. It requires a reference number (or approval code) that you should have received when you made the phone authorization.

Hierarchy

A term used to describe the organizational tree structure for multi-store reports. Merchants describe their organization by defining an org chart in the form of a tree structure. The structure is used for combining store reports into groups at different levels. The term hierarchy refers to the entire organizational tree structure containing levels and elements.

HTML

HTML is short for HyperText Markup Language. HTML is a markup language used to structure text and multimedia documents and to set up hypertext links between documents used extensively on the Internet. Other than manually entering transactions using the virtual POS terminal, HTML is the simplest way to send payment transactions to the payment gateway.

HTTP

HTTP (Hypertext Transfer Protocol) is a communications protocol used to transfer or convey information on the Internet. For example, when you enter a URL in your browser, it sends an HTTP command to the web server directing it to receive and transmit the requested web page.

Hyperlink

A hyperlink is a reference or navigation element in a document or web page linking to another section of the same document or web page or to another document or web page that may be on a different web site.

Internet Check Acceptance (ICA)

Internet Check Acceptance (ICA) is the type of check service provided on the payment gateway. ICA uses the Automated Clearing House (ACH) to transfer funds from the customer's account. The account information is entered in an online payment form, and no check is used. The customer may or may not sign a payment form. In either case, the merchant needs a documented record of the customer's authorization to transfer funds from the account. ICA includes an electronic receipt. There is no check guarantee service

with ICA. ICA is typically used for mail orders/telephone orders (MO/TO) or e-commerce transactions, but may also be used for retail.

Internet Service Provider (ISP)

An Internet service provider (ISP) is a business or organization that provides consumers or businesses access to the Internet and related services. An ISP can also host a web site.

IP Address

IP address is short for Internet Protocol address. An IP address is a number that is used to identify a specific computer on a network or on the Internet. The format of an IP address is written as four numbers separated by periods. Each number can be from 0 to 255. For example, 1.160.10.240 could be an IP address.

Issuing Bank

The financial institution or bank that issues a credit, debit, or purchasing card to a business or consumer. The issuing bank has an address on file for the card which the Address Verification System (AVS) compares to the address given to the merchant.

Level

A level is a single tier in the hierarchy or organizational tree structure for multi-store users. The top level (1) is typically the root (or corporate) level containing 1 element. The lowest level of the tree is always the User level; the next level up from the lowest is the Store level. Merchants define the number of levels and names of each level for their own organization up to 10 total levels.

Local Area Network (LAN)

A local area network (LAN) is a computer network covering a small geographic area, like a home, office, or group of buildings. The defining characteristics of LANs, in contrast to Wide Area Networks (WANs), include their much higher data transfer rates, smaller geographic range, and lack of a need for leased telecommunication lines.

Log In

To log in is the process by which individual access to a computer system is controlled by identification of the user in order to obtain credentials to permit access. It is an integral part of computer security. A user can log in to a system to obtain access, and then log out when the access is no longer needed.

Log Out

To log out (also: to log off, sign out, or sign off) is to close off one's access to a computer system after previously having logged in. To log out of the system, click Log Out on the Main Menu Bar. To prevent unauthorized users from accessing their account, merchants should always log off and close the browser window when they are finished using the system.

Multi-Store

Multi-stores are multiple accounts with different store numbers.

Network

A network is a group of two or more computer systems linked together.

Password

A password is a form of secret authentication data that is used to control access to a resource. It is recommend that users change their password frequently and do not share it with anyone to prevent unauthorized access to their accounts.

Payment Gateway

A payment gateway is an e-commerce application service that authorizes payments for e-businesses and online retailers. It is the equivalent of a physical POS (Point-of-sale) terminal located in most retail outlets. Payment gateways encrypt sensitive information, such as credit card numbers, to ensure that information passes securely between the customer and the merchant.

PDF File

PDF is short for Portable Document Format. It is the file format created by Adobe Systems in 1993 for document exchange. PDF is used for representing two-dimensional documents in a device-independent and display resolution-independent fixed-layout document format. Internet users need an Adobe Acrobat viewer to open a PDF file, which can be downloaded for free at <http://www.adobe.com>.

Periodic Billing

Periodic billing is recurring payments or the capability to charge customers on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

Plug-In

A plug-in is a hardware or software module that adds a specific feature or service to a larger system. For example, there are a number of plug-ins for the Netscape Navigator browser that enable it to display different types of audio or video files.

Point of Sale (POS)

The consumer is purchasing a product from the merchant and the merchant is processing the payment transaction. POS is commonly used to refer to the payment terminals or software merchants use to process the payment transaction.

Protocol

A Protocol is a set of guidelines or rules that help in governing an operation on the Internet and communications over it. There are several different protocols. HTTP is the protocol used for the Internet.

Purchasing Card

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for goods or services using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction: An indication of whether the order is tax exempt. The amount of tax applied to the order. If the order is tax exempt, the tax amount should be zero. A purchase order number associated with the order. One purchase order can apply to several individual orders to allow for delivery of goods over time. If there isn't a purchase order associated with the order, the customer must supply some value for the order.

Recurring Payment

The capability to charge customers on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

Return

A Return transaction returns funds to a customer's credit card for an existing order on the system. To perform a return, you need the order number (which you can find in your reports). After you perform a Return for the full order amount, the order will appear in your reports with a transaction amount of 0.00.

Sale

A sale transaction immediately charges a customer's credit card when the batch of transactions is closed.

Secure Shell (SSH)

Secure Shell (SSH) is a network protocol that allows data to be exchanged over a secure channel between two computers.

Secure Sockets Layer (SSL)

Secure Sockets Layer (SSL) are cryptographic protocols that provide secure communications on the Internet, such as transmitting credit card data and other data transfers.

Settlement

Settlement is the completion of a payment transaction. When a transaction is settled, it has been funded and the funds deposited in the merchant account.

Store Name

The store name (also called storename or store number) is a six to ten-digit number needed to identify the merchant. The store name is given to the merchant in the Welcome E-mail. Merchants need the store name, user ID, and password to access the virtual point-of-sale terminal, as well as reports, admin, and customization functions. The store name is also needed for using the API and other products.

Ticket Only

A Ticket Only transaction is a post-authorization transaction that captures funds from an Authorize Only transaction. Funds are transferred when your batch of transactions is settled. If you enter a larger total for the Ticket Only transaction than was specified for the Authorize Only transaction, the Ticket Only transaction may be blocked. If you enter a smaller amount than was authorized, an adjustment is made to the Authorization to reserve only the smaller amount of funds on the customer's card for the transaction.

Transit Routing Number

A transit routing number is a nine-digit bank code, used in the United States, which appears on the bottom of checks. This code is used by the Automated Clearing House to process direct deposits and other automated transfers.

URL

URL is short for Uniform Resource Locator. The URL is the address for documents and other pages on the Internet. The first part of the address indicates what protocol to use, and the second part specifies the IP address or the domain name where the resource is located.

User ID

For accounts with multiple users, each individual user will be assigned a User ID. The user will need this User ID, along with the store name and password, to log in to the system.

Virtual

Virtual is often used on the Internet to denote a web-based program that functions similarly to a physical device or system. For example, a virtual point-of-sale terminal is a computer program that performs the same functions as a physical point-of-sale terminal.

Void

To void a transaction is to cancel a payment transaction. Merchants can void transactions prior to settlement. Once the transaction has settled, the merchant has to perform a return or credit to reverse the charges and credit the customer's card.

WAN

A WAN is a wide-area computer network that spans a relatively large geographical area. Typically, a WAN consists of two or more local-area networks (LANs). Computers connected to a wide-area network are often connected through public networks, such as the telephone system. They can also be connected through leased lines or satellites.

Web Server

A web server is a computer program responsible for accepting HTTP requests from clients and serving HTTP responses along with optional data contents. The responses are usually web pages, such as HTML documents and linked objects (images, etc.).

XML

XML is the Extensible Markup Language, which is a universal format for the representation of documents and data. It is classified as an extensible language because it allows its users to define their own tags. Its primary purpose is to facilitate the sharing of structured data across different information systems, particularly through the Internet.



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