



**Michigan State Court Administrative Office (SCAO)
Request for Proposals No.: 2016-01**

***Request for Proposals (RFP) for a Statewide Electronic Filing
System and Integrated Document Management System***

Attachment I: Consumer Payments Integration Guides

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Consumer Payments Integration Guide

Version: 3.3.0

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Disclaimer

The material presented in this guide is for general guidance only. First Data Corporation does not represent or warrant that this is the only information available or the only information that should be considered when deciding to implement an electronic payment processing solution. First Data Corporation shall not be held liable for any losses caused by reliance on the accuracy, reliability or timeliness of this information. Portions of such information may not be useful or applicable to an entity's particular circumstance. Any person or entity that relies on any information obtained from this Guide does so at his or her own risk.

Revision History

Date	PayPoint® Release	Section	Updates
4/23/2007	2.0		Initial Document
8/17/2007	2.1	1.0 Introduction	Added the feature to save an account with a user assigned name. Added that scheduled payments including Auto Pay Added Payment Management System which allows billers to send display only payment data made outside of Consumer Payments and PayPoint® Added International Address support Added ADA Compliancy
8/17/2007	2.1	4.0 Consumer Payments Design Planning and Integration (Application Options)	Added option for Enable/Disable Application Maintenance
8/17/2007	2.1	4.0 Consumer Payments Design Planning and	Added option to display only logo and hide header text.

Date	PayPoint® Release	Section	Updates
		Integration (Image Settings)	
8/17/2007	2.1	4.0 Consumer Payments Design Planning and Integration (Secure FTP Processing)	Clarified that if the application ID and password is not valid, the custom data file will not be processed.
8/17/2007	2.1	4.0 Consumer Payments Design Planning and Integration (Manage Uploads)	Added that data deletions are documented under Process History. Also, while the custom data is imported or deleted, you cannot upload or delete additional data until the initial request is complete. Added new message that clicking any buttons while transferred the custom data file will cancel the upload. This is browser based.
8/17/2007	2.1	4.0 Consumer Payments Design Planning and Integration (Remove Data)	Noted that custom data that is paid or flagged as cannot be deleted\modified cannot be removed using the “Remove Data” option.
8/17/2007	2.1	4.0 Consumer Payments Design Planning and Integration (Preview File Specifications)	Added section called Displaying Bill Data Paid Outside of Consumer Payments. This feature includes adding flags at the end of the custom data records to indicate if the Bill is Paid or Historical.
8/17/2007	2.1	4.0 Consumer Payments Design Planning and	Clarified that all payment results may be viewed using the PayPoint® Administration website

Date	PayPoint® Release	Section	Updates
		Integration (Data Transmission Options)	
8/17/2007	2.1	5.0 Implementing Auto Pay	Added new section about the different items that must be in place to support Auto Pay and the different options available in implementing Auto Pay
10/4/2007	2.1	3.0 General Site Design Planning (Website Considerations) (Creating your Application Settings) 4.0 Consumer Payments Design Planning and Integration (Using the Same Theme for Agency and Site Level Menus) (Advanced Query String Implementation)	Updated product URL from https://thepayplace.com/... to https://www.thepayplace.com/...
11/28/2007	2.1	3.0 General Site Design Planning 4.0 Consumer Payments Design	Removed references to using Translate by Google

Date	PayPoint® Release	Section	Updates
		Planning and Integration (Application Options)	
11/28/2007	2.1 Hotfix 4	3.0 General Site Design Planning (Website Considerations)	Updated Failed Verification Message to “We were unable to process your payment based on the data entered.”
11/28/2007	2.1 Hotfix 4	4.0 Consumer Payments Design Planning and Integration (Advanced Query String Implementation)	Updated screens from Consumer Payments Test Dental Premiums Web-site.
11/06/2008	2.2	4.0 Consumer Payments Design Planning and Integration (Design)	Added new Design Screens: Email and Edit Enrollment.
11/06/2008	2.2	4.0 Consumer Payments Design Planning and Integration (Design)	Added Screen Examples, Challenge, Bill Review, Payment Review, Payment Complete, Enrollment Login, Enrollment Verify, Enrollment Create, Enrollment Edit Account.
11/06/2008	2.2	4.0 Consumer Payments Design Planning and Integration	Added Choice to Data Field Type

Date	PayPoint® Release	Section	Updates
		(Custom Data)	
11/06/2008	2.2	4.0 Consumer Payments Design Planning and Integration (Design)	Added Choice to Data Field Type
5/27/2009	2.2 Hotfix 4	4.0 Consumer Payments Design Planning and Integration (Challenge (also Used in Summary Bill Presentment))	A boarding option was added to display or hide the View Receipt link. If this is set to “No,” the View Receipt link will not be displayed on these three screens (Payment History, Bill Summary listing and Payment Confirmation Page).
5/27/2009	2.3	4.0 Consumer Payments Design Planning and Integration (Data Field Listings)	Updated Total Amount Field Description: This amount can be positive (when balance is due), negative (when there is a credit balance), or zero (when no payment is due). Total Amount cannot be null.
5/27/2009	2.3	4.0 Consumer Payments Design Planning and Integration (Process to Create the Query String)	Added new section, Process to Create the Query String, to provide additional information and examples in building the query string.
5/27/2009	2.3	5.0 Implementing Auto Pay (Design)	Added statement: You may decide during boarding to make Auto Pay optional or mandatory for your customers.
5/27/2009	2.3	5.0 Implementing	“Payment Execution Date” has been changed

Date	PayPoint® Release	Section	Updates
		Auto Pay (Custom Data)	to “Payment Due Date” for clarification purposes.
5/13/2010	2.4 Hotfix 6	4.0 Consumer Payments Design Planning and Integration (Advanced Query String Integration)	Added section, “Return URL Redirection Options.”
5/13/2010	2.4 Hotfix 7	3.0 General Site Design Planning (Creating your Application Settings)	Added If eCheck, identify the NACHA Standard Entry Class Code (SEC) to the boarding options.
5/13/2010	2.4 Hotfix 8	4.0 Consumer Payments Design Planning and Integration (Custom Text)	Added options for links to open a new browser window.
5/13/2010	2.4 Hotfix 8	3.0 General Site Design Planning (Creating your Application Settings)	Added boarding option to identify all return URLs.
5/13/2010	2.5	4.0 Consumer Payments Design Planning and Integration (Application	Added confirm to the “Web Down” option and also added website down indicator.

Date	PayPoint® Release	Section	Updates
		Options)	
5/13/2010	2.5	4.0 Consumer Payments Design Planning and Integration (Advanced Query String Integration)	Added hash to the return query string.
6/14/2011	2.5 Hotfix 5	4.0 Consumer Payments Design Planning and Integration (Advanced Query String Integration)	Added card type to the return query string.
6/14/2011	2.5 Hotfix 5	General	Administration Toolkit screenshots were replaced with updated First Data Branding.
6/14/2011	2.6	2.0 Consumer Enrollment and Authentication (Enrolled Users)	The following was added: At this point, the user selects a secret question that will be used for further authentication if the user forgets their password.
6/14/2011	2.6	4.0 Consumer Payments Design Planning and Integration (Custom Text)	Updated Enrollment Create and Edit screens with Security Questions and User Challenge Test.
6/14/2011	2.6	4.0 Consumer Payments Design Planning and Integration (Advanced Query	Billing address, email, phone number and shipping address fields have been added as optional fields that may be passed in the query string to Consumer Payments.

Date	PayPoint® Release	Section	Updates
		String Integration)	
9/12/2011	2.7	4.0 Consumer Payments Design	Added Email Management Option
9/12/2011	2.7	4.0 Consumer Payments Design (Make Payment)	Updated Screen Shot to show the requirement to re-enter Account Number for eCheck.
12/22/2011	2.7 Hotfix 3	4.0 Consumer Payments Design Planning (Advanced Query String Implementation)	Updated documentation to add cfamount. This is the convenience fee amount that is passed to the Consumer Payments site. This allows the merchant to modify the convenience fee to be charged per transaction. (This was existing functionality).
9/12/2012	2.9	3.0 General Site Design Planning (Interactive Voice Response (IVR) Considerations)	Modified Flow Chart to include the option to pay by “Check Card...”
9/12/2012	2.9	4.0 Consumer Payments Design Planning and Integration (Custom Text-Make Payment)	Added Screen Shot of Credit Card screen showing CAPTCHA requirement.
9/12/2012	2.9	4.0 Consumer Payments Design Planning and Integration (Advanced Query String Integration)	Added Notes that “Amount is Required Only if Payment Amount is not sent as Custom Data” and custom is Required if amount is not sent and if Read-only Payment Amount Boarding Option is selected and one of the custom data fields must be enabled as “Payment Amount.”

Date	PayPoint® Release	Section	Updates
1/14/2013	2.9 Hotfix 1	4.0 Consumer Payments Design (Design)	Added Best Practices information when pasting text from Microsoft Word into the different screens.
1/14/2013	2.9 Hotfix 1	4.0 Consumer Payments Design (Design)	Updated the icons and descriptions in the Consumer Payments Toolkit Text Editor.
5/6/2013	3.0	4.0 Consumer Payments Design (Advanced Query String Integration)	Added option = pm. This is used to identify the payment mediums that are displayed to the customer. 1 = Credit Card 2 = eCheck 4 = Pinless Debit
5/6/2013	3.0	4.0 Consumer Payments Design (Advanced Query String Integration)	Corrected type in Encode Query String Example. Under Encoded Query String, updated “kristap” to “tomtestp.”
5/6/2013	3.0	4.0 Consumer Payments Design (Advanced Query String Integration)	In the Data Sent from Consumer Payments, clarified the Returns Codes are listed in the PayPoint Merchant integration Guide.
10/4/2013	3.1	4.0 Consumer Payments Design (Advanced Query String Integration)	Updated Document: References to https://uat.fdgs.com/epayconsumerweb were changed to https://uat.thepayplace.com/epayconsumerweb
7/28/2014	3.2		The guide was reviewed and there are no updates from 3.2 Release.
2/6/2015	3.2 Hotfix 2	4.0 Consumer Payments Design (Using a Different Theme for Agency and Site Level Menus)	New features were added that will allow personalization of color theme, logos, and custom text at the Agency and Site Levels.
7/23/2015	3.3	4.0 Consumer Payments Design (Custom Data Field Listings)	Required Definition was updated to: This is used for user entered or display only fields to identify that this is a required field.

1.0 Introduction

Consumer Payments is a readymade point of sale payment processing solution available via Web and Interactive Voice Response (IVR) channels. This solution provides the customer-facing front-end interface to all PayPoint® existing gateway capabilities for organizations that are looking for a way to collect electronic payments with limited effort.

This user-friendly solution is designed to reduce your implementation costs, maximize responsiveness to your customers, and increase your maximum payment processing potential.

Consumer Payments Features:

- Readymade Point of Sale Payments System
- Web and/or IVR-based
- Quick Design to Production
- Your Development only needed for Data Files

Consumer Payments was designed to meet your business requirements for many different types of implementations.

- **Deployment Models**- Consumer Payments supports a wide range of deployment models involving Business to Consumer (B2C), Business to Business (B2B) and Business to Government (B2G). Your organization may offer the Consumer Payments solution to your Consumers, other Businesses, or Government agencies to make payments. For example, consumers may use this solution to pay a utility bill payment, businesses may make payments for services provided by other businesses, and businesses may pay for permits or services rendered by local, state, or federal governments.
- **Payment Methods** - Consumer Payments supports collecting payments via all major Credit Cards, eCheck, and PINless Debit. It supports Card Not Present (one time payments, recurring biller payments, and summary electronic bill presentment and payment) as well as Card Present (i.e. counter sales).
- **Fully Scalable** - Consumer Payments was designed for scalability and can be used as a single biller or can be implemented as an enterprise/aggregator model. This means that your organization can deploy this to many different and diverse customers. You can use the Consumer Payments design toolkit to make each application consistent with each customer's product branding.

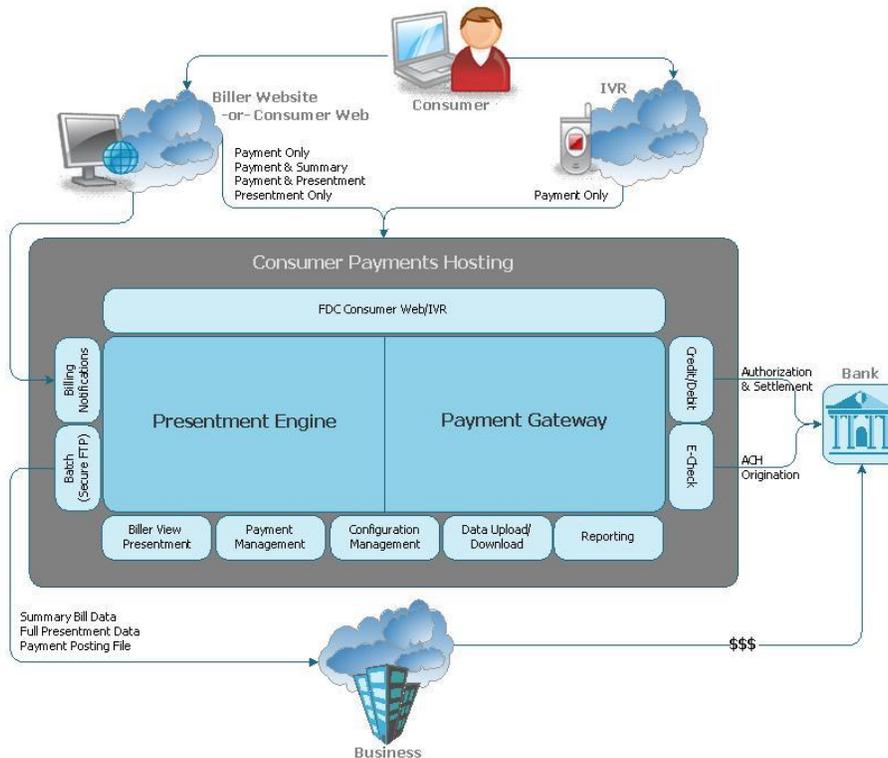
- **Fast Track Implementation** – Since Consumer Payments is a readymade application and contains its own user interface design toolkit, web development from your staff is not required. Therefore design to production is very quick.
- **Application-specific Branding and Customization** - Using the Consumer Payments standard design toolkit, you can customize your Consumer Payments applications to be a seamless transition from your home web-site. Key features of Consumer Payments are the use of URLs that include custom names you provide (Friendly URLs), a toll-free telephone number for the IVR, and custom web theming which includes styling and page content and also integrates with custom data collection. The Web and IVR both also fully support multiple languages. The currently supported languages are English and Spanish.
- **Fully Hosted Solution** - Your Consumer Payments Solution runs in highly secure, scalable, and redundant hosting facilities. The Consumer Payments Solution is fully monitored to detect and prevent security breaches at this Data Center. System availability, security, and redundancy are mission critical at First Data.
- **Different Authentication Models** - Consumer Payments supports the flexibility of using enrolled or unenrolled users for each application.
- **Billers Data Management** – Consumer Payments accepts custom data sent real-time through query strings from your home web-site or from files sent through the web or batch. The custom data is searchable and maintenance features include the ability to purge records as needed. You have the ability using the design toolkit to create your data specifications and data order. This would allow you to use your existing data files, if necessary.
- **Dynamic Payment Collection** – The payment collection that your consumers will experience is dynamically driven off the choices you make in boarding your clients onto our system. There are a variety of options available such as use of Address Verification, CVV2, Enrollment, Payment channels (Credit, Debit, eCheck), and types of cards excepted, etc.
- **Enrollment Features (Web-users only)** – If your implementation requires enrolled users, in addition to making payments, your customers may also view their payment history, store account information with optional user-entered unique account name, enroll to many payment applications, and maintain scheduled payments.

- **Scheduled payments** - Consumer Payments support two types of scheduled payments - recurring payments and payments that are automatically paid on the due date (Auto Pay).
- **Recurring payments** is a feature that allows the web user to schedule repeat fixed amount payments based on fixed periods (i.e., weekly, monthly, and bi-monthly, quarterly, semi-annually, or yearly). Your customers may also identify the specific date when the payments should be stopped and select the day of the week the payment should be submitted.
- **Auto Pay** follows a more traditional bill pay solution by providing users the ability to enable Auto Pay and define the Full Payment, Minimum Payment or Fixed Payment Amount they want to make. The actual date and occurrence of the bill payment is set by you as the Due Date.
- **Payment Management Support**- Consumer Payments supports a bill summary presentment model that will display bills that have been paid or not paid for the last twelve periods. If you wish to also show payments made outside a Consumer Payments, you may upload this data flagged as paid or historical.
- **International Address and Phone Number Support** – Consumer Payments can accept international address and phone information from your users. This is a feature that may be enabled by application and is documented as part of your boarding process. Your users can then enter their Country of Origin, Address, Province, Zip Code, and Phone Number. Information entered may be from the standard and extended ASCII character sets which supports North America, South America, and most of Europe. When deciding whether to accept international addresses, it is important to determine if this is supported by your payment processors.
- **Web-site Features**- Since the URL may contain common names that you create; you can reference this URL in your mailings, statements, or link to Consumer Payments directly from your home-site. One option for using the URL link is by simple redirection where the static URL is used to connect the user to Consumer Payments. The other option is by advanced query string where the redirection may contain dynamic data relative to the user. This query string could send total payment due, customer authentication data, billing information, session identifiers and a return URL which will take the user back to your site. After the user submits payment and clicks exit, the payment data can then be sent back to your home-site using the return URL. This would include payment results, session identifier, biller identifier and confirmation number. No account data would be sent back to your site.

- IVR Features-** If enabled, the IVR would be offered to all of your applications per organization or site. A toll-free number per site will be provided for your customer use. The IVR is used for un-enrolled payments only.

Consumer Payments Process

The Consumer Payments process begins when your customer wants to transact a payment electronically. The consumer initiates the payment transaction by using the Consumer Payments IVR or Web. Web-only users, depending on your program requirements, may also have additional functionality to view a summary bill presentment, or enroll using a valid email address. An enrolled user to the Web may also create recurring payments (if enabled), save account data, view payment history, and cancel pending payments. The IVR is only used by non-enrolled users to make payments.

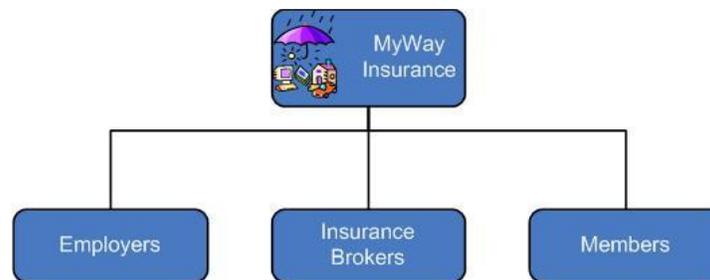


After the payment is submitted, the transaction is processed through the PayPoint® Payment Gateway and the customer receives a payment result real-time. You will receive Summary Bill Data and a Payment Posting File from the Consumer Payments transactions along with other payments that were processed through your existing applications directly into PayPoint®. All money collected will be posted to your account at your financial institution.

The MyWay Insurance Integration



Throughout this guide, we will reference a fictional insurance company, MyWay Insurance. This will allow you to see how the different features and functionality of Consumer Payments can be integrated. For this example, MyWay Insurance has three different divisions or agencies – Employers, Insurance Brokers, and Members. Each Agency has different applications, some of which will utilize Consumer Payments. More information about MyWay Insurance will be described as we explain the different features and functionality of Consumer Payments.



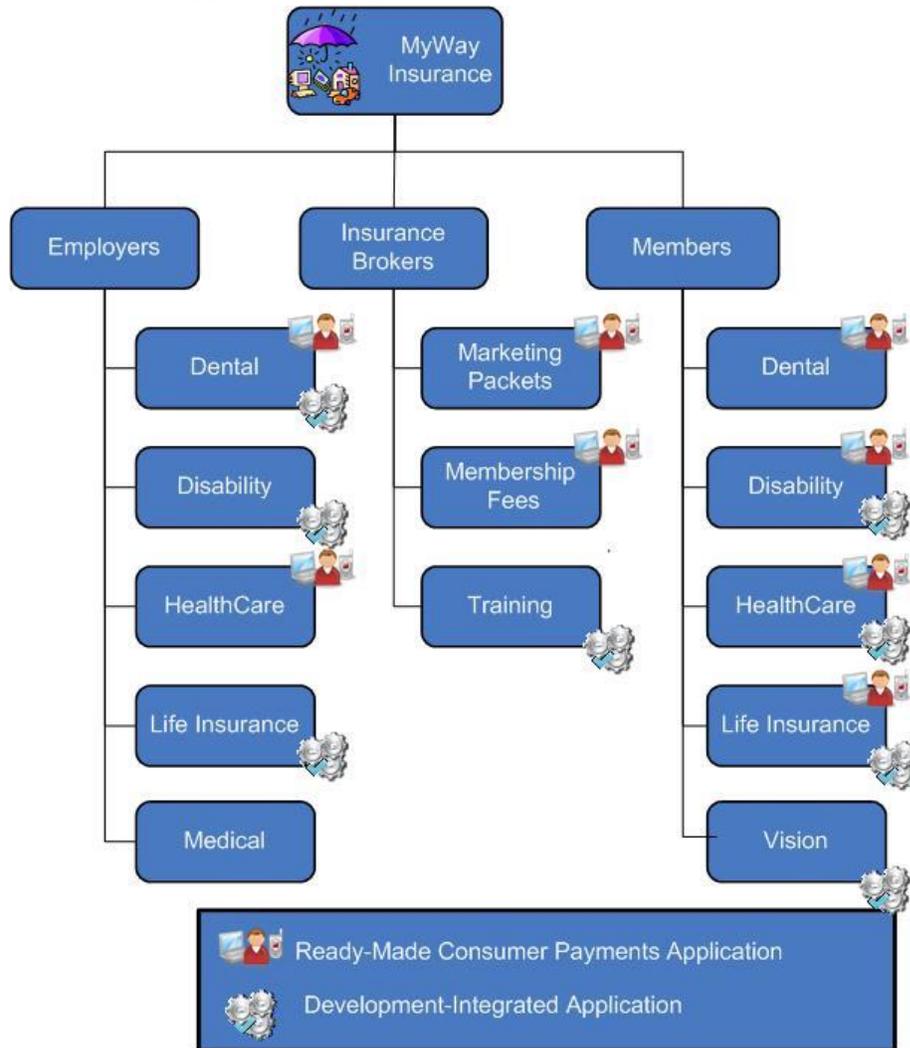
Your Applications Supported by Consumer Payments

Consumer Payments can be integrated within all types of organizations and can support organizations that consist of a single agency or multiple agencies. An agency is a generic term used to describe a functional group within your organization. Other terms you could use to describe agency could include department, division or sub-organization. Your type of organization and how you will deploy the Consumer Payments functionality will help determine how Consumer Payments will be implemented. The back-office functions available to organizations deploying Consumer Payments allow you to easily manage payment activity at any level of your organization.

Part of your initial boarding on PayPoint® will included defining your organizational structure including the types of agencies and which applications will be offered under each agency.



Our MyWay Insurance example below shows the diversity of ways your organization can mix and match your payment options under a single enterprise. In our example, there are some applications that will utilize Consumer Payments and others that will be offered through existing input channels of the enterprise such as existing Web, IVR or Kiosk solutions where they want a seamless transaction process for the consumer. In the cases where the payment collection is integrated into existing interfaces, you may choose to use our Web Service and HTTP API (Application Programming Interface).



2.0 Consumer Enrollment and Authentication

Consumer Payments was designed to recognize that different applications require different authentication methods collecting payments from non-enrolled and enrolled users. Non-enrolled users do not register but call or come to the Consumer Payments applications without logging in. Enrolled users register to use the Consumer Payments site using a valid email address and create a web password. Each time, this enrolled user must login to use the web-site.

Business Authentication Data

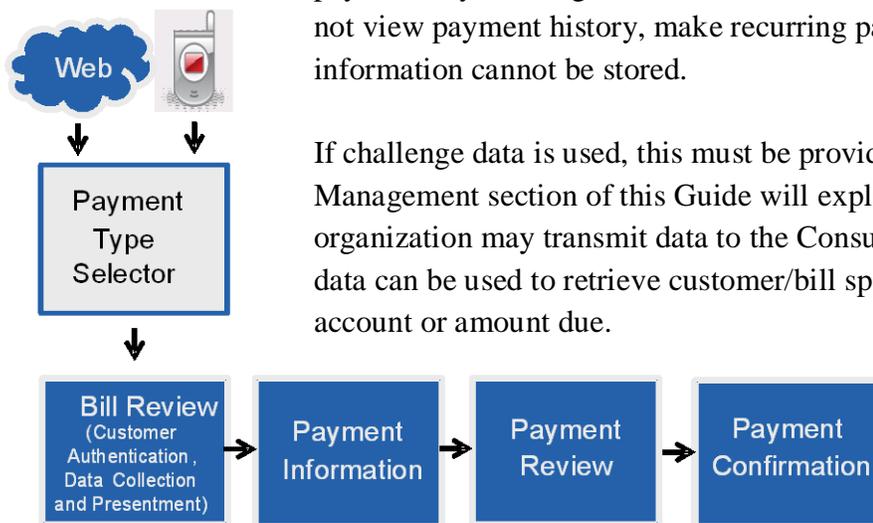
Regardless if you chose to enable enrollment you always have the choice to enable a business authentication process into your payment collection by preloading customer authentication content to the Consumer Payments system. This is accomplished by the use of business authentication or challenge data. This is a data item that your users must enter before they may continue to view their bill and/or make payment. The authentication is based on one or more identifiers that in combination uniquely identify the customer with your organization and his/her bill. The MyWay Insurance example includes the use of a policy id or employee number to authenticate the consumer. Adding consumer authentication is highly encouraged. This insures that the payment collection process has authenticated that the consumer is a valid customer of your business. If you are planning to offer eCheck payments, it's a requirement of the NACHA operating rules that govern the collection and protection of consumers of electronic check or ACH transactions.

NON-ENROLLED USERS

Non-enrolled web or IVR users may make payments directly without registering with the Consumer Payments website. All IVR users are non-enrolled.

Non-enrolled Users - Users call the IVR or come to the web-site directly and make payments by entering their account and billing information. These users may not view payment history, make recurring payments, and their account information cannot be stored.

- **Non-enrolled Users with Business Authentication Data**- Users enter one or more identifiers (challenge data) and if these entries are valid, they may make payments by entering their account and billing information. These users may not view payment history, make recurring payments, and their account information cannot be stored.



If challenge data is used, this must be provided by your organization. The Data Management section of this Guide will explain the different ways your organization may transmit data to the Consumer Payments site. Challenge data can be used to retrieve customer/bill specific data such as name on account or amount due.

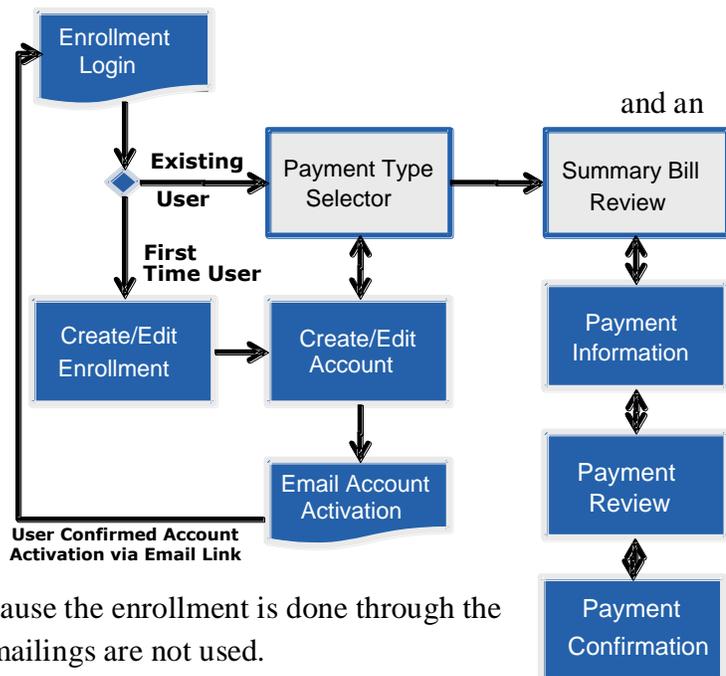
ENROLLED USERS

Consumer Payments supports user registration and enrollment. To self-enroll with the Consumer Payments web-site, a user must enter a valid email address and create a web password. The web password created must be at least eight alphanumeric characters containing at least one letter and one number but may not start or end with a number.

During boarding, you have the option to automatically validate the email address or require your customers to receive an email to complete the enrollment. It is recommended that you require validation by the customer from their own email account. Only when the customer would not have access to email would it be appropriate to automatically validate the email address. Also, the auto-validation of the email address is an application-level option and cannot be applied on an individual customer basis.

An email is sent to the user with a validation link. Once the user clicks on this link from their email, the user is registered to use the Customer Payments web-site. They then may click next and enter their email address and password and gain access to the website. At this point, the user selects a secret question that will be used for further authentication if the user forgets their password.

If a user forgets their password, they may click on the Forgot Password link email is sent to the user with a Validation link to reset their password. This email also contains a Validation Code which must be entered on the Reset Password Screen with the new password to reset the user password. They then may click NEXT and enter their email address and newly created password. Since password reset is completely managed by the customer, there is no administrative maintenance required by your organization. Also, because the enrollment is done through the Consumer Payments, PIN or Password mailings are not used.



The advantages of using enrolled users are that, in addition to making payments, they can schedule recurring payments (if enabled for your application), cancel pending payments, view their payment history, maintain their password and store account information for ease and speed of making repeat payments.

Enrolled Users- Users enroll using a valid email address and password and may make and cancel payments, view payments history and change their passwords. Once a user is enrolled, they may access any of the applications that require authentication under your site.

Enrolled Users with Business Authentication Data- Users enroll using a valid email address and password. When they use the web-site, they will be asked to enter their userid (email address) and password. Once authenticated, the user may make and cancel payments, view payments history, schedule and maintain recurring payments, save account information, and change their passwords. After they are logged in, they will then be asked to enter one or more identifiers (challenge data). For example, our MyWay Insurance example may ask for employer id or policy id. These are identifiers which are provided by your organization.

The challenge data entered can be used to retrieve and display other user or billing information, such as balance owed, company name, user name, etc. Both the challenge and display data must be provided by your organization. The Data Management section will describe this in more detail.

Once a user is enrolled, they may access any of the applications that require authentication under your site.

Identifying your Authentication Model

For each of your Consumer Payments applications, it is necessary to identify the authentication model to be used. Your business requirements will drive which model will be used. This information will be noted in your boarding documents.

Below are some considerations in choosing the Enrollment and Authentication model.

Requirement	Enrolled User	Enrolled User with Challenge Data	Non-enrolled User	Non-enrolled User with Challenge Data
Support User Enrollment	X	X		
Account Data can be saved	X	X		
Recurring Payments may be made	X	X		
Ability to view payment history	X	X		
Make payments by web	X	X	X	X
Make payments by IVR			X	X
Display Account Specific Data (i.e. Balance Due, Policy Number, Employee Name)		X		X

IVR users are not enrolled but enrollment may be implemented at the application level for web users. This means that you may require enrollment on some web applications but not all of them. Challenge data is also determined at the application level but will apply to both IVR, if enabled, and Web platforms.



The *MyWay Insurance* example uses the following web models:

Agency	Application	Web Security Model	Challenge Data Entered by User	Data Displayed To User on Payments screen
Members	Dental Premiums	Non-enrolled User with Challenge Data	Member ID	<ul style="list-style-type: none"> • Plan Number • Amount Due
Members	Disability	Non-enrolled User	Not Applicable	Not Used
Members	HealthCare	Enrolled User with Challenge Data	Policy ID	<ul style="list-style-type: none"> • Plan Number • Amount Due
Members	Life Insurance	Non-enrolled User	Not Applicable	Not Used
Members	Vision	Non-enrolled User	Not Applicable	Not Used
Employers	Dental	Enrolled User with Challenge Data	Employer ID	<ul style="list-style-type: none"> • Plan Number • Company Name • Employer ID • Amount Due
Employers	HealthCare	Enrolled User	Not Applicable	Not Used
Employers	Life Insurance	Enrolled User	Not Applicable	Not Used
Insurance Brokers	Marketing Packets	Non-enrolled User	Not Applicable	Not Used
Insurance Brokers	Membership Fees	Enrolled User	Not Applicable	Not Used
Insurance Brokers	Training	Non-enrolled User	Not Applicable	Not Used

3.0 General Site Design Planning

Consumer Payments site design planning provides the foundation for the start-up and on-going operations for your Consumer Payments application. This planning establishes the requirements using the Interactive Voice Response (IVR) and Web systems.

Your overall program requirements will drive what is needed for your Consumer Payments application. Consumer Payments provides the flexibility to meet the needs of your organization and recognizes that supported groups within an organization may be very diverse in their business needs or may be very consistent. How Consumer Payments is integrated within your organization depends on this level of diversity.

As part of your planning, the following questions will need to be addressed:

1. Will you offer IVR and/or Web access to your customers?
2. Will you offer multiple languages?
3. If you offer multiple languages, do you have resource support to test the translations?
4. What type of branding or logo or color theming would you like to use?
5. Which additional data would you like to integrate with Consumer Payments such as summary bill presentment or additional information about the user?

Interactive Voice Response (IVR) Considerations



The use of the IVR for pay by phone functionality may be an integral part of your Consumer Payments solution. Your customers may call a toll-free number, select an application and be lead through a payment collection process. Depending on your configuration, we may ask the caller to enter data to identify themselves such as policy id or employee number. The IVR may then present details of what the payment is being made for or collect additional data to be captured as part of the transaction. The caller

will then enter the amount to be paid and their account information to complete the payment transaction.

Your IVR solution will depend on the following factors:

- **Phone Number Selected:** The IVR will use a toll-free number available to your Customers. If your organization has an existing toll-free number that they would like to use, this number may be transferred to us for use. If you do not have an existing phone number and would like to use a specific number, we will attempt to identify if

this number is available. Otherwise, we will obtain a toll-free number for your implementation.

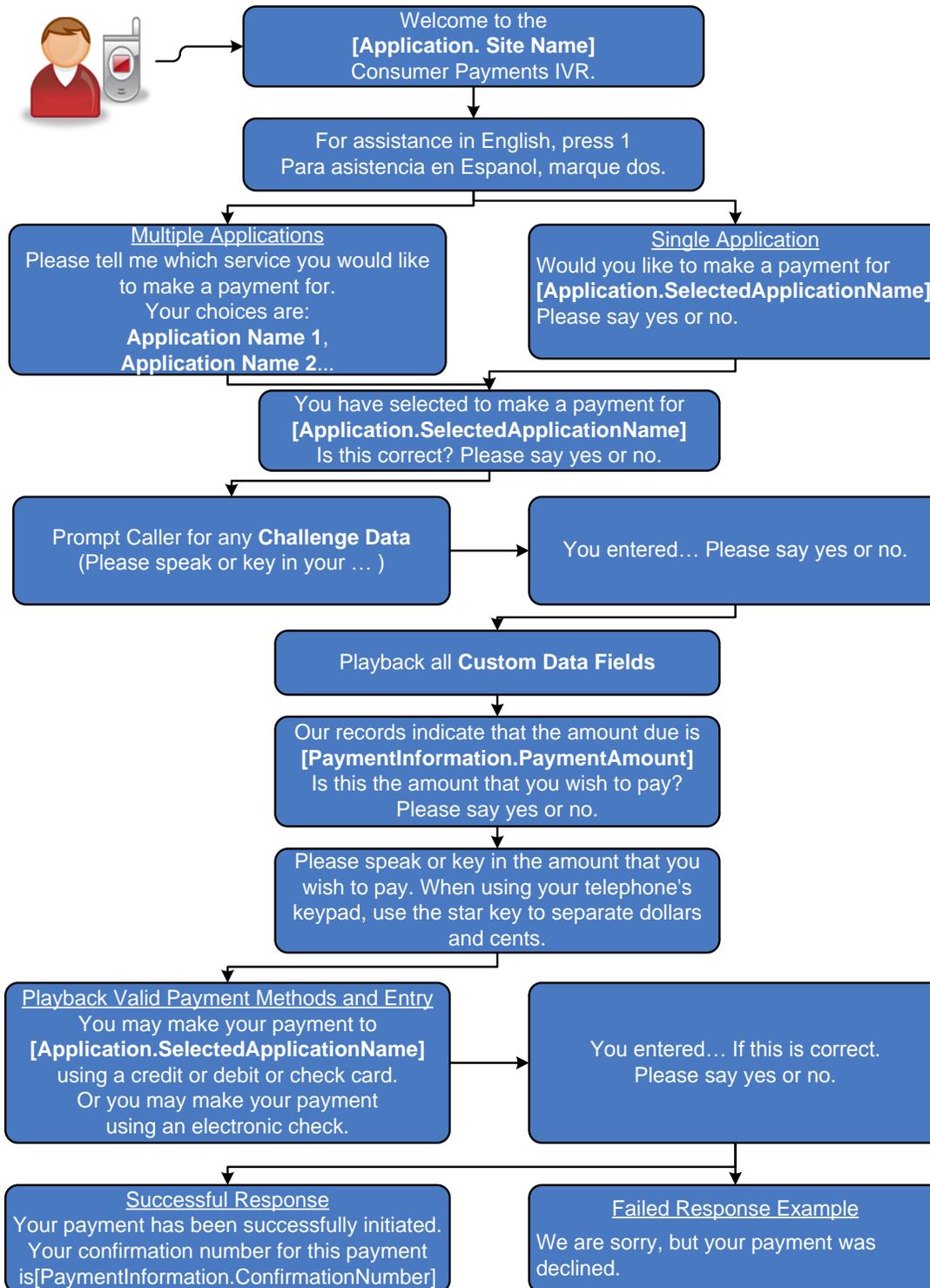
- **Multi-Agency or Multi-Application Sites:** If Consumer Payments addresses the needs for multiple agencies or applications, a single phone number may be used to access all of your applications that utilize the IVR.
- **Multiple Language Support:** Currently, the Consumer Payments IVR supports English and Spanish only. The languages offered affect all applications and cannot be limited to individual applications. If IVR is enabled, the default and number of languages for the IVR are the same as the web. Because a single toll-free number is used for your organization if you choose to enable multi-language support, it will be offered under all of your payment applications which are enabled for IVR.

For IVRs using both English and Spanish, you will need to provide some application and agency identifying content to be played back to the caller in both languages. It is recommended that you identify a resource capable of performing a professional translation for best results. If needed, we can also provide professional translation services.

For multiple language integrations, it is important that your organization engage testing resources who can assist in the review of the custom language content that you define for your selections and data collection, as part of your user acceptance testing. Usually if an organization offers multiple languages, they usually have staff that is proficient in these languages. Your staff members would be ideal candidates to help with your language testing.

- **Friendly Names:** The names that you play to the caller for your site and each application are identified under the Customer Payments Management option in the PayPoint® Administrative site. Your PayPoint® administrator will have the ability to modify these names as needed.
- **Challenge Data and Custom Data:** As part of your IVR, you will need to identify if you will be using challenge data (caller-entered), custom data (caller-entered) and which are custom playback data (played back to the caller). Challenge data is required for eCheck payments, and is recommended but not required for credit or debit card payments.

Below is a high level flow diagram of the IVR Consumer Payments script:



PAYMENT METHODS AND RESPONSES BY IVR

Your payment methods are determined at your site, agency, and application level and will be the same as the payment methods offered on the web.

There are different items that are collected depending on the payment method selected.

Payment Method	Information Collected
Credit	Card Number, Expiration Date, CVV2 (if required), Zip Code (if required)
Pinless Debit	Card Number, Expiration Date
eCheck	Routing Number, Bank Account Type, Bank Account Number

Below are the different Payment responses for the IVR.

Response	IVR Message
Success	Your payment has been successfully initiated. Your confirmation number for this payment is [PaymentInformation.ConfirmationNumber] Again, your confirmation number is [PaymentInformation.ConfirmationNumber] Please keep this number as proof of payment.
Payment Failure	We are sorry, but due to technical difficulties we are unable to process your payment at this time. Your payment has not been completed. Please try your call again later.
Payment Declined	We are sorry, but your payment was declined.
Unaccepted Card Type	We are sorry, but your card type is not accepted.

Whenever a payment is not successful, the caller will be offered an option to submit by a different method:

“Would you like to select another method of payment? Please say yes or no.”

Website Considerations



Consumer Payments also supports the processing of payments by web. Depending on your configuration, your users may also be asked to enter data to identify themselves (challenge data). The web offers additional functionality for users that are enrolled to the site. Enrolled users have the additional functionality of scheduling recurring payments, saving account information, viewing payment history, and canceling pending payments. Once a customer is enrolled, any payment application which the customer may use for your business and/or other business that uses Consumer Payments will use the same enrollment account.

When setting up your Consumer Payments web, it is important to consider the following:

- **Multiple Language Support-** Depending on how you utilize your web addresses, you may offer English and/or Spanish at the application level. In the top left corner of each screen is an option to select the language. This option only appears when both Languages are offered. For each page that you provide custom text, you will also need to provide the Spanish translation. It is recommended that you identify a resource capable of performing a professional translation for best results. If needed, we can also provide professional translation services.
- **Integration with your site – Friendly Name URL**
There are different ways to integrate the Consumer Payments web with your existing web-sites. This can be accomplished by using a simple link or by using an advanced query string.

1. Simple Link

You can link to consumer payments from your site or link from consumer payments back to your site. This is accomplished by presenting a link on your header or footers on the consumer payments pages.

The base URL will begin with <https://www.thepayplace.com>. Your configuration settings will determine the final web address that will be used. Consumer Payments supports friendly URL naming which means that the URL can contain names that you provide. The naming convention is:

[https://www.thepayplace.com/\[YourSite\]/\[YourAgency\]/\[YourApplication\]](https://www.thepayplace.com/[YourSite]/[YourAgency]/[YourApplication]).

[YourSite] name is required although [\[YourAgency\]](#) and [\[YourApplication\]](#) are optional and will be determined by your user access requirements.

The web address you publish to your customers determines their access. You have the flexibility of directing your users to the application, agency and site levels.



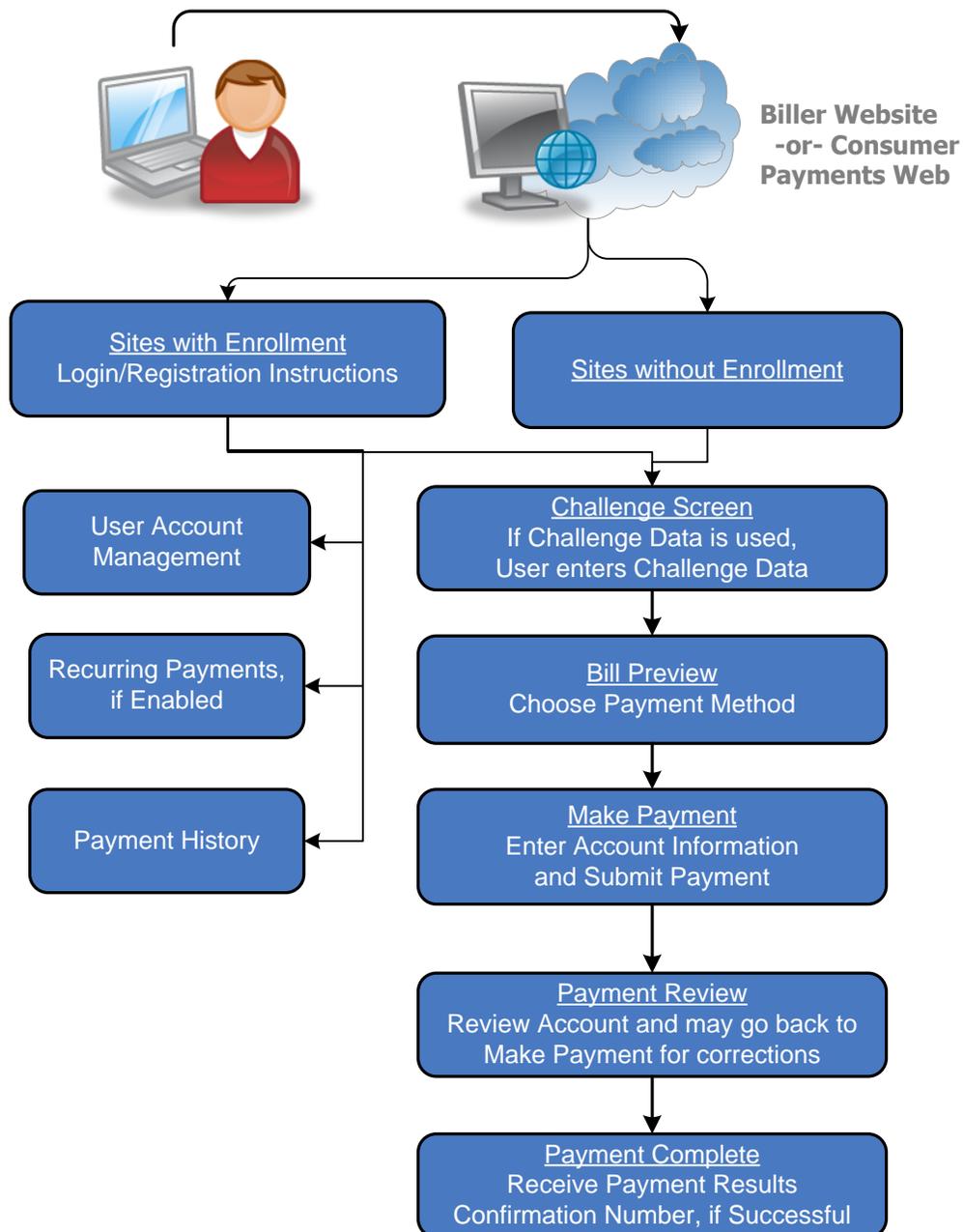
In the MyWay Insurance example below, users may have access at the site, agency, or application level.

Site	Agency	Application	Web Address that you can publish or use as link from your web-site.	Access
MyWay			https://www.thepayplace.com/MyWay	All MyWay Applications
MyWay	Insurance Brokers		https://www.thepayplace.com/MyWay/Brokers	All Insurance Broker's Applications
MyWay	Insurance Brokers	Marketing Packets	https://www.thepayplace.com/MyWay/Brokers/Marketing	Marketing Packets Only
MyWay	Insurance Brokers	Membership Fees	https://www.thepayplace.com/MyWay/Brokers/MemberFees	Membership Fees Only
MyWay	Insurance Brokers	Training	https://www.thepayplace.com/MyWay/Brokers/Training	Training Only

2. Advanced Query String

Another option is to use an advanced query string. This would allow your site to send data to Consumer Payments for use on the site. Likewise, the Consumer Payments web can send data back to your site. The data that is sent to or from Consumer Payments must be query screen encoded. Detailed information about using advanced query string is discussed in the Data Management section of this guide.

Below is a high level process diagram for the Consumer Payments web.



Web Payment Exceptions

After a payment has been processed, Consumer Payments web will display the following exception messages if a payment is rejected.

Payment Status	Error Message Displayed
Declined	Routing number is missing or invalid.
Declined	Payment was declined, please try again or contact technical support.
Undefined_Item	A portion of your payment information is invalid, please check all entered fields for errors and try again.
Verification_Failed	We were unable to process your payment based on the data entered.
Verification_Failed	Your payment address could not be verified.
Verification_Failed	Your card's CVV2 value could not be verified.
Account_Invalid	The account specified is invalid.
Missing_Identification	Payment failure there is missing identification data. Please check all entered fields and try again.
Possible_Duplicate_Payment	Payment rejected due to possible duplicate payment, please verify payment was not already submitted.
Post_Date_Too_Large	The payment date specified is too far in the future, please choose a sooner date.
Unaccepted_Card_Type	The credit card was not one of the acceptable card types.

Creating your Application Settings

As part of the integration process with Consumer Payments, you will establish some basic configuration settings for your application. This involves the features and functionality you would like to offer as well as the URL name and IVR phone number you plan to use. These will be noted in your PayPoint® boarding document.

Below are the options that will be configured for your Consumer Payments application and this information will be reported on your PayPoint® boarding documents.

Boarding Options/ Settings	Options	Description
Virtual Site, Agency, and Application Directory	Alpha Only	<p>This is the “friendly” web address that can be published to your customers. The name chosen is typically meaningful for your organization. No special characters are allowed. You will establish a virtual directory at the site, agency, and application level. This is then used to build the URL that you will use:</p> <p>https://www.thepayplace.com/[YourSite]/[YourAgency]/[YourApplication]</p> <p>This also determines at what level your users will access one or more applications. For example, if your friendly URL is set to “MyWay” your customers can access all payment applications by going to https://www.thepayplace.com/MyWay. If you use MyWay/Brokers, your customers will access all the Broker applications only. If you use MyWay/Brokers/MemberFees, your customers will only access the Membership Fees application.</p>
Virtual Phone	Number	<p>This option displays the phone number that your customers would call to pay by phone. A single toll-free number is provided to access all of your IVR based payment applications. We will assign a toll-free number for your application. If you have an existing number that you wish to transfer to us, we will assist you in coordinating and performing this transfer.</p>
Consumer Web	Yes/No	<p>This option would be yes if you are planning to offer web access to your customers to make payments for this application.</p>

Boarding Options/ Settings	Options	Description
Enabled		
Enrollment Required	Yes/No	This option allows you to decide if you want to require your users to create/use a login and password to use the Consumer Payments site. Logins are valid email addresses. Enrolled users are provided with additional functionality such as the ability to view payment history and store account information for ease of recurring payments.
Recurring Enabled	Yes/No	This option allows your customers to set up recurring schedules.
Maximum Periods	Number	This option is the number of periods that data will be saved. If your application is going to implement a bill pay model where you will be loading summary billing data for each billing period, this will be defaulted to 12. A period is defined by your billing cycle. For example if you are on a monthly billing cycle, your periods would be a rolling 1-12.
Languages	Check Boxes	This option sets the languages to be offered. The current supported languages are English and/or Spanish.
Default Language	English/ Spanish	This option allows you to specify the default language as English or Spanish. This would be the first language the user would see when they visit your Consumer Payments site.
Custom Data Requires Period/Year	Yes/No	If your application is going to implement a bill pay model where you will load summary bill presentment data for each billing period, this option will be set to Yes. This would require that the custom data that you send always contains period and year.
Show Shipping	Yes/No	When a payment screen is displayed, this option will also show shipping address fields to be completed by the user.
Show Corporate Card	Yes/No	This option will display the logo of the card that is used for payment and also whether tax and the purchase order number are displayed.
Support IVR	Yes/No	This option would allow you to offer IVR to your customers.
Support Card Swipe	Yes/No	If you plan to use the Consumer Payment web interface for counter sales in a card present situation, this option would allow your sales

Boarding Options/ Settings	Options	Description
		clerks to use card swipe when making payments through the consumer website.
Read-only Payment Amount	Yes/No	If you want to only accept full payment amounts and no partial amounts, you would set this option to Yes.
If eCheck, identify the NACHA Standard Entry Class Code (SEC)	PPD or WEB	Based on your authentication and authorization of the eCheck payment, you have the option of submitting these payments as WEB or PPD.
Return URLs	URLs	If you are using query string integration, you will need to provide all the return URLs you expect to use.

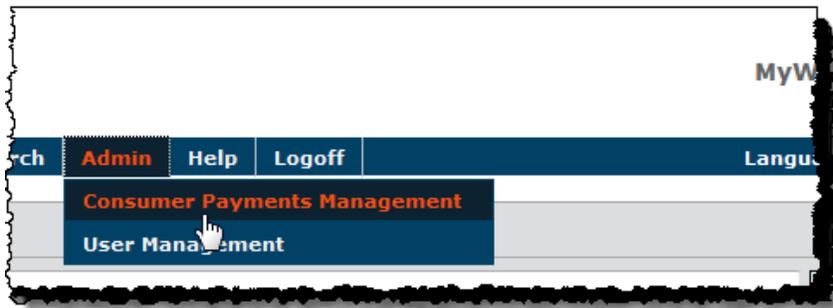


For our example, here are the settings that would be used for the MyWay Membership Fees Application.

My Way Insurance Membership Fees Application	
Languages	English
Virtual Directory	[MyWay]/[Brokers]/[MemberFees]
Virtual Phone	(555)555-1234
Consumer Web Enabled	Yes
Enrollment Required	Yes
Maximum Periods	12
Languages	English
Default Language	English
Custom Data Requires Period/Year	Yes
Show Shipping	Yes
Show Corporate Card	Yes
Support IVR	Yes
Support Card Swipe	Yes

4.0 Consumer Payments Design Planning and Integration

The Consumer Payments Management design toolkit allows your organization to customize the website and IVR to meet your requirements. This feature is available standard as part of your Consumer Payments integration and is accessed through the PayPoint® Administration website.

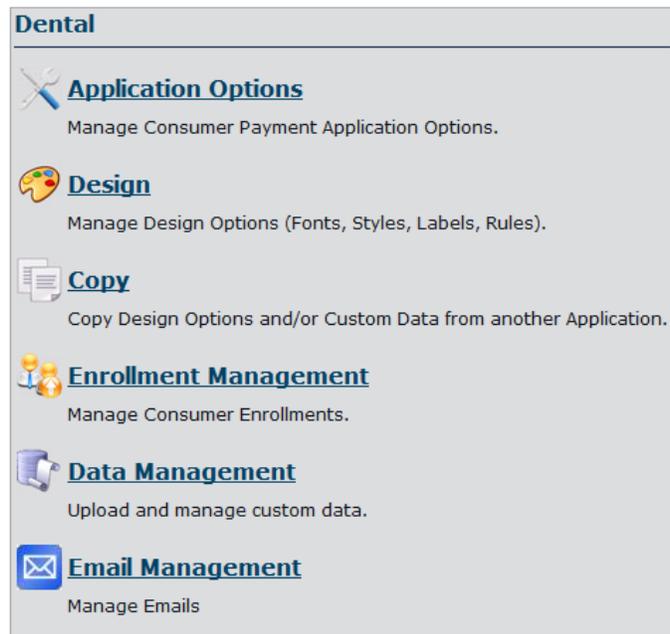


Consumer Payments Management

The Consumer Payments design toolkit that you can use to design and manage your Consumer Payments site consists of five options:

Application Options- This option is used to identify the overall labels and names to be used for your application with the Consumer Payments IVR and Web.

Design- This option is used to create your color theme, standardize the fonts used and create custom text for your Consumer Payments web. There is a feature in Design that will allow you to apply the design from one application to a main application menu site, if your users may access multiple applications.



Copy- This option is used to copy the custom data or design options to another application. This can provide consistency across your applications.

Enrollment Management- This option is only available if your application supports enrolled users. This option will allow you to search the users that have made payments through your Consumer Payments site and view details of each of their payments. You may change the status of a user to inactive using Enrollment Management.

Data Management- This option allows you to identify your data specifications and data field order, upload data files, and delete data.

Email Management- This option allows you to personalize email content that can be sent for the following conditions:

- Real-time Successful only Payments – Successfully authorized payments can initiate an email notification to the customer.
- eCheck Returns – When TeleCheck sends eCheck returns data to PayPoint, an email can be sent to the customer.
- Scheduled Payment Results – When a post-dated payment or recurring payment is executed, an email can be sent to the customer with the results.
- Advance Notification for Scheduled Payments – An email can be sent to provide advance notification x days (determined in boarding) of a scheduled or post-dated payment.

Note: Each of these options must be enabled in the PayPoint Configuration System. Contact PayPoint Support if you wish to implement this new feature.

Because emails are not limited to just Consumer Payments, details on how to use Email Management can be found in the PayPoint User's Guide.

Accessing Consumer Payments Management

All of your PayPoint® administrators will have access to the Consumer Payments Option from the PayPoint® Main Menu, although you will have the ability to control which applications can be managed by different administrators.

When you set up your administrative users in PayPoint®, each user may be granted access to your different agencies or applications. This will also determine which agencies or applications that they can manage for Consumer Payments. This access can be different for different types of administrative users.

Your site administrator can manage the design and maintenance of each of your Consumer Payments application by assigning each application to a different user or set of users. When your PayPoint® User Manager creates a user, they can assign each user to the site, agency, or application level.

Please refer to the PayPoint Merchant Integration Guide for more information on how to set-up users.



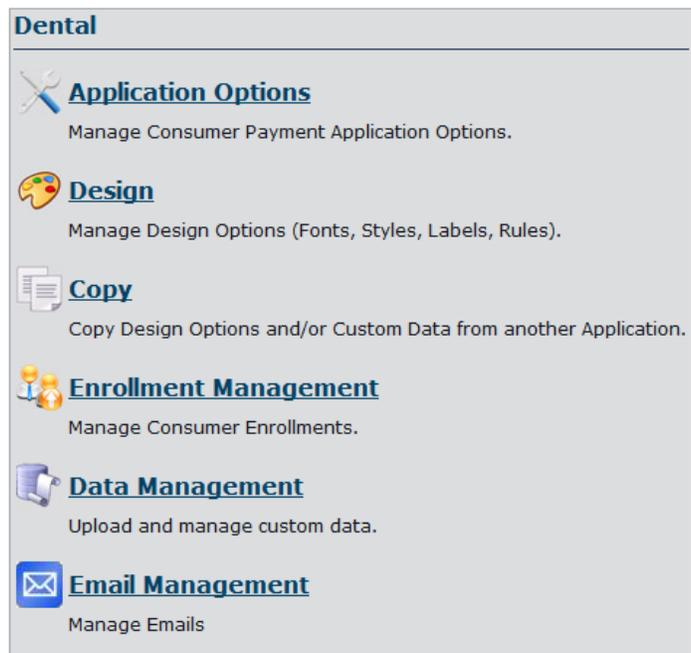
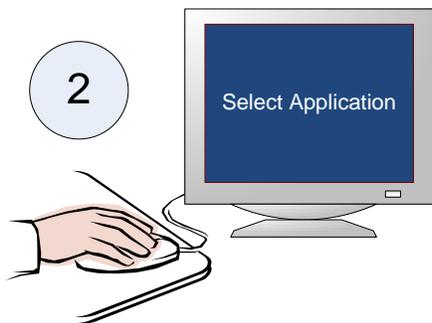
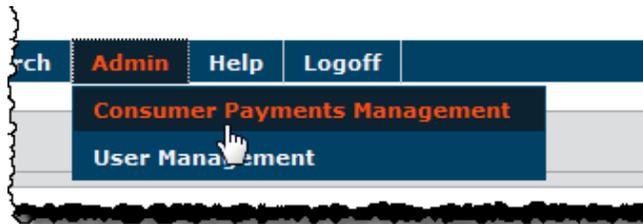
For MyWay Insurance, there are three types of administrators that will work with Consumer Payments. The Site Administrator manages all the agencies and applications. The Agency Administrator only manages the Employers Agency and the Application Administrator manages only the Life Insurance, Membership Fees, and Disability applications.

When the user is created, the PayPoint® User Manager will indicate which level the user will manage.

For our guide, we will reference three types of users.

Users Create User Delete			
Search for User:		<input type="text" value="user@myway"/>	<input type="button" value="Search"/>
Wildcard (*) may be used, as long as your search contains at least 3 characters before the wildcard.			
User	Role	Applications	Delete
agencyuser@myway.com	Administrator with Consumer Payments	709 MyWay Insurance, 709 Employers, Dental 709 MyWay Insurance, 709 Employers, HealthCare 709 MyWay Insurance, 709 Employers, Life Insurance	<input type="checkbox"/>
applicationuser@myway.com	Administrator with Consumer Payments	709 MyWay Insurance, 709 Employers, Dental	<input type="checkbox"/>
siteuser@myway.com	Administrator with Consumer Payments	Full Application List 709 MyWay Insurance, 709 Employers, HealthCare 709 MyWay Insurance, 709 Employers, Dental 709 MyWay Insurance, 709 Employers, Life Insurance 709 MyWay Insurance, Members, Disability 709 MyWay Insurance, Members, Life Insurance 709 MyWay Insurance, Members, Vision	<input type="checkbox"/>
		<input type="button" value="Create User"/>	<input type="button" value="Delete"/>

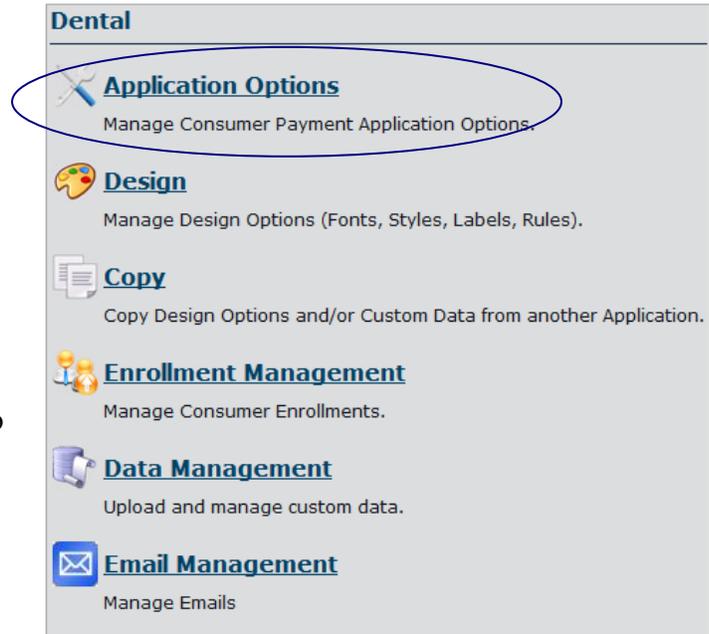
You will access the Consumer Payments Management toolkit through the PayPoint® Administrative Site.



Application Options

The Application Options are the Friendly Names that are displayed on the Web and played back on the IVR. This gives you the flexibility to provide more descriptive labels for your applications.

Friendly Name Settings - The name that you play to the IVR caller or display for your Web user for your Site and each Agency are identified under the Customer Payments Management option in the PayPoint® Administrative site.



Consumer Payments Application Options

Friendly Name Settings

English		Spanish	
WEB	IVR	WEB	IVR
Site: MyWay Insurance	MyWay Insurance	Seguro de MyWay	Seguro de MyWay
Agency: MyWay Employers	Employers	Patrones de MyWay	Employers
Application: Online Payments	Dental	Hola Dental	Dental

Enable/Disable Application Maintenance

*** Use this section to disable an application while you perform maintenance

Consumer Web Down:

English Message:

Spanish Foreign Message:

If IVR is not enabled for this application, then the Application Options only show the entries relating to the web-site.

Consumer Payments Application Options

Friendly Name Settings

<p>English</p> <p style="text-align: center;">WEB</p> <p>Site: <input type="text" value="MyWay Insurance"/></p> <p>Agency: <input type="text" value="MyWay Employers"/></p> <p>Application: <input type="text" value="HealthCare"/></p>	<p style="text-align: center;">Spanish ▼</p> <p style="text-align: center;">WEB</p> <p><input type="text" value="Seguro de MyWay"/></p> <p><input type="text" value="Patrones de MyWay"/></p> <p><input type="text" value="HealthCare"/></p>
--	--

Enable/Disable Application Maintenance

*** Use this section to disable an application while you perform maintenance

Consumer Web Down: ▼

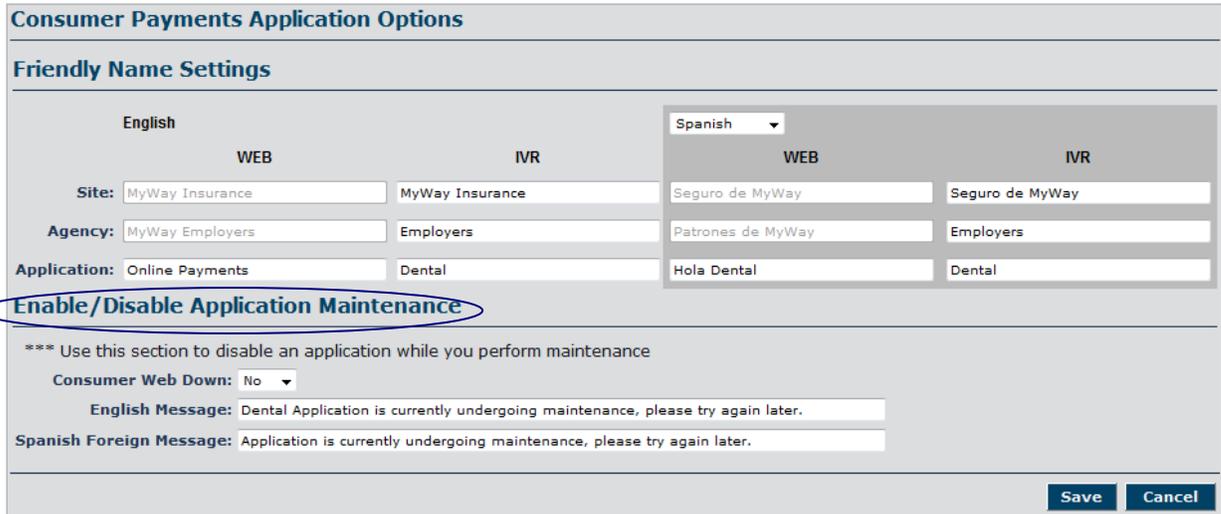
English Message:

Spanish Foreign Message:

- **Multiple Language Support-** For your web users, you may offer English and/or Spanish at the application level. In the top left corner is an option to select the language. This option only appears when both Languages are offered.

For each page that you provide text, you will also need to provide the Spanish translation. It is recommended that you identify a resource capable of performing a professional translation for best results. If needed, we can also provide professional translation services.

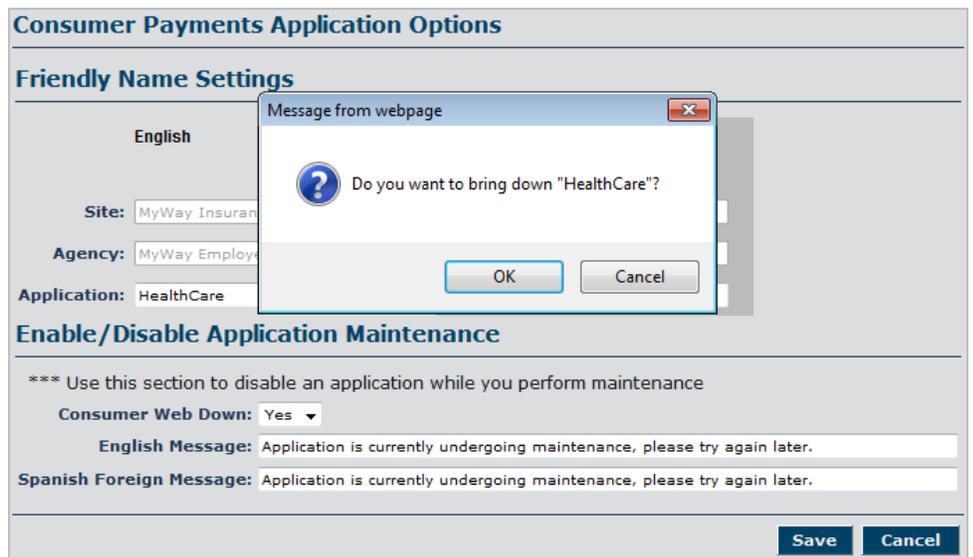
The text that you type into the IVR settings is played back in text-to-speech format. This means that the text is played back literally. For example, there should be spaces between letters, if using acronyms – i.e. USA would be entered as U S A, otherwise it would be spoken like YOUSAH. You will need to consider this when the text information is entered.



Enable/Disable Application Maintenance - Because there may be periods of time, when you would like to make your Consumer Payments site and IVR unavailable to your end-users, there is a Consumer Web Down flag that can be set for this purpose. This allows your Consumer Payments web to display Maintenance Down message during planned outages. The Web message may be customized. The IVR is also down during this period and will play a standard message, "Payment system is down for maintenance, please try again later."

When you switch a website to inactive status, you must confirm your selection.

You must click OK and then SAVE for the website to be taken down.



Also, on the Main Application Selection List, there is an indication that the site is down.

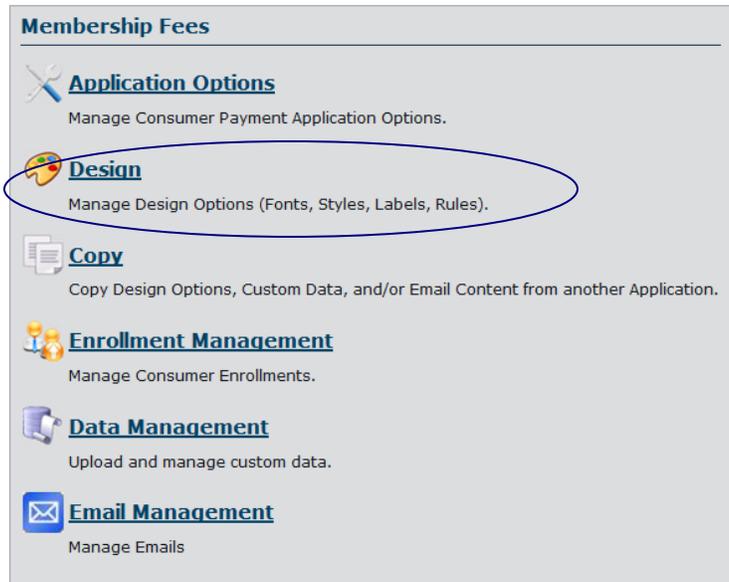


Design

Your Consumer Payments web pages will all have a consistent look and feel due to the theming features in Consumer Payments.

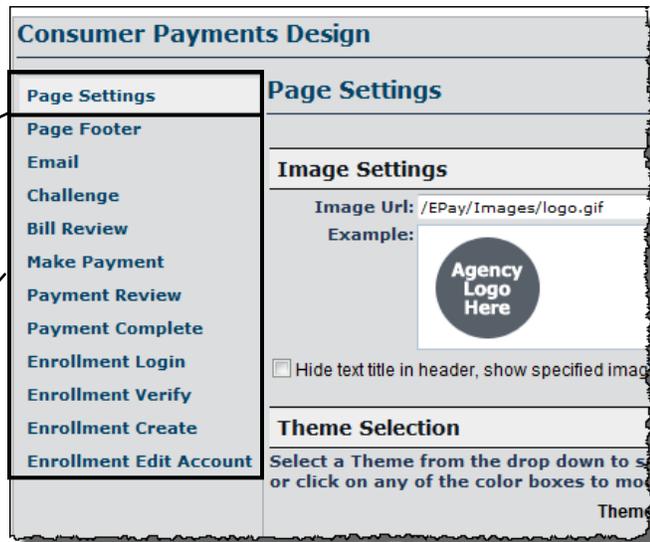
Every web page will consist of the following sections- Logo, Header, Content, Text, Title, Highlight, and Background. These are configured using the Design option from the Consumer Payments Management.

Your design options allow your Consumer Payments website to have a consistent style to match your existing organization's web presence and match your branding as much as possible. When you select the Design option, you will see that the Design Menu contains a list of page links on the left side of the screen. These will direct you to different screens or settings to design your site.



Page Settings – The Image or Logo is identified on this screen as well as the Color Theme for

The remaining page links allow you to enter text into the left and right side of the page footer and



THE ANATOMY OF A CONSUMER PAYMENTS WEB PAGE

All Consumer Payments web pages contain the following sections, but content may be different:

Site Header

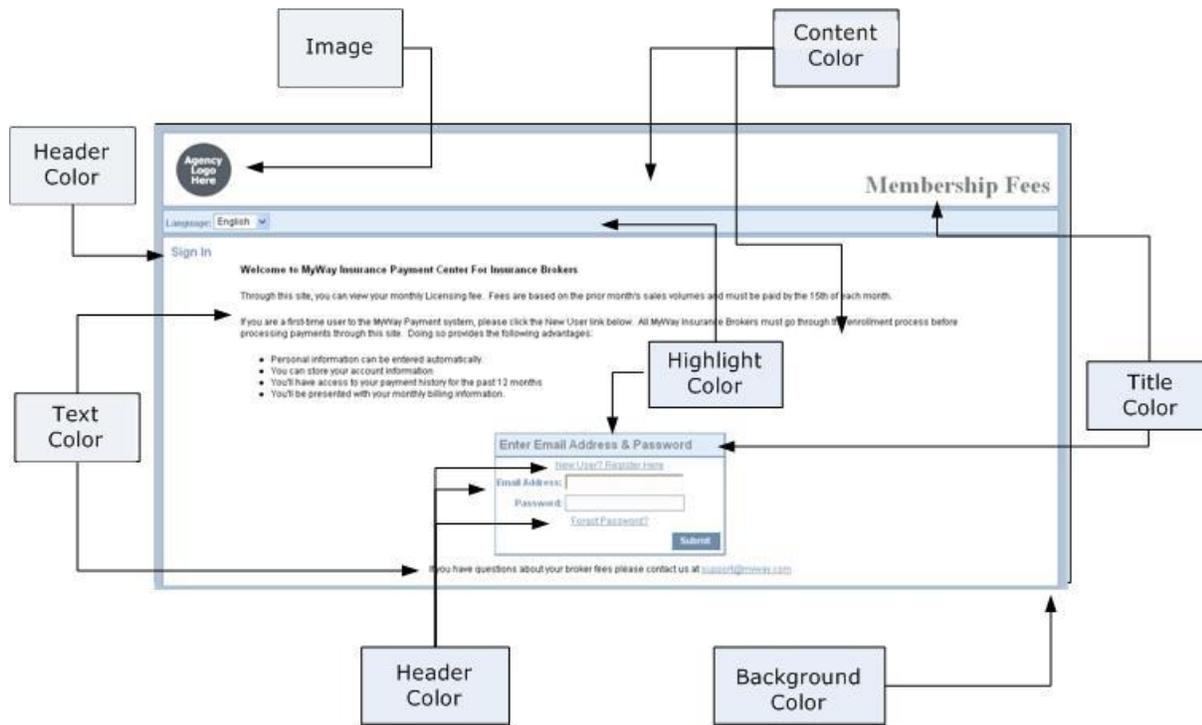
- Site Footer
- Site Options, if available
- Page Title
- Optional Page Header Text
- Optional Page Footer Text
- Content Title
- Content
- Buttons



The diagram illustrates the layout of a consumer payments web page. At the top, there is a header section with the title "PayPoint for Consumers". Below the header, there is a navigation bar with a language dropdown menu set to "English" and three links: "Recurring Payments", "Payment History", and "Enrollment Settings". The main content area is divided into several sections: a "Page Title" section with "Optional header text.", a "Content Title" section, a "Content" section with three lines of "Content Here", and a "Submit" button. At the bottom of the main content area, there is "Optional footer text."

Section	Text Content can be Customized	Color, Size, and Font can be Customized	Description
Site Header	Yes	Yes	This will be displayed on all pages.
Site Footer	Yes	Yes	This will be displayed on all pages.
Site Options, if available	No	Background and Language Label (Uses Header Color)	If multiple languages are implemented, this section will contain the ability to switch from English to Español (Spanish) or Español (Spanish) to English. If the user is enrolled, after they login, they will also see the Recurring Payments, Payment History, and Enrollment Settings links. The text content in the Site Options section may not be customized. The color, size, and font for Recurring Payments, Payment History and Enrollment Settings can be changed.
Page Title	No	Yes	This will change for each web page.
Optional Page Header Text	Yes	Yes	This is custom text that you can display on each page. This also may be different for each page.
Optional Page Footer Text	Yes	Yes	This is custom text that you can display on each page. This also may be different for each page
Content Title	No	Yes	This is the name of the functional section of the page and usually contains a brief title of the purpose of this section.
Content	No	Yes	This is the section that asks for user input or displays information back to the user.
Buttons	No	Yes	These are the buttons used such as Save, Submit.

For theming purposes, Consumer Payments applies different colors to different sections of the web pages.



Each web page will contain the following branding or color options:

Section	Description
Logo/ Image URL	Consumer Payments can reference your logo for branding purposes. This must be a gif or jpg file type that is referenced from a public facing URL. If left blank the site will be displayed without a logo.
Background	To utilize the real estate not used by the Consumer Payments web, a Background color is used. This is also used to delineate the site footer and site header from page specific information. Also, the application footer information is also in this Background color. In the example above, the Background color is used for the Privacy Policy and Legal Links on the left footer and About Us and Contact Us Links on the Right Footer. The footer text can be changed using the Page Footer link from the Design Options Menu.
Header Color	This is the color that can be applied to the screen name (i.e., Sign In), standard text box labels, standard links and page title. In the example above, the Header

	color is used for the New User? Register Here link, Forgot Password link, Email Address and Password Labels, and Sign In. The text content for Header items cannot be changed. Also, the Header color is used for the Language Selection Label.
Highlight Color	The Highlight color is used for the background for the content title and also for the options links, if these are used. The options links may include Language Selection for Multiple Language sites, Recurring Payments, Payment History, and Enrollment Settings for enrolled users.
Title Color	The Title color is used for the site header title and content title.
Text Color	The Text color is used for the optional page header and footer text
Content Color	The Content color is the background color for the site header, site footer, and the specific page details section.

DESIGN PAGE OPTIONS

At the bottom of every design page, there are three options available for you - PREVIEW, SAVE, and CANCEL.



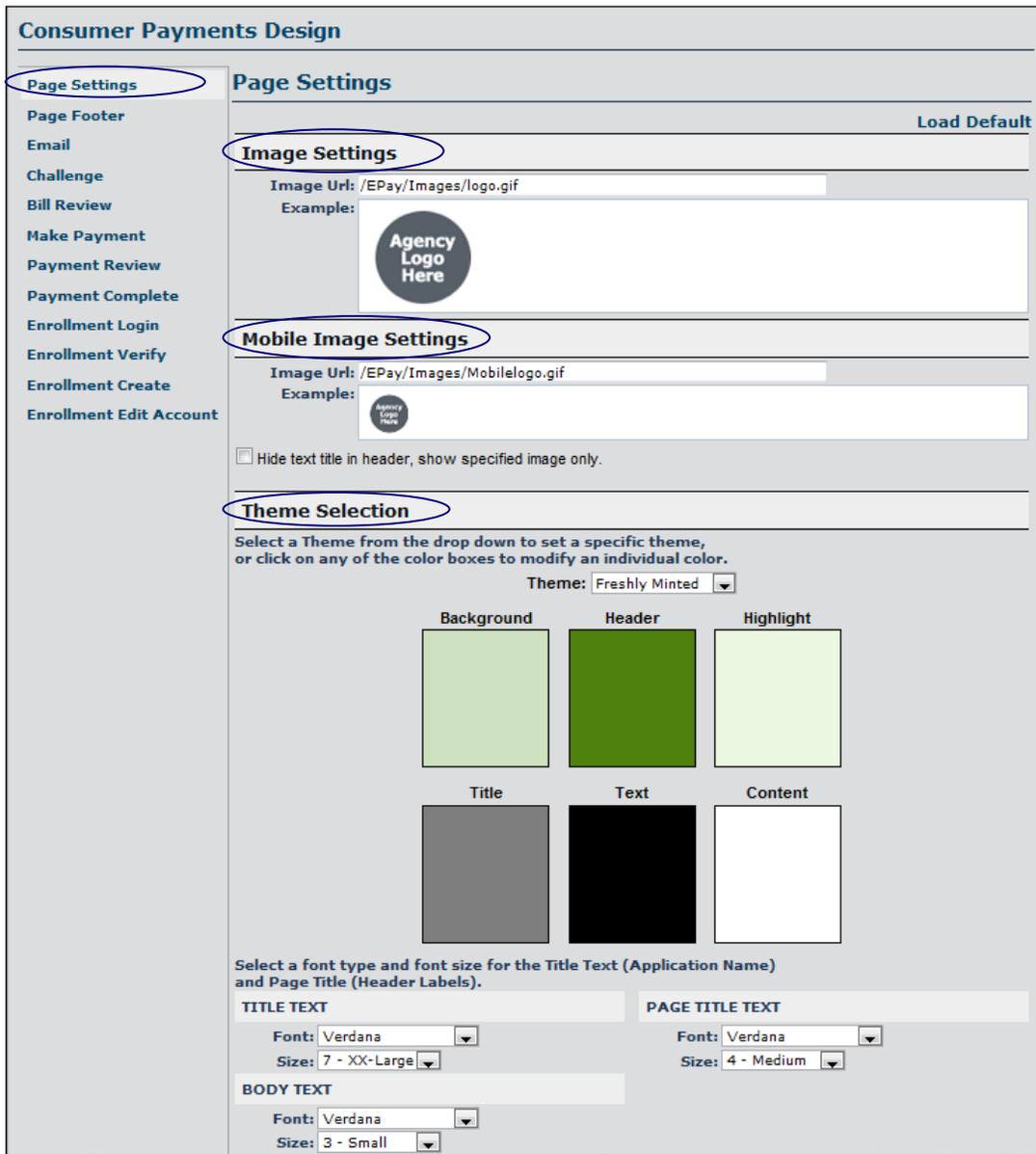
PREVIEW – This option allows you to view your changes real-time. This will open a new browser and display the screen that you are changing. Because of the caching used for the site, your web users may or may not also view these changes. If you select the Preview button all changes made prior to pressing the button will be saved. It may take up to an hour for these changes to be propagated to all the web servers. The PREVIEW option allows you to see these changes immediately.

SAVE–You must click the Save button to permanently keep your changes.

CANCEL – The Cancel option will also not save your changes. This will return you to the Consumer Payments menu for the selected application.

PAGE SETTINGS

The next step in designing your Consumer Payments website is to establish the Application standards using the Page Settings option. In this option, you can specify the Image Settings and Theme Selection for your application web-site.



Consumer Payments Design

Page Settings Load Default

Image Settings

Image Url: /EPay/Images/logo.gif

Example: 

Mobile Image Settings

Image Url: /EPay/Images/Mobilelogo.gif

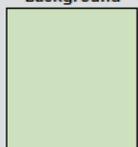
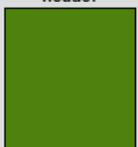
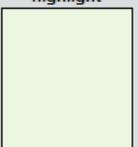
Example: 

Hide text title in header, show specified image only.

Theme Selection

Select a Theme from the drop down to set a specific theme, or click on any of the color boxes to modify an individual color.

Theme: Freshly Minted

Background	Header	Highlight
		
Title	Text	Content
		

Select a font type and font size for the Title Text (Application Name) and Page Title (Header Labels).

TITLE TEXT **PAGE TITLE TEXT**

Font: Verdana Font: Verdana

Size: 7 - XX-Large Size: 4 - Medium

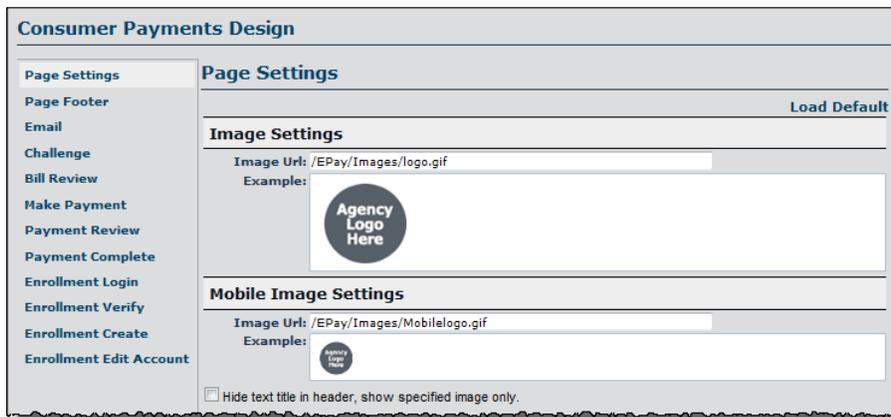
BODY TEXT

Font: Verdana

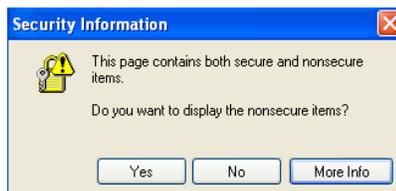
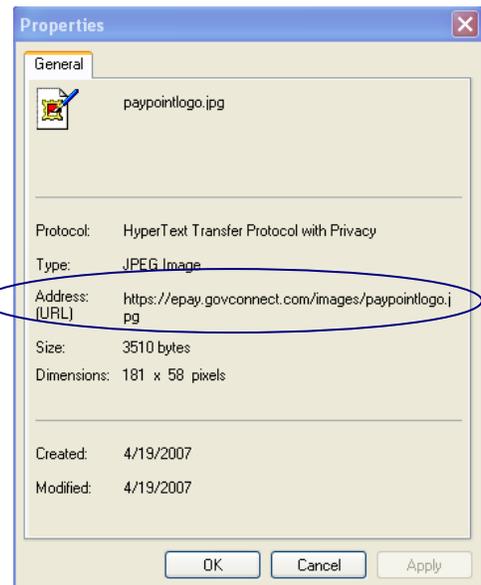
Size: 3 - Small

IMAGE SETTINGS

This will allow you to brand the site using your logo or image. To display your company logo or image, you would need to provide a fully qualified link to your image via a publicly available URL reference. This image will appear on the left side of Site Header for every page in your Consumer Payments site. The recommended format is jpg or gif. If you don't have a logo, you can blank out the Image URL and the consumer web will not show a logo on any of its pages. If you wish to only display your logo, you can check the Option to hide the text and show the image only.



Your logo or image must be publicly available on a web site within the internet. To locate the fully qualified link, using Internet Explorer to a web site where your logo is visible, right click on the image on your home site and click on Properties. Next to the Address (URL) will be the fully qualified URL to use with your Customer Payments site. For additional help with this, your web master or administrator should be able to help you locate this information. Since your Consumer Payments site will be a secure web-site (https:), it is highly recommended to locate a logo that is part of a secure site. If you use a logo from a nonsecure http: site, some browsers may prompt your customers if they want to display secure and nonsecure content. This may be confusing to them. If you select a logo from a secure site, then your customers will not see this message.



THEME SELECTION

Customer Payments supports standard color themes but these can also be customized. A theme is based on each of the colors selected for the Header, Content, Title, Highlight, Background, and Text. These selections are made in one location in the design toolkit and then are applied to all pages of your Consumer Payments website.

STANDARD THEMES

Consumer Payments currently has seven standard choices to assist you in selecting your theme:

- **Freshly Minted**
- **Hot Chili**
- **Orange Spice**
- **Sunshine**
- **Cool Day**
- **Lavender Flower**
- **Silver Sky**

Screen examples of the standard color themes are shown below.



PayPoint for Consumers

Language: English | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title
Content Here
Content Here
Content Here

Optional footer text

Submit

Freshly Minted Example

PayPoint for Consumers

Language: English | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Hot Chili Example

PayPoint for Consumers

Language: English | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Orange Spice Example

PayPoint for Consumers

Language: English | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Sunshine Example

PayPoint for Consumers

Language: English ▾ [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Cool Day Example

PayPoint for Consumers

Language: English ▾ [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Lavender Flower Example

PayPoint for Consumers

Language: English ▾ [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Submit

Optional footer text

Silver Sky Example

CUSTOM

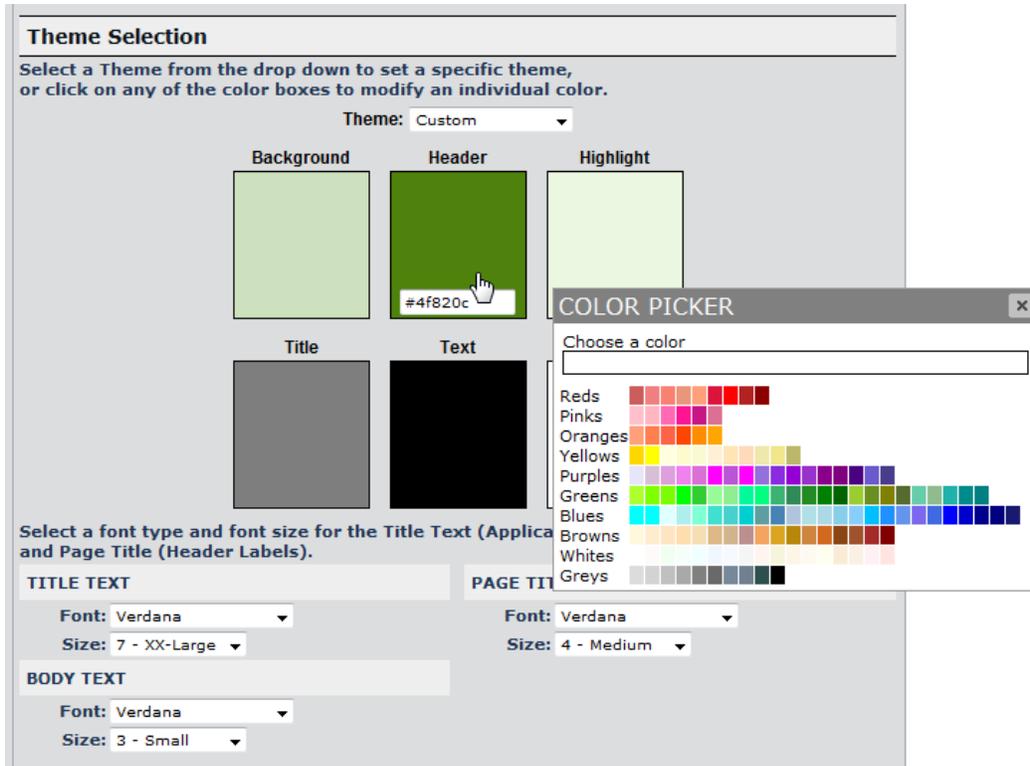
If the color schemes above don't completely fit your needs, you may style the site using your own custom colors for each section or modify one of these existing themes.

You may modify the colors for Background, Header, Highlight, Title, Text and Content by two different methods:

- **Using the Color Picker** - This is a tool that will allow you to make a selection from a color palate.
- **Entering the hexadecimal value for the color** - To match your web site as close as possible, your web master will know the colors used for your home website.

1. USING THE COLOR PICKER

You may click on a color and a Color Picker will open and allow you to click on a color.



The screenshot displays the 'Theme Selection' interface. At the top, it says 'Select a Theme from the drop down to set a specific theme, or click on any of the color boxes to modify an individual color.' Below this, there is a 'Theme:' dropdown menu set to 'Custom'. There are five color selection boxes: 'Background' (light green), 'Header' (dark green with a mouse cursor and the hex code '#4f820c'), 'Highlight' (light yellow-green), 'Title' (grey), and 'Text' (black). A 'COLOR PICKER' dialog box is open over the 'Header' box, showing a 'Choose a color' input field and a color palette with categories: Reds, Pinks, Oranges, Yellows, Purples, Greens, Blues, Browns, Whites, and Greys. Below the color boxes, there are font selection options for 'TITLE TEXT' and 'PAGE TITLE' (both set to 'Verdana', with sizes '7 - XX-Large' and '4 - Medium' respectively) and 'BODY TEXT' (set to 'Verdana', size '3 - Small').

As soon as you click on a color, the Theme Selection section will display the new color as well as the Example Screen located at the bottom of the web page.

Example

PayPoint for Consumers

Language: | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

Optional footer text

If you press the PREVIEW Button at the bottom of the Custom Design Screen, you will see your Consumer Payments site using the selected colors. If enrollment is enabled, you will see the Login screen first. You may then navigate through the site in a test mode, where no data is permanently captured. This allows you to view the complete site with your theme.

**Dental**

Sign In

Welcome to MyWay Insurance Payment Center For Employers

Through this site you can make monthly Dental premium payments.

If you are a first time user to the MyWay Payment system please click the New User link below. All MyWay Employers must go through the enrollment process before processing payment through this site. Doing so provides the following advantages:

- Personal information can be entered automatically.
- You can Store your account information
- You'll have access to your payment history for the past 12 months

Enter Email Address & Password

[New User? Register Here](#)

Email Address:

Password:

[Forgot Password?](#)

Submit

If you have questions or need information about enrolling as a Employer please contact us at support@myway.com

[Privacy Policy](#) | [Legal](#)

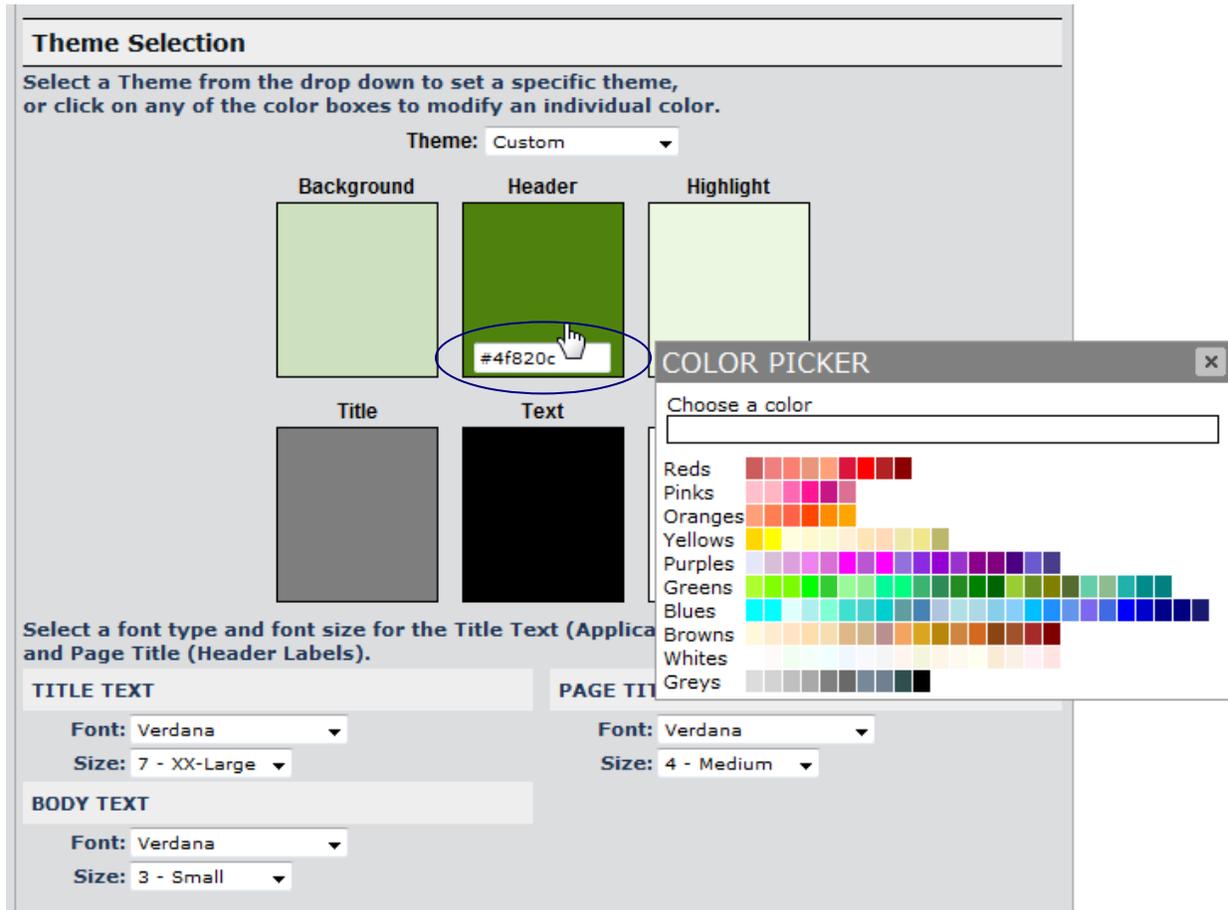
[About Us](#) | [Contact Us](#)

2. ENTERING THE HEXADECIMAL VALUE FOR THE COLOR

Another option to select a color which may be used to match your home web site as close as possible is to enter the hexadecimal value for the color you want to use. Hexadecimal values are used by web designers when creating the styles for their websites. These codes are used in html development to provide exact and consistent color schemes for web pages. To identify the hexadecimal values used in your website, you should contact your web master for assistance. Here are examples of some colors with their hexadecimal values.

Aliceblue F0F8FF	Antiquewhite FAEBD7	Aqua 00FFFF
Aquamarine 7FFFD4	Azure F0FFFF	Beige F5F5DC
Bisque FFE4C4	Black 000000	Blanchedalmond FFEBCD
Blue 0000FF	Blueviolet 8A2BE2	Brown A52A2A
Burlywood DEB887	Cadetblue 5F9EA0	Chartreuse 7FFF00
Chocolate D2691E	Coral FF7F50	Cornflowerblue 6495ED
Cornsilk FFF8DC	Crimson DC143C	Cyan 00FFFF
Darkblue 00008B	Darkcyan 008B8B	Darkgoldenrod B8860B
Darkgray A9A9A9	Darkgreen 006400	Darkkhaki BDB76B
Darkmagenta 8B008B	Darkolivegreen 556B2F	Darkorange FF8C00
Darkorchid 9932CC	Darkred 8B0000	Darksalmon E9967A
Darkseagreen 8FBC8F	Darkslateblue 483D8B	Darkslategray 2F4F4F
Darkturquoise 00CED1	Darkviolet 9400D3	deeppink FF1493

On the Theme Selection screen, click on the color and you will view the hexadecimal value of the current color.



The screenshot displays the 'Theme Selection' interface. At the top, there is a dropdown menu for 'Theme' set to 'Custom'. Below this, five color swatches are arranged in a grid: 'Background' (light green), 'Header' (dark green), 'Highlight' (light yellow-green), 'Title' (grey), and 'Text' (black). A mouse cursor is hovering over the 'Header' swatch, which is circled in blue, and a tooltip shows the hexadecimal value '#4f820c'. A 'COLOR PICKER' dialog box is open over the 'Header' swatch, showing a color palette with categories: Reds, Pinks, Oranges, Yellows, Purples, Greens, Blues, Browns, Whites, and Greys. Below the color swatches, there are font settings for 'TITLE TEXT' and 'PAGE TITLE' (both set to Verdana, with sizes 7 - XX-Large and 4 - Medium respectively) and 'BODY TEXT' (set to Verdana, size 3 - Small).

For our example, we are going to use the following colors:

Area	Sample Color	Hexadecimal Code
Background		#8CA8CC
Header		#586980
Highlight		#CCC68D
Title		#807558
Text		#2f4f4f
Content		#ffffff

The hexadecimal codes have been entered into the Theme Selection section:

Theme Selection

Select a Theme from the drop down to set a specific theme, or click on any of the color boxes to modify an individual color.

Theme: Custom ▼

Background



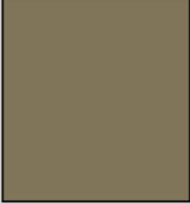
Header



Highlight



Title



Text

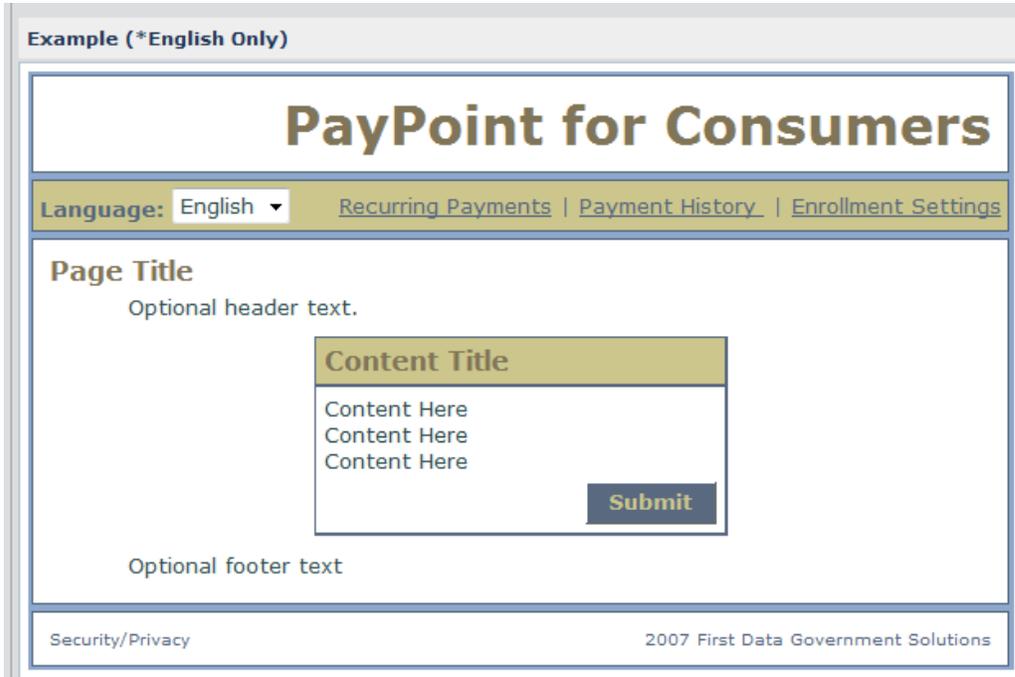


Content



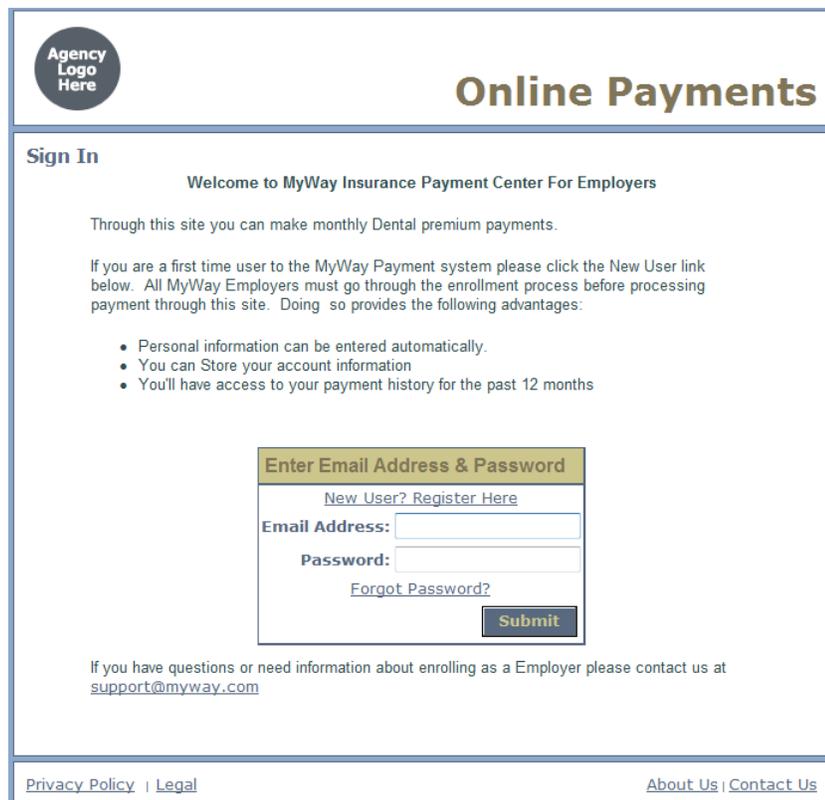
Select a font type and font size for the Title Text (Application Name) and Page Title (Header Labels).

This resulted in the following example screen:



Clicking on the PREVIEW button shows the login screen:

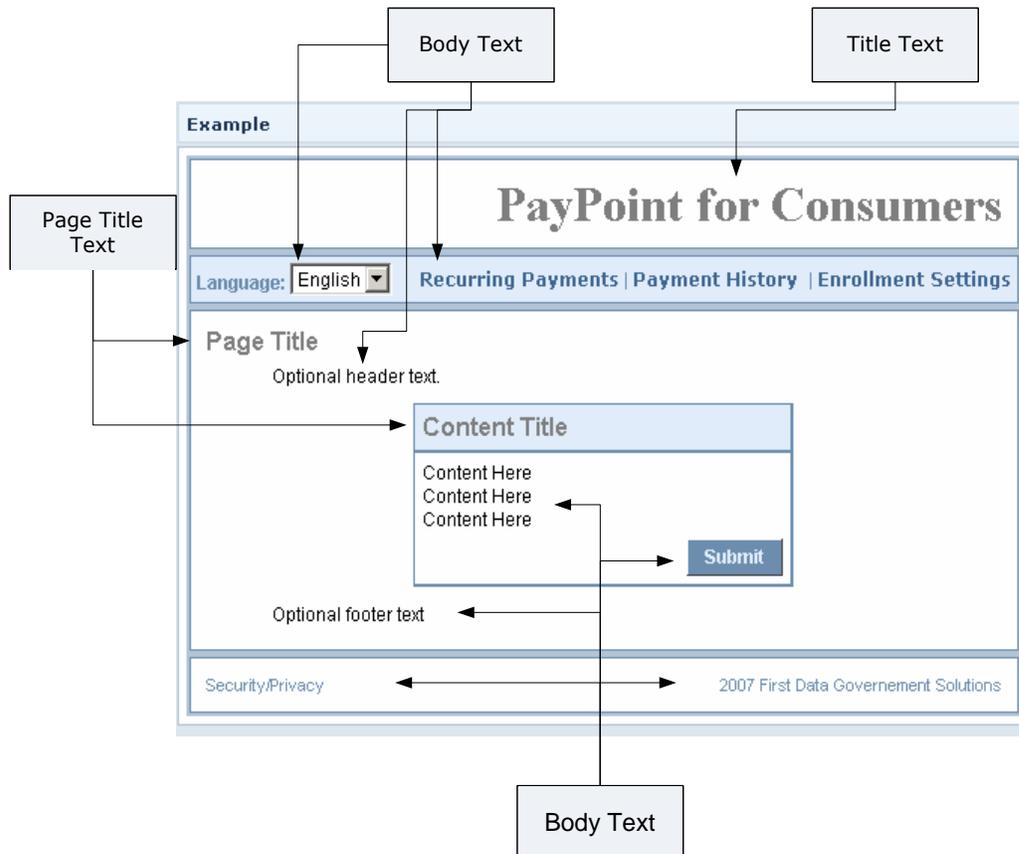
You may then revise your screens as needed. The example screen is automatically updated once you enter or select a color.



DEFINE STANDARD TEXT FONTS

You can define standard fonts for your Customer Payments application.

There are three different types of custom text used by the Consumer Payments web-site- Title Text, Page Title Text, and Body Text.



Type	Description
Title Text	This is the text for your application that appears on the right top section every page. Your logo or image would appear on the left side.
Page Title Text	This is the text that is used for the page name and also for the content title (i.e. Please enter your login information).
Body Text	This is the text used for all the other areas of the site except for the Enrolled Users Options. This includes optional text, text for Buttons, content text and labels, and footer information.
Options for Enrolled Users	The options for Enrolled Users will match Body Text.

USING A DIFFERENT THEME FOR AGENCY AND SITE LEVEL MENUS

At the top of the Consumer Payments Application Select Menu, there is an option labeled, **Design Site/Agency**.



If you select this option, you will see another tree is presented which just shows the Site and Agencies.

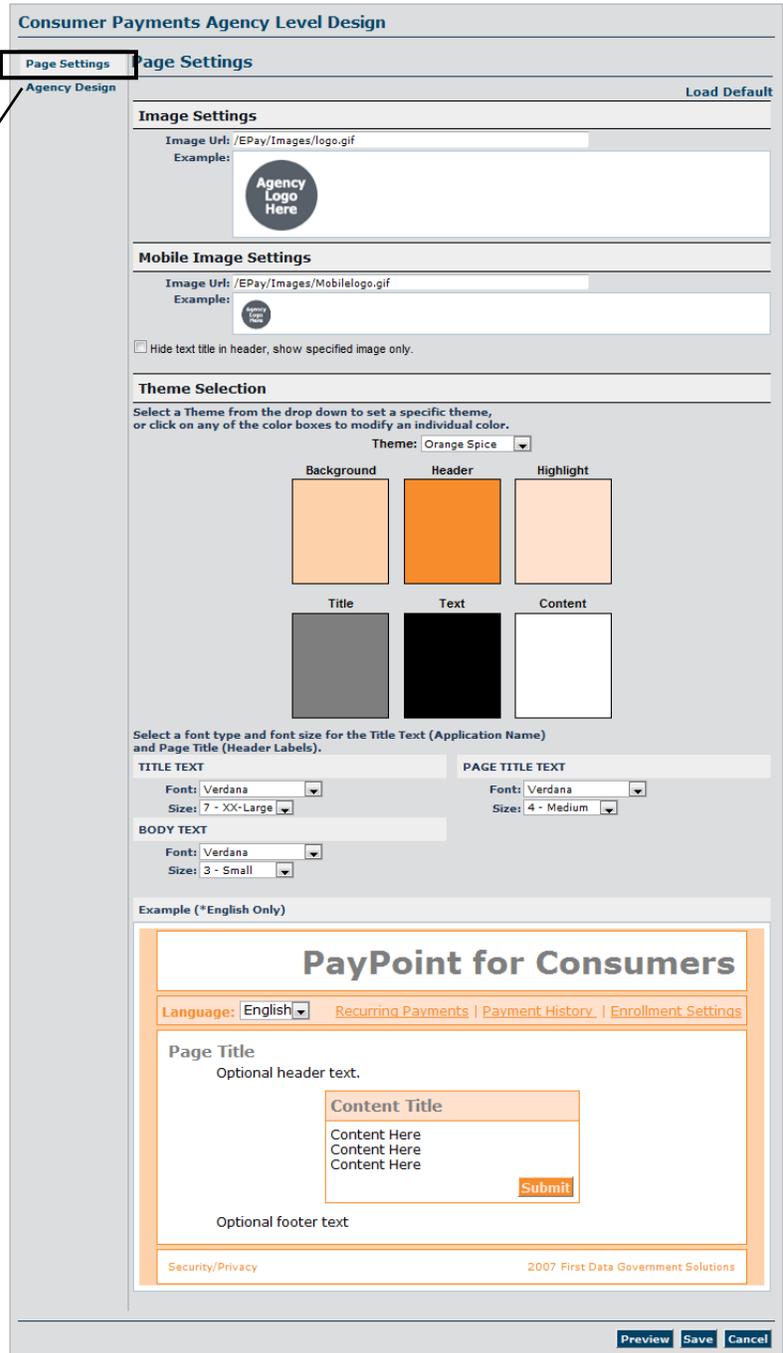


If you select an Agency, you will see the Agency Level Design with two options:

- Page Settings
- Agency Design.

Page Settings –
The Image or Logo is identified on this screen as well as the Color Theme at the Agency Level

Similar to the Application Design, you can select the color theme for the Agency Level.



Consumer Payments Agency Level Design

Page Settings Agency Design Load Default

Image Settings
Image Uri: /EPay/Images/logo.gif
Example: 

Mobile Image Settings
Image Uri: /EPay/Images/Mobilelogo.gif
Example: 
 Hide text title in header, show specified image only.

Theme Selection
Select a Theme from the drop down to set a specific theme, or click on any of the color boxes to modify an individual color.
Theme: Orange Spice

Background	Header	Highlight
		
Title	Text	Content
		

Select a font type and font size for the Title Text (Application Name) and Page Title (Header Labels).

TITLE TEXT
Font: Verdana Size: 7 - XX-Large
PAGE TITLE TEXT
Font: Verdana Size: 4 - Medium

BODY TEXT
Font: Verdana Size: 3 - Small

Example (*English Only)

PayPoint for Consumers

Language: English | [Recurring Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Page Title
Optional header text.

Content Title

Content Here
Content Here
Content Here

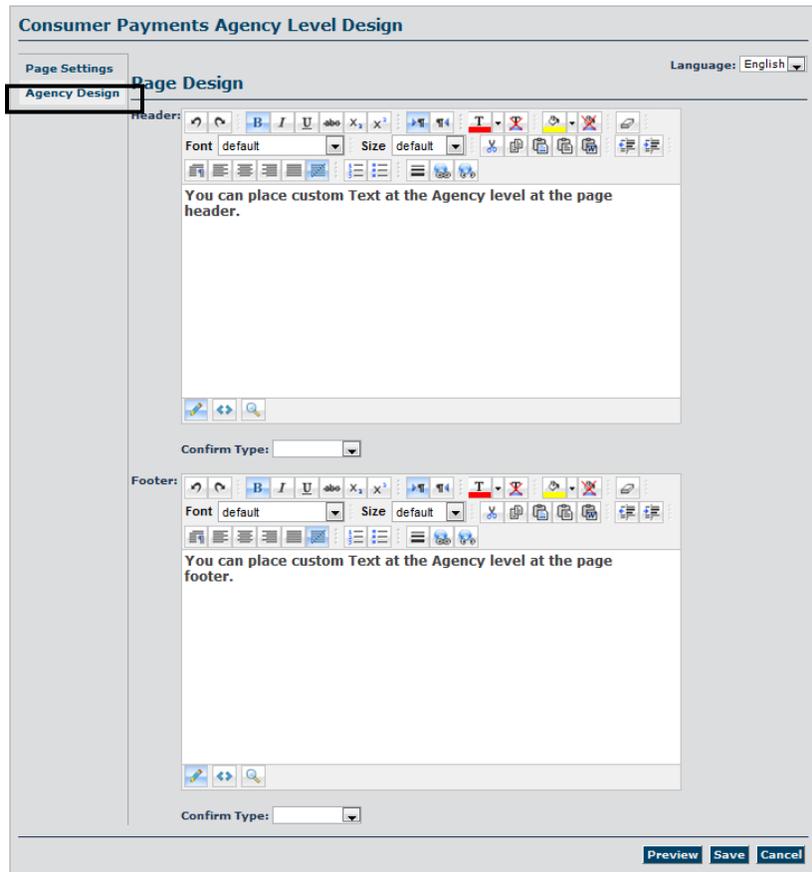
Submit

Optional footer text

Security/Privacy 2007 First Data Government Solutions

Preview Save Cancel

Agency Design
Custom text can be placed at the header and footer of the Agency Level Page.



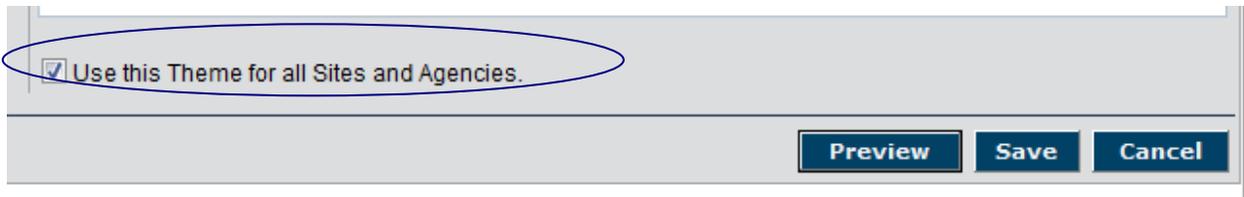
If you select the Site Level, you can also personalize the Color Theme, Logos, and Custom Text at the Site Level:



USING THE SAME THEME FOR AGENCY AND SITE LEVEL MENUS

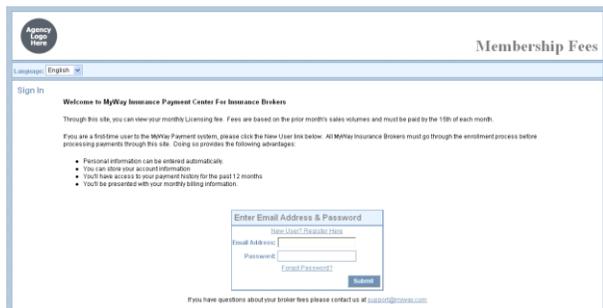
If your web users enter Consumer Payments at the agency or site level and they are presented with a menu of application options, you will need to determine which style will be applied to this menu screen. After you have created a theme for one of your applications, you may wish to use the same theme for your agency or site menu screen.

PaySupport would enable a check box available at the bottom of the Design page that would allow you to save the color theme at the site and agency level. .



MyWay Insurance Company publishes one URL for their brokers- <https://www.thepayplace.com/MyWay/Brokers>. When their users come to the site, they are presented with an application selection screen. Using the option described above, the Application Selection screen matches the Membership Fees screen but not the Training or Marketing Packets.

(Cool Day Theme to match Membership Fees application)



(Cool Day Theme)



(Sunshine Theme)



(Freshly Minted)

USING THE DEFAULT

If you are trying different themes and want to start over, Consumer Payments contains a default theme.

You can restore to the default by clicking the Load Default at the top of the Design Page Settings screen.

The defaults are:

All Verdana Fonts

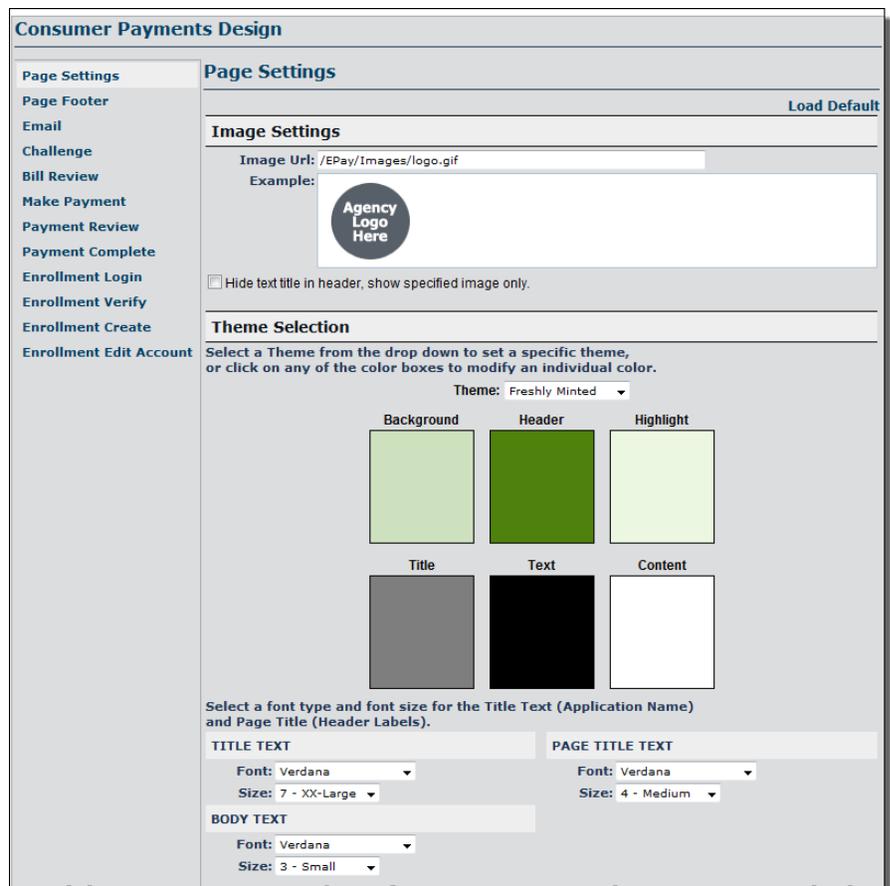
Theme Selection: Freshly

Minted

Title Text: 7 – XX- Large

Page Title Text: 4 -Medium

Body Text: 3 - Small

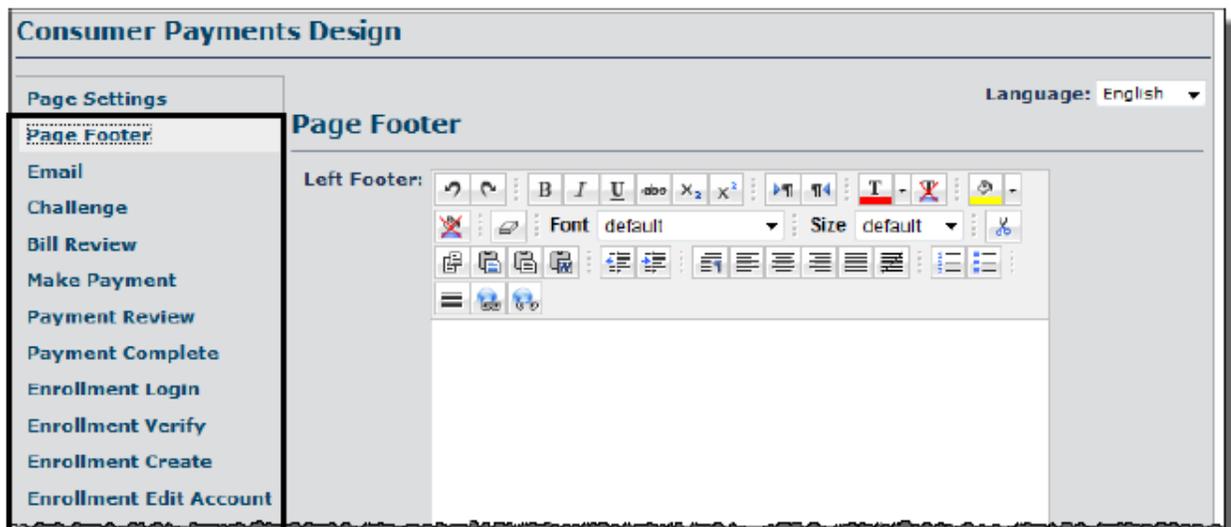


The screenshot shows the 'Consumer Payments Design' interface. On the left is a navigation menu with items like 'Page Settings', 'Page Footer', 'Email', 'Challenge', 'Bill Review', 'Make Payment', 'Payment Review', 'Payment Complete', 'Enrollment Login', 'Enrollment Verify', 'Enrollment Create', and 'Enrollment Edit Account'. The main area is titled 'Page Settings' and includes a 'Load Default' button. Below this is the 'Image Settings' section with an 'Image Url' field and an 'Example' showing a circular logo with the text 'Agency Logo Here'. There is a checkbox for 'Hide text title in header, show specified image only.' The 'Theme Selection' section features a dropdown menu set to 'Freshly Minted' and six color swatches for 'Background', 'Header', 'Highlight', 'Title', 'Text', and 'Content'. At the bottom, there are font settings for 'TITLE TEXT', 'PAGE TITLE TEXT', and 'BODY TEXT', each with 'Font' and 'Size' dropdown menus.

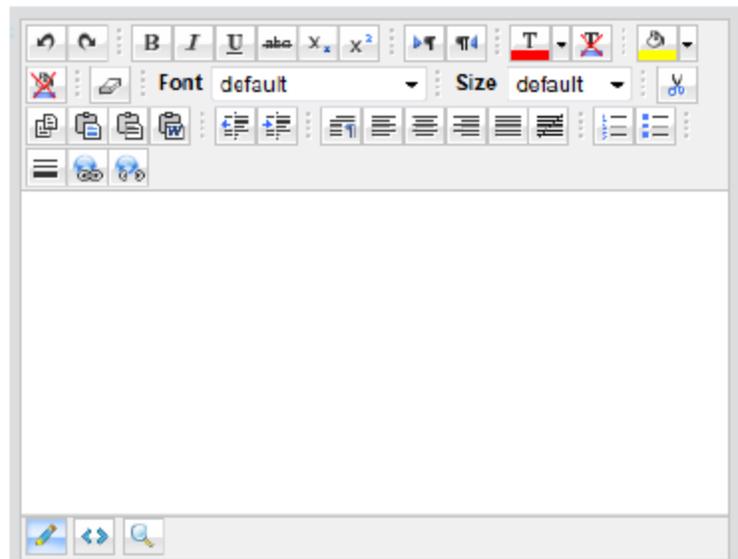
CUSTOM TEXT

To support custom text on the site, there are some word editing tools available for your use. Each of the screens except for the Page Footer offers a place to add header and footer information. The editing tools are the same for all screens. After you enter your text, you can PREVIEW your changes or SAVE or CANCEL.

These links are available on the Design Menu Screen.

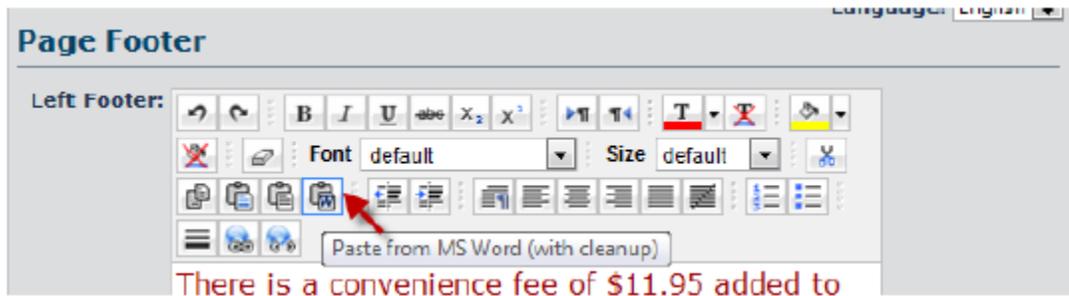


All of these screens use the same set of design editing tools.

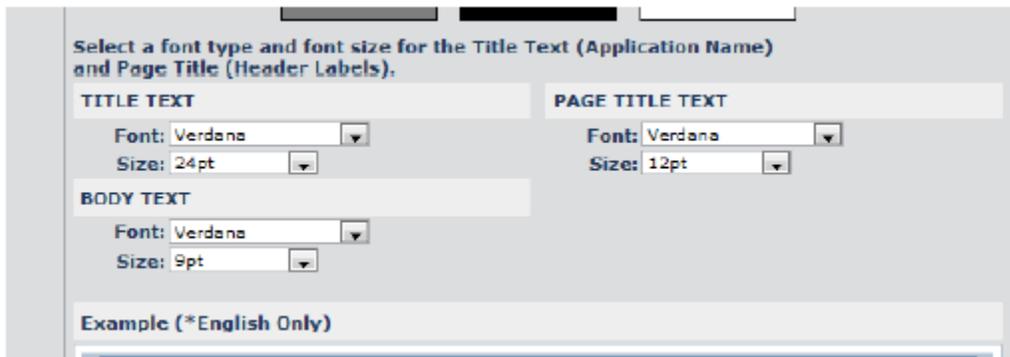


Here are the best practices when adding or editing text to the Toolkit:

1. Start with as plain text as possible (and use the Toolkit for refinement and formatting). You should start from plain text editor like Notepad or WordPad. You can also start with Microsoft Word.
2. **If you are pasting from Word, use the option (Paste from MS Word (with cleanup)). This converts the word text to html using the best process.**

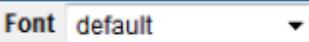


3. If the main Page Settings are set to Verdana, use “default” Font for all your pages. If you are using a different font, change in the Design Options screen. (Changing the Font on each screen adds more complexity to the html).



4. Use the Toolkit to space, justify, number, bullet, color, etc, your text content.

Here is a description of the options for the Text Editor.

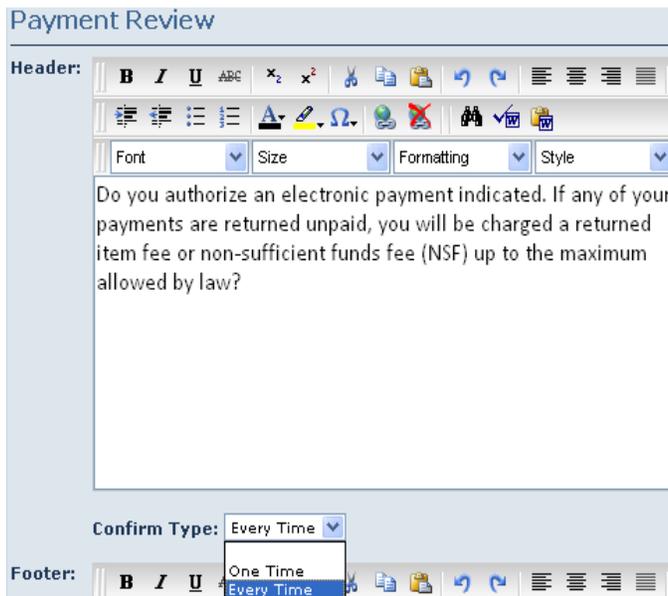
Icon(s)	Description
	This is used as Undo or Redo options.
	These are standard text options of bold, italics, underline, strike out, subscript and superscript.
	This will move text to the right or left.
	This sets the font color and clears the font color.
	This highlights the text and clears the highlights.
	This will reset all styles.
	This will set the font.
	This sets the size of the font.
	These are cut, copy, and paste options. Note: If you are pasting from Word, you should use the option “Paste from MS Word (with cleanup).”
	This indents text to the left and right.
	This justifies the text or removes the alignment
	This creates numbered or bulleted list.
	This will insert a horizontal line.
	This will insert, update, or remove a link.
	This enables the design view, html view or displays preview of the text.

When you insert a link, the following options will determine if a new browser window is opened.

Link Display Examples	Target URL Example	Open new Browser Window
Click here to go to the First Data home page	http://www.firstdata.com	Yes
Click here to go to the Google home page	http://www.google.com	Yes
Click here to go to the Consumer Payments Challenge page.	https://www.thepayplace.com/challenge.aspx	No
http://www.firstdata.com	http://www.firstdata.com	Yes
http://www.google.com	http://www.google.com	Yes
https://www.thepayplace.com/challenge.aspx	https://www.thepayplace.com/challenge.aspx	No

There is an additional design option available to you which may be used to provide a check box on the screen that will prompt the user one time or every time to select before they can continue through the site. This is implemented through setting the Confirm Type.

In the example below, every time the MyWay users make a payment, they would need to click on the “I Agree” box to continue.



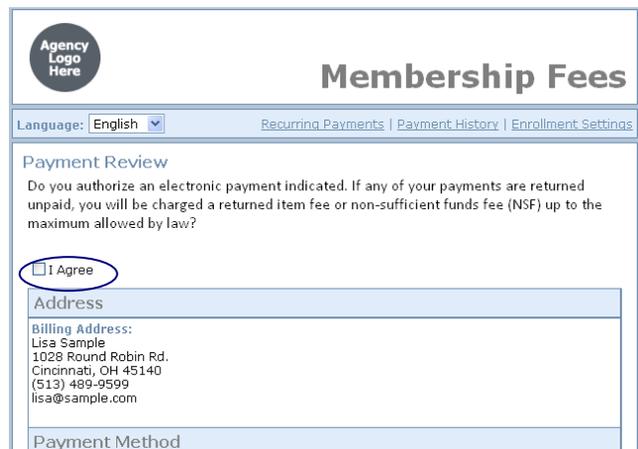
Payment Review

Header:

Do you authorize an electronic payment indicated. If any of your payments are returned unpaid, you will be charged a returned item fee or non-sufficient funds fee (NSF) up to the maximum allowed by law?

Confirm Type: **Every Time**

Footer:



Membership Fees

Language: English

Recurring Payments | Payment History | Enrollment Settings

Payment Review

Do you authorize an electronic payment indicated. If any of your payments are returned unpaid, you will be charged a returned item fee or non-sufficient funds fee (NSF) up to the maximum allowed by law?

I Agree

Address

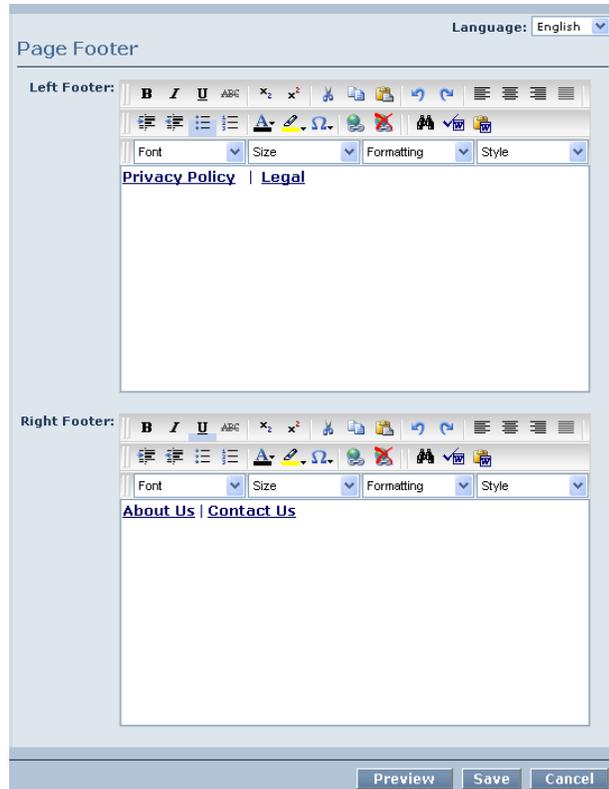
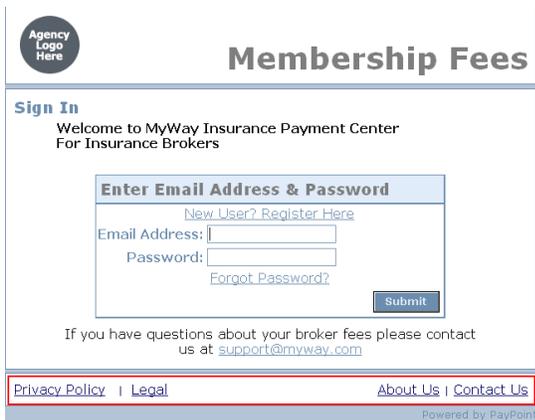
Billing Address:
 Lisa Sample
 1028 Round Robin Rd.
 Cincinnati, OH 45140
 (513) 489-9599
 lisa@sample.com

Payment Method

The following are the individual screens/sections where custom text can be entered.

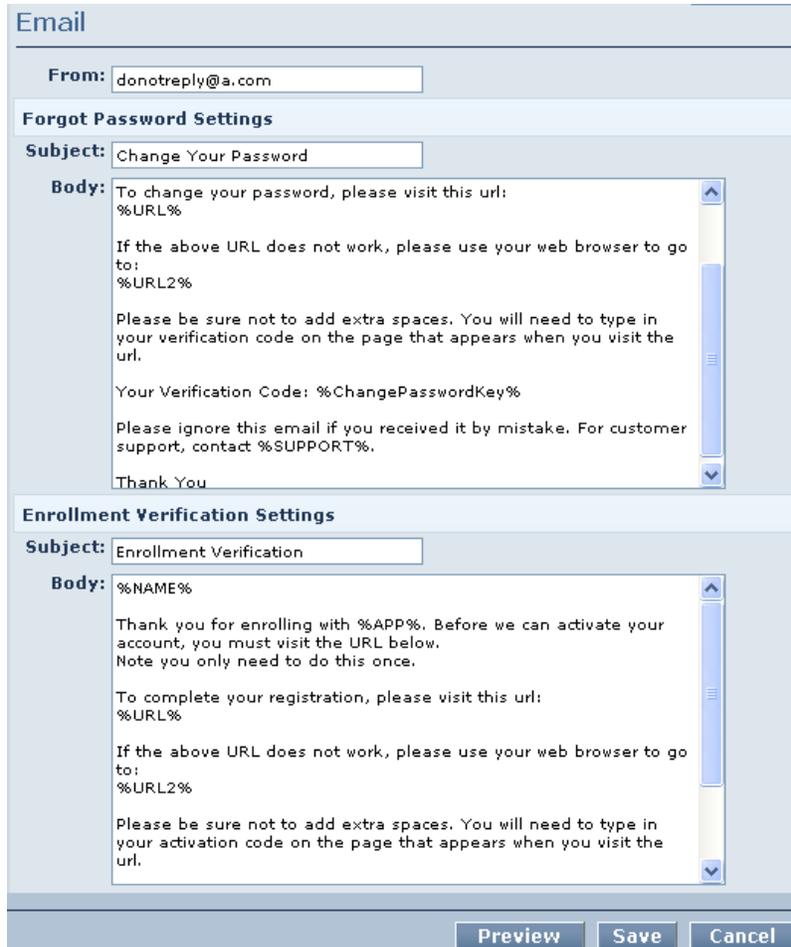
PAGE FOOTER

This is the page footer for your site. Usually, help links or “Contact Us” links are placed here. You may customize the page footer for all your screens using the text editing tools.



EMAIL

In this section, you can specify custom text for the emails for enrollment and forgotten password. This applies to applications that use Enrollment Only.



The screenshot shows a configuration window titled "Email" with two main sections:

- Forgot Password Settings:**
 - From:** donotreply@a.com
 - Subject:** Change Your Password
 - Body:** To change your password, please visit this url: %URL%
If the above URL does not work, please use your web browser to go to: %URL2%
Please be sure not to add extra spaces. You will need to type in your verification code on the page that appears when you visit the url.
Your Verification Code: %ChangePasswordKey%
Please ignore this email if you received it by mistake. For customer support, contact %SUPPORT%.
Thank You
- Enrollment Verification Settings:**
 - Subject:** Enrollment Verification
 - Body:** %NAME%
Thank you for enrolling with %APP%. Before we can activate your account, you must visit the URL below.
Note you only need to do this once.
To complete your registration, please visit this url: %URL%
If the above URL does not work, please use your web browser to go to: %URL2%
Please be sure not to add extra spaces. You will need to type in your activation code on the page that appears when you visit the url.

At the bottom of the window are three buttons: "Preview", "Save", and "Cancel".

Because the email is dynamically built with data, it is important to keep the required fields.

Field	Required/Optional	Description
%NAME%	Optional	Full Name of the Consumer, If Used, must keep the exact tag.
%APP%	Optional	Application Name from Application Options. You can change this to a different name to describe your application.
%URL%	Required and cannot be changed.	URL needed to validate the account, including validation code
%URL2%	Required and cannot be changed.	URL needed to connect to the site without validation code.
%ChangePasswordKey%	Required and cannot be changed.	Validation Code
%SUPPORT%	Optional	This is the email address that is provided on the boarding board for support. This can be changed to a different email address.

CHALLENGE (ALSO USED IN SUMMARY BILL PRESENTMENT)

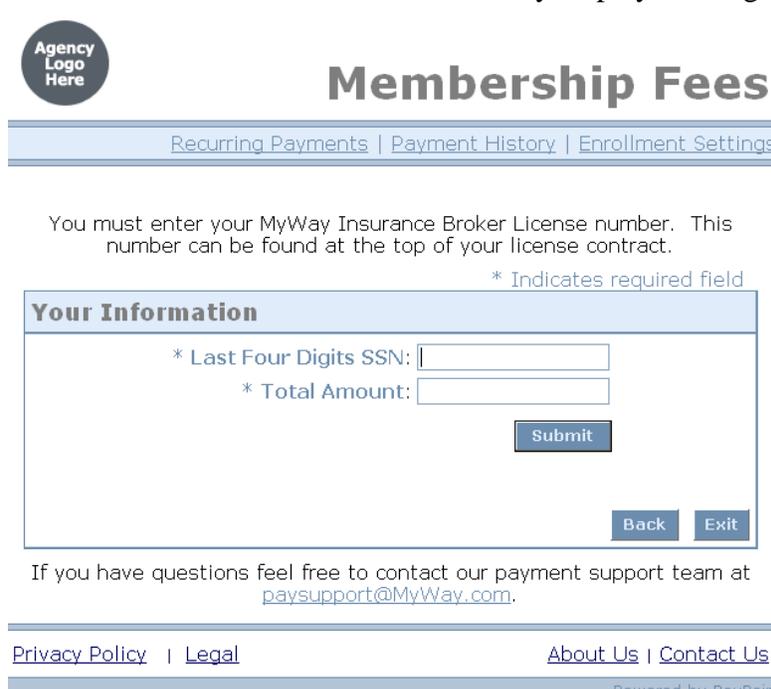
If challenge data is used, this screen will present this data entry screen to the user. Challenge data is used to retrieve specific data about the account or balance due. All Challenge fields are displayed on one page and the user must enter valid data for all the challenge data to continue.

If summary bill presentment is used and after the user successfully enters the challenge data, they are then presented with a list of billing options. This screen displays each summary bill and whether a payment was made through the Consumer Payments site or still is due. Within one session, you may pay all balances owed.

During boarding, you will have the option to display or not display a View Receipt link. If enabled, this View Receipt link will be displayed the following three screens: Payment History, Bill Summary listing and Payment Confirmation Page.

If a payment has been made and you have enabled the View Receipt option, you may view the receipt. This will also show who made that payment.

If summary bill presentment is not used, this screen will only display the single bill that is owed.



The screenshot shows a web interface for "Membership Fees". At the top left is a circular placeholder for an "Agency Logo Here". The main heading is "Membership Fees". Below the heading is a navigation bar with links for "Recurring Payments", "Payment History", and "Enrollment Settings". A message states: "You must enter your MyWay Insurance Broker License number. This number can be found at the top of your license contract." Below this is a section titled "Your Information" containing two required fields: "* Last Four Digits SSN:" and "* Total Amount:". A "Submit" button is located below the fields. At the bottom right of the form area are "Back" and "Exit" buttons. A footer note says: "If you have questions feel free to contact our payment support team at paysupport@MyWay.com". The bottom of the page has a footer with links for "Privacy Policy", "Legal", "About Us", and "Contact Us", and a small note "Powered by PayPrint".

Challenge Language: English

Header:

B I U ABC x_2 x^2         

Font Size Formatting Style

You must enter your MyWay Insurance Broker License number. This number can be found at the top of your license contract.

Confirm Type:

Footer:

B I U ABC x_2 x^2         

Font Size Formatting Style

If you have questions feel free to contact our payment support team at paysupport@MyWay.com.

Confirm Type:

BILL REVIEW

This is the screen that displays the information for the bill that is to be paid.



Membership Fees

Language: English

[Scheduled Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Payment Method

Paying your monthly membership is easy and convenient through the MyWay Payment Center. You can pay using any major using your Debit or Credit Card.

* Indicates required field

Here is Your Information

* Last Four Digits SSN: 1234
 Agent Name: marybeth
 Total Amount: 15.00
 Due Date: 1/1/2009

Pay with existing account

<input checked="" type="radio"/> Electronic Check (x1111) [Edit] [Delete]	Billing Address: Test Tester jason@a.com
Electronic Check Checking x1111 121000358	

<input type="radio"/> Electronic Check (x1111) [Edit] [Delete]	Billing Address: Test Tester jason@a.com
Electronic Check Checking x1111 121000358	

Pay with new account

Pay by electronic check

* Account Type: Personal

Pay by credit card/debit card

Back
Next
Exit

[Privacy Policy](#) | [Legal](#)
[About Us](#) | [Contact Us](#)

Language: English

Bill Review

Header:



Font Size Formatting Style

Paying your monthly membership is easy and convenient through the MyWay Payment Center. You can pay using any major using your Debit or Credit Card.

Confirm Type:

Footer:



Font Size Formatting Style

Confirm Type:

MAKE PAYMENT

This is the screen where the user will select the type of payment and enter their account information or select a saved account. Also, the user will enter the amount to be paid and any shipping or billing address information.

eCheck Screen



Membership Fees

Language: English
[Scheduled Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Payment Information

Enter your payment account information below. Note that you can use the Save Account option below to have the system remember your account information the next time you make a payment.

* Indicates required field

Billing Address

*First Name:

M.I.:

*Last Name:

Street Line 1:

Street Line 2:

City:

State: Select State

Zip:

Phone:

*E-Mail:

Payment Details

*Payment Amount: USD

Convenience Fee: USD

Payment Date:

Your account will be debited in 1 to 3 days from the date identified. If your payment date falls on a non-banking date your payment will be executed on the next available banking day. Current date payments received 4:00 PM MT will be executed on the next valid banking date.

Payment Method

*Account Number: [What's This?](#)

*Re-Type Account Number:

*Routing Number: [What's This?](#)

*Account Type: Checking Savings

Save Account

[Click here to store this account information for your next payment. Your account information will be saved for your convenience.](#)

Name Account(Optional):

Recurring Payment

Make this a recurring payment

Back
Next
Exit

If you have questions feel free to contact our payment support team at paysupport@MyWay.com.

[Privacy Policy](#) | [Legal](#)
[About Us](#) | [Contact Us](#)

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Credit Card Screen



Membership Fees

Language: English
[Scheduled Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Payment Information

Enter your payment account information below. Note that you can use the SaveAccount option below to have the system remember your account information the next time you make a payment.

* Indicates required field

Billing Address

*First Name:

M.I.:

*Last Name:

Street Line 1:

Street Line 2:

City:

State: Select State

Zip:

Phone:

*E-Mail:

Payment Details

*Payment Amount: USD

Convenience Fee: USD

Payment Method

*Name as it Appears on Card:

*Card Number:

*Expiration Date: * Month ▼ * Year ▼

CVV2

* Enter the above code:

[Can't read? Try a different code.](#)

Save Account

[Click here to store this account information for your next payment. Your account information will be saved for your convenience.](#)

Name Account(Optional):

Recurring Payment

Make this a recurring payment

Back
Next
Exit

If you have questions feel free to contact our payment support team at paysupport@MyWay.com

[Privacy Policy](#) | [Legal](#)
[About Us](#) | [Contact Us](#)

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Language: English

Make Payment

Header:

B I U ABC x_2 x^2 [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

Font Size Formatting Style

Enter your payment account information below. Note that you can use the Save Account option below to have the system remember your account information the next time you make a payment.

Confirm Type: [Dropdown]

Footer:

B I U ABC x_2 x^2 [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

Font Size Formatting Style

If you have questions feel free to contact our payment support team at paysupport@MyWay.com.

Confirm Type: [Dropdown]

Preview Save Cancel

PAYMENT REVIEW

This screen displays the payment and account data entered and allows the user to go back to the Make Payment screen to make corrections.



Membership Fees

Language: English [Scheduled Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Payment Review

Do you authorize an electronic payment indicated. If any of your payments are returned unpaid, you will be charged a returned item fee or non-sufficient funds fee (NSF) up to the maximum allowed by law?

I Agree

Address

Billing Address:
Test Tester
jason@a.com

Payment Method

Electronic Check
Checking
x1111
121000358

Payment Amount

Amount: 15.00 USD
Convenience Fee: 1.00 USD
Total: 16.00 USD

By clicking PAY NOW, I authorize my payment to be processed as an electronic funds transfer or draft drawn from my account. If the payment is returned unpaid, I authorize you or your service provider to collect the payment and my state's return item fee by electronic funds transfer(s) or draft(s) drawn from my account.

[Click here to view your state's returned item fee.](#)

If this payment is from a corporate account, I make these authorizations as an authorized corporate representative and agree that the entity will be bound by the NACHA Operating Rules. To exit without authorizing, click EXIT.

[Privacy Policy](#) | [Legal](#) [About Us](#) | [Contact Us](#)

Language: English

Payment Review

Header:

B I U ABC x_2 x^2 [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Highlight] [Omega] [Globe] [X] [Check] [Check] [Save]

Font Size Formatting Style

Do you authorize an electronic payment indicated. If any of your payments are returned unpaid, you will be charged a returned item fee or non-sufficient funds fee (NSF) up to the maximum allowed by law?

Confirm Type: Every Time

Footer:

B I U ABC x_2 x^2 [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Highlight] [Omega] [Globe] [X] [Check] [Check] [Save]

Font Size Formatting Style

Confirm Type:

Preview Save Cancel

PAYMENT COMPLETE

Once the payment has been processed, the Payment Complete screen displays the transaction results and will display a confirmation number, if successful. If a transaction is not successful, this screen will display payment rejection reasons.



Membership Fees

Language: English | [Scheduled Payments](#) | [Payment History](#) | [Enrollment Settings](#)

Payment Results

MyWay Insurance values your business. If you have questions or comments please feel free to contact us at feedback@myway.com.

Thank You	Printable Receipt
Merchant: MyWay Insurance	
Merchant City/State: Denver, Co	
Payment Status: Payment Success	
Payment Date: 06/28/2012	
Confirmation Number: 12062800230692	
Billing Address: Test Tester	
E-Mail Address: jason@a.com	
Total Amount: 15.00 USD	
Convenience Fee Amount: 1.00 USD	
Account #: x1111	
Routing #: 121000358	
Account Type: Checking	

[Exit](#)

[Privacy Policy](#) | [Legal](#) | [About Us](#) | [Contact Us](#)

Language: English

Payment Complete

Header:

B I U ABC x₂ x² [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

Font Size Formatting Style

MyWay Insurance values your business. If you have questions or comments please feel free to contact us at feedback@myway.com.

Confirm Type: [Dropdown]

Footer:

B I U ABC x₂ x² [Clipboard] [Save] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

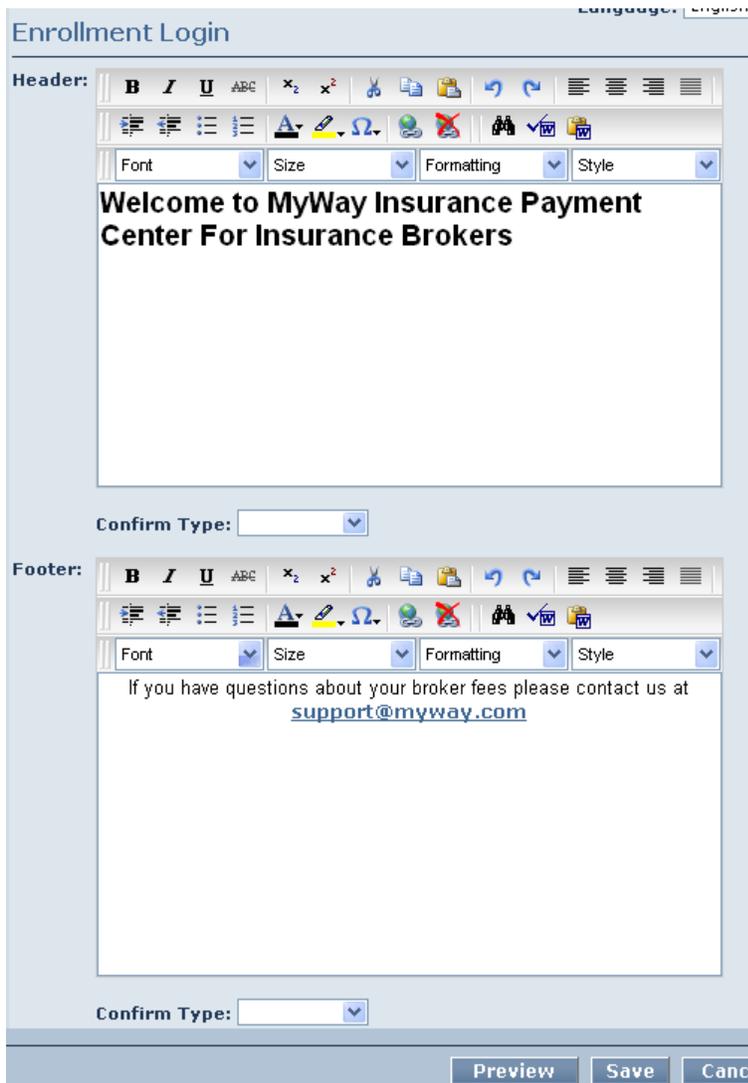
Font Size Formatting Style

Confirm Type: [Dropdown]

Preview Save Cancel

ENROLLMENT LOGIN

If your site involves enrolled users, this screen will be presented to allow the user to click the New User link to enroll or enter their email address and established password.



The screenshot shows a web editor interface for an enrollment login page. At the top right, there is a language dropdown set to "English". The main content area is titled "Enrollment Login" and contains a header section with a rich text editor. The editor toolbar includes options for bold, italic, underline, text color, background color, link, unlink, list, and indent. The header text reads: "Welcome to MyWay Insurance Payment Center For Insurance Brokers". Below the header is a "Confirm Type:" dropdown menu. The footer section also contains a rich text editor with the text: "If you have questions about your broker fees please contact us at support@myway.com". At the bottom of the editor are "Preview", "Save", and "Cancel" buttons.

Agency Logo Here

Membership Fees

Sign In

Welcome to MyWay Insurance Payment Center For Insurance Brokers

Enter Email Address & Password

[New User? Register Here](#)

Email Address:

Password:

[Forgot Password?](#)

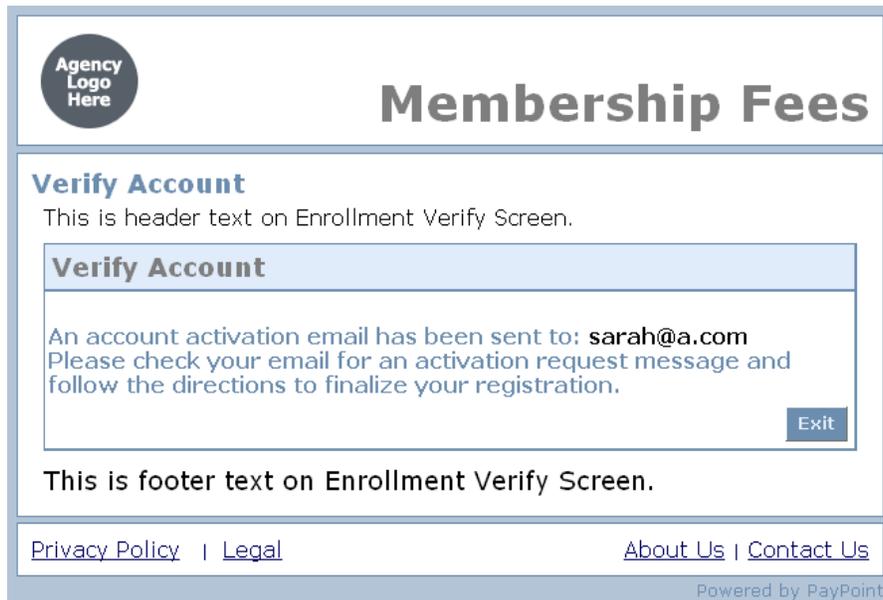
If you have questions about your broker fees please contact us at support@myway.com

[Privacy Policy](#) | [Legal](#)

[About Us](#) | [Contact Us](#)

ENROLLMENT VERIFY

This is the screen that is displayed when a user creates a new enrollment to inform them of the email verification process. It's also displayed for users who are already enrolled and attempt to re-enroll in the system.



The screenshot shows a web interface for "Membership Fees". At the top left is a circular placeholder for an "Agency Logo Here". The main heading is "Membership Fees". Below this is a "Verify Account" section with the text: "This is header text on Enrollment Verify Screen." Inside a light blue box, the heading "Verify Account" is followed by the message: "An account activation email has been sent to: sarah@a.com. Please check your email for an activation request message and follow the directions to finalize your registration." An "Exit" button is located at the bottom right of this box. Below the box, it says "This is footer text on Enrollment Verify Screen." At the bottom of the page, there are links for "Privacy Policy | Legal" and "About Us | Contact Us". The footer text "Powered by PayPoint" is visible in the bottom right corner.

Language: English

Enrollment Verify

Header:

B I U ABC x₂ x² [Clipboard] [Paste] [Undo] [Redo] [List] [List] [List] [List]

[Bulleted] [Numbered] [List] [List] [Color] [Text] [Omega] [Globe] [Red X] [Link] [Checkmark] [Image]

Font [v] Size [v] Formatting [v] Style [v]

This is header text on Enrollment Verify Screen.

Confirm Type: [v]

Footer:

B I U ABC x₂ x² [Clipboard] [Paste] [Undo] [Redo] [List] [List] [List] [List]

[Bulleted] [Numbered] [List] [List] [Color] [Text] [Omega] [Globe] [Red X] [Link] [Checkmark] [Image]

Font [v] Size [v] Formatting [v] Style [v]

This is footer text on Enrollment Verify Screen.

Confirm Type: [v]

Preview Save Cancel

ENROLLMENT CREATE

This is the screen that is presented to first time users who select “New User” option on the enrollment login.

 **Membership Fees**

Language: English ▾

Enrollment Information
This is the header text on Enrollment Create screen.

I Agree * Indicates required field

Update Account

*E-Mail: jason@a.com [Change Email Address](#)

*Password:

*New Password:

*Re-Type New Password:

[Click here to edit your security question](#)

Billing Address

*First Name:

M.I.:

*Last Name:

Street Line 1:

Street Line 2:

City:

State: ▾

Zip:

Country: ▾

Phone:

This is the footer text on the Enrollment Create screen.

[Privacy Policy](#) | [Legal](#) [About Us](#) | [Contact Us](#)

Language: English

Enrollment Create

Header:

B I U ABC x₂ x² [Clipboard] [Paste] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Image] [Image] [Image] [Image] [Image] [Image]

Font Size Formatting Style

This is header text on Enrollment Create Screen.

Confirm Type: One Time

Footer:

B I U ABC x₂ x² [Clipboard] [Paste] [Undo] [Redo] [List] [List] [List] [List]

[List] [List] [List] [List] [Color] [Text] [Link] [Image] [Image] [Image] [Image] [Image] [Image] [Image]

Font Size Formatting Style

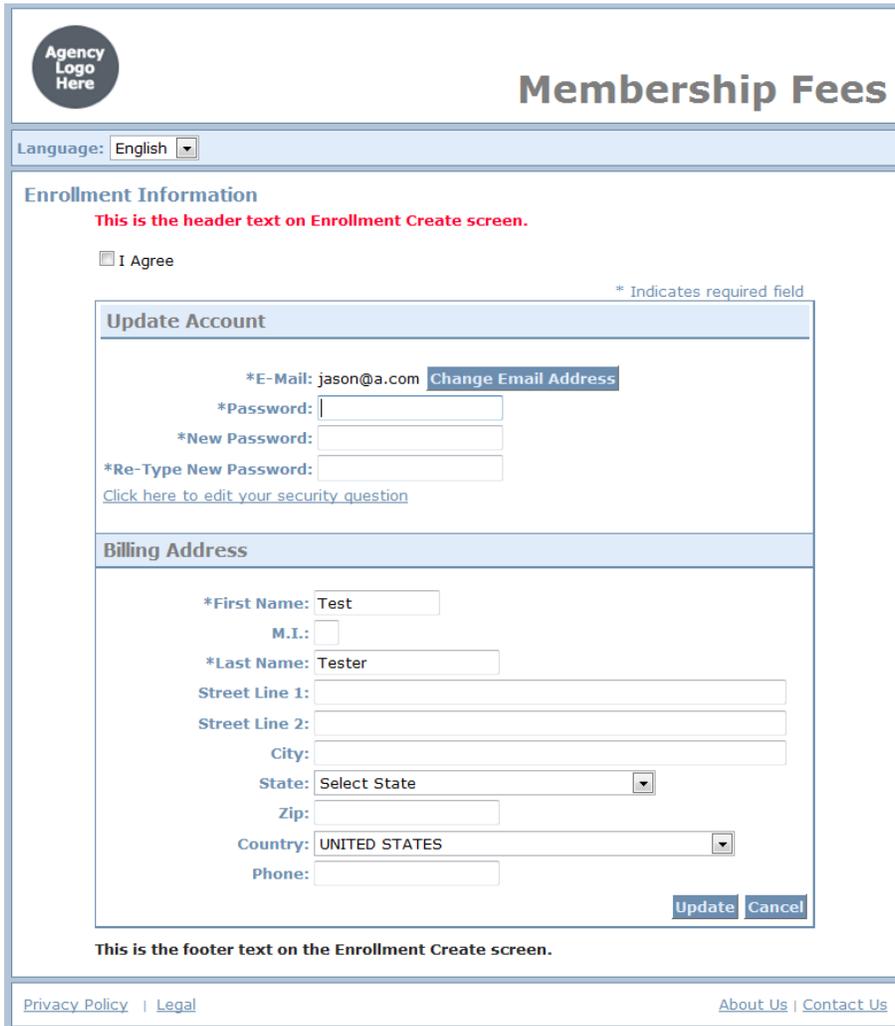
This is footer text on Enrollment Create Screen.

Confirm Type:

Preview Save Cancel

ENROLLMENT EDIT ACCOUNT

This is the screen that is presented to existing users who select “Enrollment Settings” once they are logged in.



The screenshot shows a web interface for editing account information. At the top left is a circular placeholder for an agency logo. The main heading is "Membership Fees". Below this is a language dropdown menu set to "English". The "Enrollment Information" section includes a red note: "This is the header text on Enrollment Create screen." and an "I Agree" checkbox. A note "* Indicates required field" is present. The "Update Account" section contains fields for email (jason@a.com with a "Change Email Address" link), password, new password, and re-type new password. A link "Click here to edit your security question" is also present. The "Billing Address" section contains fields for first name (Test), M.I., last name (Tester), street lines, city, state (Select State), zip, country (UNITED STATES), and phone. "Update" and "Cancel" buttons are at the bottom right. A footer note states: "This is the footer text on the Enrollment Create screen." The footer includes "Privacy Policy | Legal" and "About Us | Contact Us".

Enrollment Edit Account

Header:

B *I* U ABC x₂ x² [Clipboard] [Save] [Undo] [Redo] [List 1] [List 2] [List 3] [List 4]

[List 1] [List 2] [List 3] [List 4] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

Font [v] Size [v] Formatting [v] Style [v]

This is header text on Enrollment Edit Screen.

Confirm Type: One Time [v]

Footer:

B *I* U ABC x₂ x² [Clipboard] [Save] [Undo] [Redo] [List 1] [List 2] [List 3] [List 4]

[List 1] [List 2] [List 3] [List 4] [Color] [Text] [Link] [Image] [Table] [Table] [Table] [Table]

Font [v] Size [v] Formatting [v] Style [v]

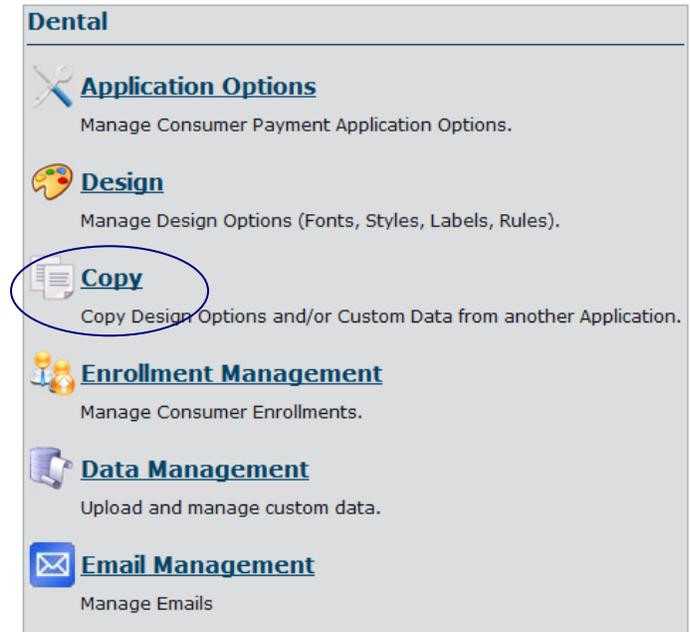
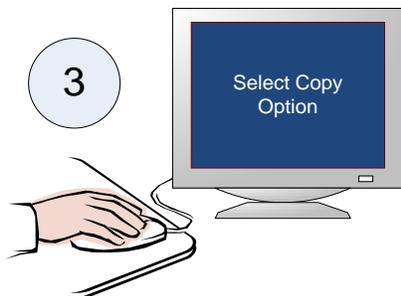
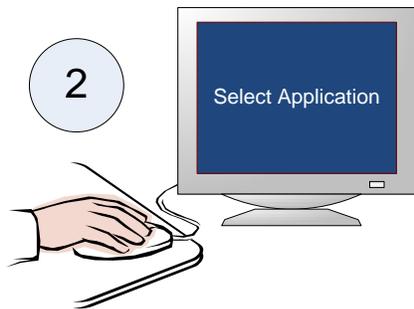
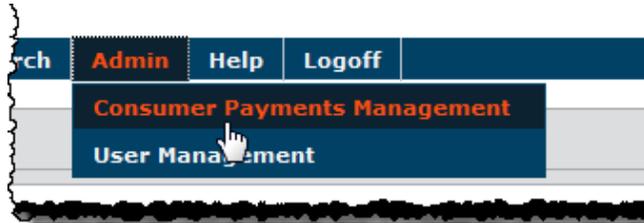
This is footer text on Enrollment Create Screen.

Confirm Type: [v]

Preview Save Cancel

Copy

To help maintain consistency across your applications, Consumer Payments includes a utility to copy themes and data specifications from a different application to your application being designed.



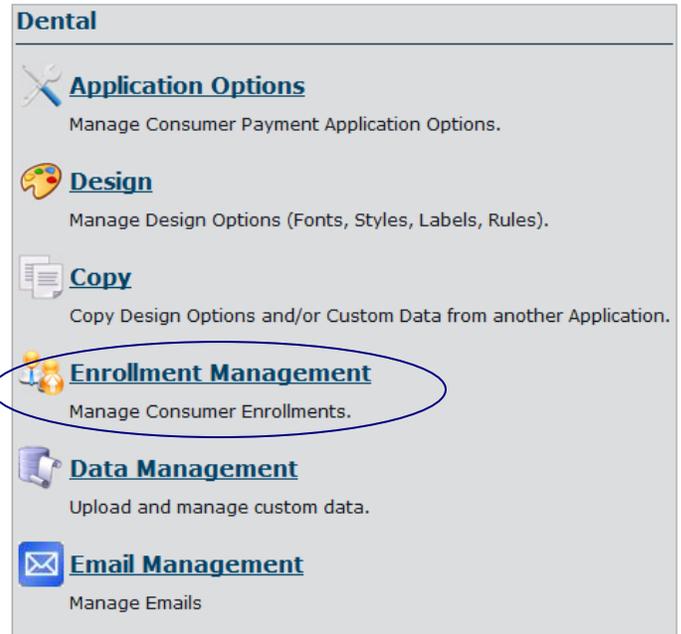
If you chose to copy custom data from a web only application to an application that uses IVR, you will be prompted to enter the additional data needed for the IVR application.

Enrollment Management

If your payment application is enabled for enrollment, you can use the PayPoint® Administration Site to search and view the consumers that have made payments using your Consumer Payments site.

You can access this information by clicking on Enrollment Management.

You will then see a search screen where you can search for specific users. You may enter as much of the information you know such as the name or email address of the enrollment. This search supports wildcard * searching and will also search the reference data fields. If you do not enter anything, this will retrieve all users.



Consumer Payments Enrollment Management

Search for User:

(Enter "john" to search for John Smith or John.Smith@PayPoint.com)

The search results are a list of consumers that have made payments for this Consumer Payments application. Users that have enrolled but not made payments do not show up in this search.

Within Enrollment Management, you can view the details of the enrollment including all the contact information for the consumer.



Consumer Payments Enrollment Management

Search for User:

(Enter "john" to search for John Smith or John.Smith@PayPoint.com)

User ID	Name	Address	
jason@a.com	Test Tester		Disable

In addition, you can do the following:

- View Payment History – If you click the enrollment User ID, you will be presented with payment search results of all payments made under this enrollment. This takes you to the standard PayPoint® payment search. For details on how to use and/or review contents of this search, please see the PayPoint® User documentation.

Search Results		1 - 15 of 42 records				Export Results (Excel CSV)	
	Confirmation #	Status	Account	Amount	Date	Name	Reference
I R E	11041300229604	Settled (Settled)	1111	\$10.00	4/13/2011 3:26:34 PM	Test Tester	12345,testp,120.00
I R E	11041300229603	Settled (Settled)	1111	\$10.00	4/13/2011 1:16:18 PM	Test Tester	12345,testp,120.00
I R E	11041300229600	Settled (Settled)	1111	\$10.00	4/13/2011 12:21:57 PM	Test Tester	
I R E	11041300229599	Settled (Settled)	1111	\$10.00	4/13/2011 12:19:17 PM	Test Tester	
I R E	11041300229598	Settled (Settled)	1111	\$10.00	4/13/2011 12:14:51 PM	Test Tester	
I R E	11041100229597	Settled (Settled)	1111	\$10.00	4/11/2011 4:01:13 PM	Test Tester	
I R E	10040600144043	Settled (Settled)	1111	\$13.00	4/6/2010 1:08:51 PM	Test	12345

- Disable/Enable – You can disable a consumer’s use of the currently selected payment application that you’re managing. This stops the enrolled user from accessing your application but not from using other payment applications under your site. Once disabled, the link will switch to an “Enable” option which will allow you to re-enable the enrollment if desired.

Consumer Payments Enrollment Management

Search for User:

(Enter "john" to search for John Smith or John.Smith@PayPoint.com)

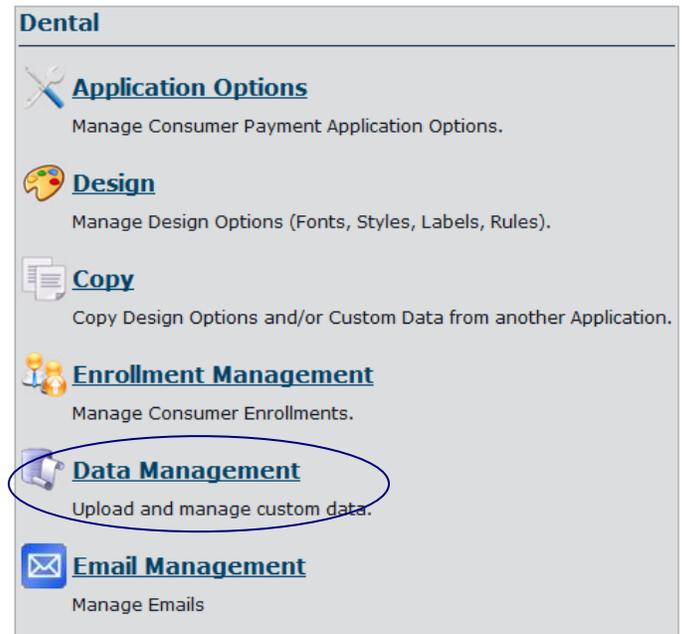
User ID	Name	Address	Disable
jason@a.com	Test Tester		Disable

Data Management

Consumer Payments Data Management provides the foundation to send bill-related data to your Consumer Payments site through a file upload via the First Data FTP site or through the PayPoint® Administration website or real-time by using the advanced query string method.

Data Management allows Consumer Payments to receive data for Summary Bill Presentment, to display information about the user, or prompt the user to enter data about themselves. The two types of data supported by Consumer Payments involve Business Authentication (Challenge) Data and Custom Data. All the business rules surrounding your data design are applied to all three methods of data transmission – upload file, FTP, or advanced query string. The difference is that the

data from the upload file and FTP are stored in the Consumer Payments database. Data from using advanced query string are real-time and not stored in the Consumer Payments database.



UPLOAD FILE AND SECURE FTP PROCESSING

Consumer Payments supports two methods of receiving data files: Upload File using the Consumer Payments Management in your PayPoint® Administrative Site and Secure FTP Processing. These methods may both be used for an application and all the data from the files are stored in the Consumer Payments Database. You may select either method or alternate between the two.

UPLOAD FILE USING CONSUMER PAYMENTS MANAGEMENT

Using the Manage Uploads option in Consumer Payments Data Management, you would browse to a file and then submit the file through the web-site. This is recommended for smaller files which are under 100 MB. Additional details on how to use Manage Uploads are described later in this section. After a file is uploaded through the web site, a response file will then be posted on the website that will list each data record and the import result. If a record fails, the file will also describe the reason.

SECURE FTP PROCESSING

For larger files and as part of your boarding process with PayPoint®, we will provide a secure FTP site that your organization can use to send and retrieve PayPoint® and Consumer Payment files. As part of this implementation, you will be provided with the FTP site address, login and password. In addition to standard FTP, we also support the ability to transfer files through secure FTP (SFTP). SFTP encryption insures protection of the data during transmission to and from our hosting facility. Details around file transmission protocols and encryption will be noted in your Boarding Documents.

To use the secure FTP method, your organization will submit a file to the secure FTP site. This can be done by manual or automated means. Internal batch processes will import this file into the Consumer Payments database. A response file will then be posted to the secure FTP site that will list each data record and the import result. If a record fails, the file will also describe the reason. This same results file is available on the PayPoint® Administration Data Management website, even though the data was transmitted through FTP.

In order to further authenticate the file using FTP, the file header must contain the Application Identifier and a password (assigned during the boarding process). If the application ID and password are not valid, the file will not be processed. This information is provided on your boarding confirmation documentation when you initially board onto PayPoint.

Batch Uploads

PayPoint supports batch uploading of custom data via FTP. In order to support batch loading, the uploaded filename must end in '.txt' and the file must start with a header row that contains the application identifier and password. Optionally, you may also indicate if the file is an update or full replacement by specifying either 'U' - Update or 'F' - Full. Uploads are updates by default.

Example Header Row
413,myapppassword,U

[Back](#)

ADVANCED QUERY STRING

The advanced query string method would allow your site to send data to Consumer Payments real-time for use on the Consumer Payments website. This can be used in situations where you are not pre-loading consumer authentication (challenge data) and other bill information to the Consumer Payments system. The user may be asked to login if your Consumer Payments site

requires enrollment. They would then be presented with the Challenge screen (if challenge data is used) or directly to the Bill Preview page. Likewise, the Consumer Payments website can send data back to your site. The data that is sent to and from Consumer Payments is done through what is known as a query string and the query string must be encoded. The query string is a part of the URL which is passed to the information to the Consumer Payments website. The purpose of a query string is to contain the content of the custom data defined within your Consumer Payments application. In particular, when a form containing the fields: field1, field2, field3 is submitted, the content of the fields is encoded as a query string as follows:

- field1=value1&field2=value2&field3=value3...
- The query string is composed of a series of field-value pairs.
- The field-value pairs are each separated by an equal sign.
- The series of pairs is separated by the ampersand, '&'.

Some characters cannot be part of a query string URL without being encoded (for example, the space) and also, some other characters have a special meaning in a URL: for example, the character # is used to locate a point within a page; and the character = is used to separate a name from a value. A query string needs to be encoded to satisfy these constraints. Additional information and a list of special characters and their encoded translations are provided in the Advanced Query String Implementation section later in this guide.

Since query strings may be viewed in the address field in a browser, it is not recommended that this method be used for any sensitive information. Query strings are not encrypted.

DATA TRANSMISSION OPTIONS

Below is an analysis between upload file, FTP, and advanced query string:

Feature	Upload File	FTP	Advanced Query String
Provides Challenge Data	X	X	X
Provides Custom Data	X	X	X
Send data from Home Web Site			X
Return payment results data to Home Web Site			X
Custom/Challenge data contains sensitive data like SSN, PINs	X	X	
Allows authentication data to be sent from your site to Consumer Payments			X
Provides real-time bill presentment			X
Multiple billing data for single or multiple customers can be sent	X	X	
Single billing data can be sent	X	X	X
Development required from your Site			X
Development may be needed (To create data files)	X	X	
Requires manual submission	X		
May require manual submission or files may be automatically submitted		X	
View payment results from PayPoint® Administration website	X	X	X
File must contain Application ID and password		X	

DATA MANAGEMENT OPTIONS

Regardless of the data method (upload file, FTP, or advanced query string), the data requirements are specified using the Data Management Options under Consumer Payments Management in the PayPoint® Administrative Site.

Using this Data Management toolkit, you will have the option to create or update your data requirements (Custom Data), send files through the site (Manage Uploads), delete data (Remove Data) or search your data.

There are two main types of data that is used with Consumer Payments- data with Bill Summary Bill Presentment and data without Summary Bill Presentment. Summary Bill Presentment is used when you would like to provide a list of different bills to your customer to select to pay. To accomplish this, each bill must be tied to a period and year. The period is usually a number between 1 and 12 for designating the month, or a number between 1 and 52 to designate the week. Any other number between 0 and 999 could also be used for the period. The year is either a two or a four digit number for designating the year (i.e. 06, 07, 2006, 2007). If you select that you will be sending the period and year with your data, then the Data Management screens used to search, view file specifications and remove data will also reference this period and year.

DATA MANAGEMENT MAIN MENU WITHOUT SUMMARY BILL PRESENTMENT

- [Custom Data](#)
- [Manage Uploads](#)
- [Remove Data](#)

Search Data

Contains:

[Clear Search](#)

DATA MANAGEMENT MAIN MENU WITH SUMMARY BILL PRESENTMENT

- [Custom Data](#)
- [Manage Uploads](#)
- [Remove Data](#)

Search Data

Period:

Year:

Contains:

[Clear Search](#)

CUSTOM DATA

[Custom Data](#)

[Manage Uploads](#)

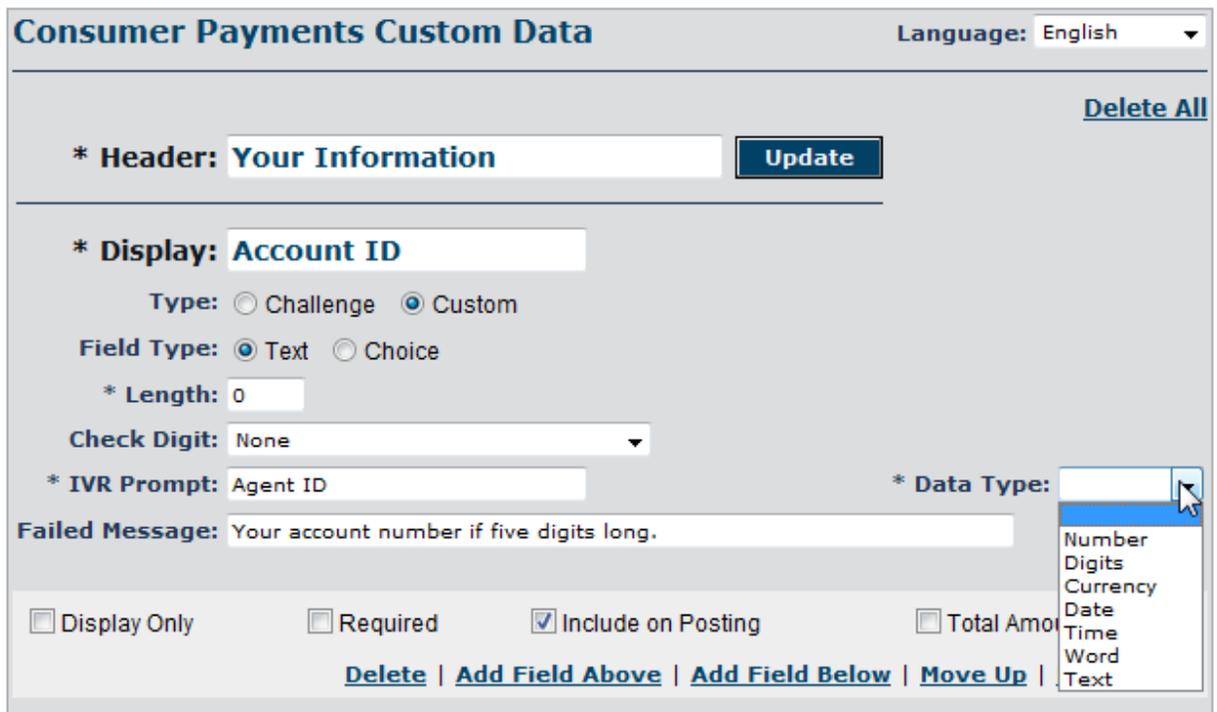
[Remove Data](#)

Using this option, you will create your data design. For each data item that you add, you will need to identify the specifications that will be used in Consumer Payments.

The types of validations that you will use will be different for IVR-enabled and Web only-enabled sites.

CUSTOM DATA FOR IVR ONLY AND IVR/WEB-ENABLED SITES

For IVR implementations, you will need to indicate the IVR Prompt and set the Data Type. The IVR Prompt is used to name this data item to the caller. For example, if the field is PolicyID, you may want to use the IVR Prompt as MyWay Life Insurance Policy Number. The Data Type is used in the playback of “Display” fields or is used to determine the correct phrase for the caller input (Please spell vs. please speak...)



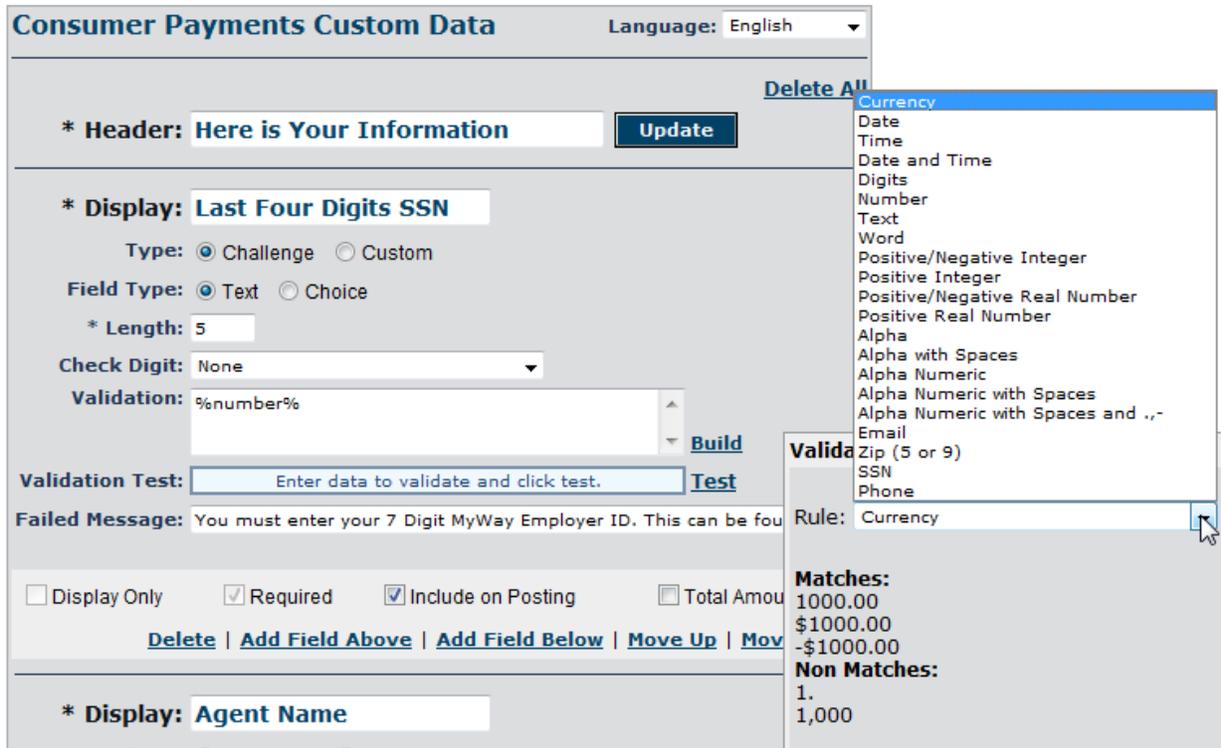
The screenshot shows the 'Consumer Payments Custom Data' configuration page. At the top right, there is a 'Language: English' dropdown menu. Below the title, there is a 'Delete All' link. The main configuration area includes:

- * Header:** A text input field containing 'Your Information' and an 'Update' button.
- * Display:** A text input field containing 'Account ID'. Below it are radio buttons for 'Type': 'Challenge' (unselected) and 'Custom' (selected).
- Field Type:** Radio buttons for 'Text' (selected) and 'Choice' (unselected).
- * Length:** A text input field containing '0'.
- Check Digit:** A dropdown menu currently set to 'None'.
- * IVR Prompt:** A text input field containing 'Agent ID'.
- * Data Type:** A dropdown menu with a list of options: Number, Digits, Currency, Date, Time, Word, and Text. The 'Number' option is currently selected.
- Failed Message:** A text input field containing 'Your account number if five digits long.'

At the bottom, there are several checkboxes: 'Display Only' (unchecked), 'Required' (unchecked), 'Include on Posting' (checked), and 'Total Amount' (unchecked). Below these are navigation links: 'Delete', 'Add Field Above', 'Add Field Below', and 'Move Up'.

CUSTOM DATA FOR WEB-ENABLED SITES ONLY

For web only implementations, the Validation field is used to check the initial user input. The Validation field uses Regular Expressions. You can use the Build Option to select the validation rule or rules. This will also provide examples of the correct data matches and non-matches for the data selected. You may add more than one rule.



Consumer Payments Custom Data Language: English

*** Header:** Here is Your Information **Update**

*** Display:** Last Four Digits SSN

Type: Challenge Custom

Field Type: Text Choice

* Length: 5

Check Digit: None

Validation: %number%

Validation Test: Enter data to validate and click test. **Test**

Failed Message: You must enter your 7 Digit MyWay Employer ID. This can be fou

Display Only Required Include on Posting Total Amou

Build

- Currency
- Date
- Time
- Date and Time
- Digits
- Number
- Text
- Word
- Positive/Negative Integer
- Positive Integer
- Positive/Negative Real Number
- Positive Real Number
- Alpha
- Alpha with Spaces
- Alpha Numeric
- Alpha Numeric with Spaces
- Alpha Numeric with Spaces and .,-
- Email
- Zip (5 or 9)
- SSN
- Phone

Rule: Currency

Matches:

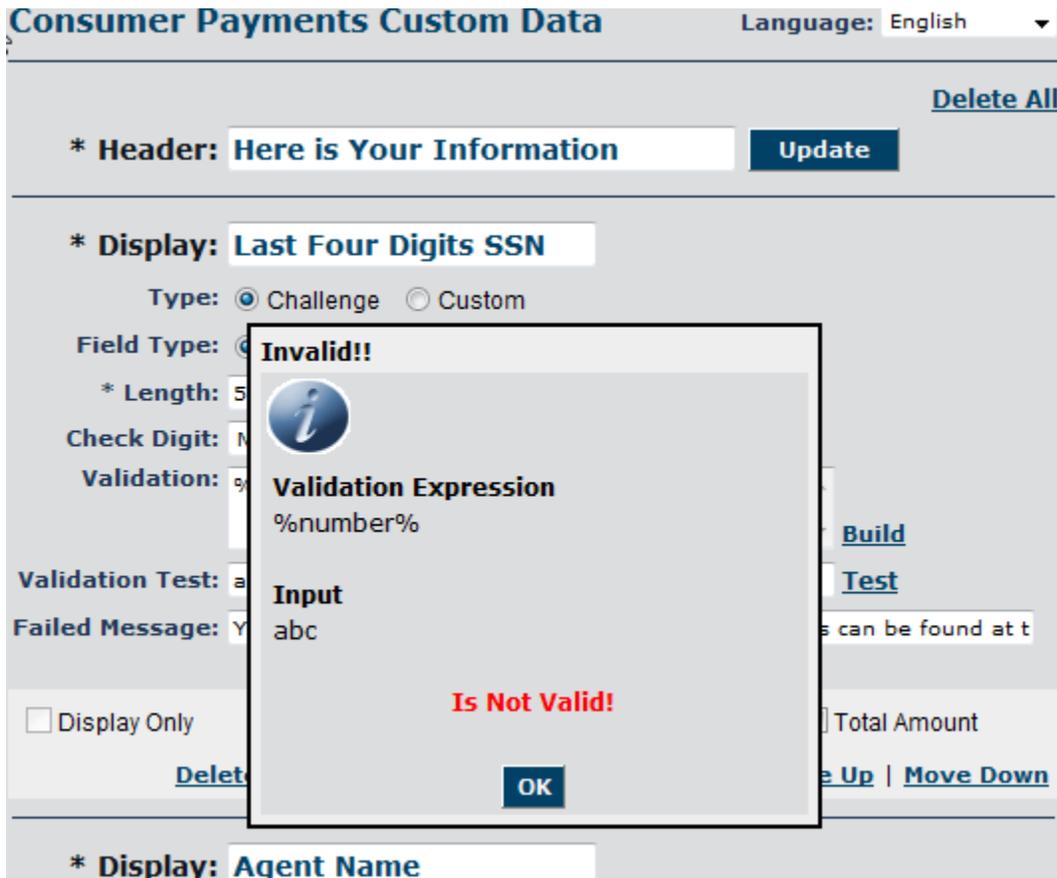
- 1000.00
- \$1000.00
- \$1000.00

Non Matches:

- 1.
- 1,000

*** Display:** Agent Name

You can enter data into the Validation Test field to check this against the Validation rule.



The screenshot shows the 'Consumer Payments Custom Data' configuration page. The 'Header' field is 'Here is Your Information'. The 'Display' field is 'Last Four Digits SSN'. The 'Type' is set to 'Challenge'. The 'Field Type' is 'C'. The 'Length' is '5'. The 'Check Digit' is 'N'. The 'Validation' is '%number%'. The 'Validation Test' is 'a'. The 'Failed Message' is 'Y'. The 'Input' is 'abc'. The 'Display Only' checkbox is unchecked. A dialog box is open with the title 'Invalid!!' and an information icon. The dialog contains the text 'Validation Expression: %number%', 'Input: abc', and 'Is Not Valid!'. There is an 'OK' button at the bottom of the dialog. The background interface includes buttons for 'Update', 'Delete All', 'Build', 'Test', 'Move Up', and 'Move Down'.

DATA FIELD LISTINGS

If you identify a field as required, the length field becomes required also. Below are descriptions for the different fields available for Custom Data design.

Field	Description
Display	This is the label that appears on the web screens.
Type	Challenge- This will require a user input to locate the correct billing record (File Upload) or validate the correct billing record (Advanced Query String). A challenge item cannot be display only. Custom- This type of data may be user-entered or display only. This is not used to validate additional data, but is informational.
Field Type	Text: This is a field that is entered by the consumer Choice: This is a listing of options (up to seven).
Length	This is required if the Data Item is required. This is the maximum length for a data entry item.
Check Digit	This is optional. This allows your user-entered item to be checked for a check digit. A numeric digit used to ensure that account numbers are entered accurately into the computer. See below for additional information on how check digits are calculated.
IVR Prompt	This is used in IVR implementations. This is the text that is played back to the caller. For challenge data, it is played after, "Please enter the..." For custom data, it is played as "The [IVR Prompt] is..."
Data Type	This is used in IVR implementations and determines how the data will be played back or the phrase used for caller input (Please spell vs. Please enter or speak...)
Validation	This is used in Web only implementations and is used for initial checking of the data entered by the user. This is optional
Validation Test	This is used in Web only implementations and can be used to check the validation rule created. This is optional.
Failed Message	This is used in Web only implementations and is the message that is displayed if the Validation Test would fail.
Display Only	This is used for Data that is read only and cannot be changed by the user.
Required	This is used for user entered or display only fields to identify that this is a required field.
Include on	This field will be presented on the posting file back to your organization.

Field	Description
Posting	
Total Amount	This is the total amount that is due for the bill. There can only be one total amount and this amount will pre-populate the payment preview page to help facilitate the payment request. This amount can be positive (when balance is due), negative (when there is a credit balance), or zero (when no payment is due). Total Amount cannot be null.

CHECK DIGIT CALCULATIONS

Below is more information on how the check digit is calculated and supported within Consumer Payments.

Options	Description of Calculation
None	No check digit validation is performed.
Mod7 (e.g. Airline Ticket)	This number can be any length. The remainder of the number formed by omitting the check digit divided by seven is equal to the check digit. For example 2943739573 is a valid number because $294373957/7$ has Remainder = 3.
Mod9 (e.g. Postal Money Order)	This is an eleven digit number using digits 1,2,...9 where the sum of the first ten digits is congruent to the eleventh digit modulo 9. That is $a_1a_2...a_{11}$ where $a_1 + ... + a_{10} \equiv a_{11} \pmod{9}$. The last digit is called the check digit. For example 23548762912 is a valid number because the first ten digits added together and divided by 9 has a remainder of 2: $2+3+5+4+8+7+6+2+9+1=47$ $47/9$ has remainder = 2
Mod10 (e.g. US Routing Number)	These are nine digit identification numbers $a_1a_2...a_9$ using the digits 0 to 9 where the remainder of $(7a_1 + 3a_2 + 9a_3 + 7a_4 + 3a_5 + 9a_6 + 7a_7 + 3a_8)$ divided by 10 results in a remainder that equals the check digit. For example, 123456780 is a valid US bank identification number.
Mod10 (e.g. Credit Card)	These identification codes $a_1...a_{16}$ have sixteen digits using digits 0 to 9, where $\alpha + \beta + \gamma$ divided by 10 results in a remainder that equals 0 and where $\alpha = 2(a_1 + a_3 + ... + a_{15}),$

Options	Description of Calculation
	<p style="text-align: center;">β = the number of a_j with j odd and $a_j > 4$,</p> <p style="text-align: center;">$\gamma = a_2 + a_4 + \dots + a_{16}$.</p> <p>For example 6356 0125 0327 9616 is a valid code because $\alpha = 2(6+5+0+2+0+2+9+1)=50$, $\beta = 3$, $\gamma = (3+6+1+5+3+7+6+6) = 37$ and $\alpha+\beta+\gamma = 90$ and $90/10$ has Remainder = 0.</p>
Mod10 (e.g. UPC Code)	<p><i>Universal Product Code:</i> This is a twelve digit number $(a, b_1, b_2, b_3, b_4, b_5, c_1, c_2, c_3, c_4, c_5, d)$ using the digits 0 to 9, where a is the category of the goods (clothes, food,...), b_1, \dots, b_5 is the manufacturer's code c_1, \dots, c_5 is the code for the product, d is the check digit. If we rewrite this type of identification code in the form $(a_1, a_2, \dots, a_{12})$, then these codes must satisfy the following condition:</p> <p>$3(a_1+a_3+\dots+a_{11}) + (a_2+a_4+\dots+a_{12})$ divided by 10 results in a remainder that equals 0.</p> <p>Note that if a number N is congruent to zero mod 10 it means that N is a multiple of 10. For example 582039827198 is a valid code because $3(5+2+3+8+7+9)+(8+0+9+2+1+8)=130$.</p> <p>All UPCs have check digit equal to 0.</p>

IVR DATA TYPES

Below are the different IVR data types.

Options	User Entered	Playback to Caller
Number	Please speak or key in [IVR Prompt]. For example, for the number twelve, speak the word twelve, or key in 1 then 2.	The data item is played back as a number (i.e., One thousand, two hundred fifty two).
Digits	Please speak or key in [IVR Prompt].	The data item is spelled back (i.e., One two five two).
Currency	Please speak or key in [IVR Prompt]. When using your telephone's keypad, use the star key to separate dollars	The data item is played back as dollars and cents. (i.e., Three hundred fifty-two dollars and thirty cents.

Options	User Entered	Playback to Caller
	and cents.	
Date	Please speak or key in [IVR Prompt]. Please say the month, day and year, or key in 4 digits for the year, 2 digits for the month and then 2 digits for the day.	The data item is played back in Month, Day, and Year format (i.e., May 5, 2007).
Time ¹	Please speak or key in [IVR Prompt]. When using your telephone's keypad, enter 2 digits for the hour, 2 digits for the minutes.	The data item is played back in Hours and Minutes format. (Five twenty-two a.m.)
Word ²	Please spell [IVR Prompt].	The data item is played back in Text to Speech.
Text ²	Please spell [IVR Prompt].	The data item is spelled back to the caller.

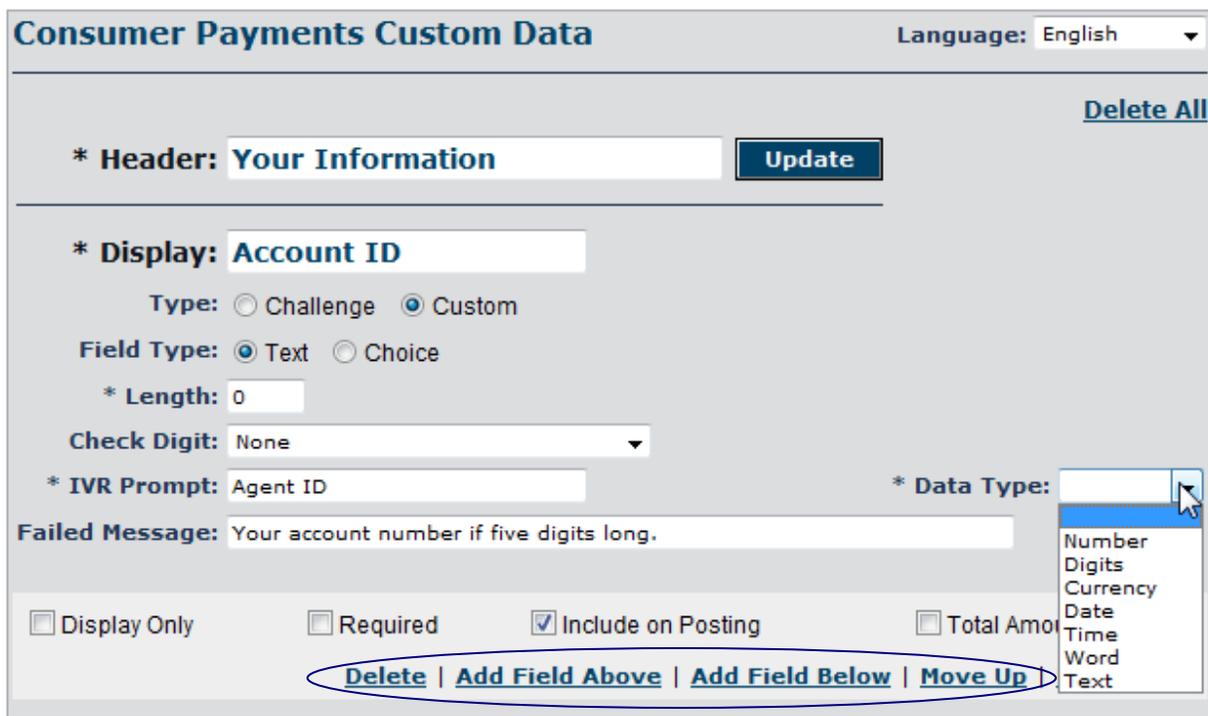
Please be advised that Time may be a confusing entry to the caller. The time must be keyed in as military time but spoken with am and pm.

Please be advised that Word or Text fields may be problematic due to the varying dialects, it may be difficult to accurately capture what the caller is spelling. For example, the number 3, the letter c and the letter z may sound similar.

ADDING ADDITIONAL DATA ITEMS

The order that you add data items determines the field order in your upload file or the order of the fields in your query string.

Data Management includes features that allow you to Delete the field, Add Field Above or Below, Move the field Up or Down in your listing.



Consumer Payments Custom Data Language: English

[Delete All](#)

* Header:

* Display:

Type: Challenge Custom

Field Type: Text Choice

* Length:

Check Digit:

* IVR Prompt: * Data Type:

Failed Message:

Display Only Required Include on Posting Total Amount

[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#)

MANAGE UPLOADS

The Manage Uploads contains the specifications for your files, allows you to upload files and provides a history of files imported or data deleted from your Consumer Payments application. Data files may be sent using the PayPoint® Administration website and FTP. Even though FTP is processed away from the PayPoint Administration website, the history of past uploaded files also includes files that were sent by FTP. You may delete custom data through the Search or Remove Data options.

[Custom Data](#)

[Manage Uploads](#)

[Remove Data](#)

Manage Uploads

[Review File Specification...](#)

Select file to upload:

Process History:

Request	File Size	Created ▼	Status	Details	Results
broker fees.txt	30 Bytes	05/26/2009 10:53:05 AM	Completed	Succeeded: 1	Download Results
broker.txt	97 Bytes	05/26/2009 10:51:29 AM	Completed	Succeeded: 0, Failed: 4	Download Results
Delete Record(s)		05/26/2009 10:48:37 AM	Completed	2 records removed.	
data-results.txt	80 Bytes	04/22/2008 07:33:00 AM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/22/2008 07:32:26 AM	Completed	No records found.	
data.txt	78 Bytes	04/17/2008 03:44:19 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:43:00 PM	Completed	2 records removed.	
data.txt	58 Bytes	04/17/2008 03:36:16 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:34:36 PM	Completed	2 records removed.	

While a deletion is in progress, the system will not allow a user to perform an upload of data until this deletion is complete. In addition, when a custom data upload is being performed, you cannot delete data.

Also, while the upload file is being transferred, if you click a link or button, due to the varying natures of the different browsers, the upload will be cancelled. Because of this, the following message will be displayed while the file is being transferred.



PREVIEW FILE SPECIFICATION

The file specification viewed in Manage Uploads is created using the Custom Data option previously described. This is the file specification for all data transferred to Consumer Payments which includes upload file through the web, FTP, and advanced query string.

The File Specification displays the position, field name, validation, maximum length, or allows blanks (Required) for each field you have identified in the Custom Data Design.

The file that may be uploaded by web or ftp site is a comma-separated values (csv) file. A csv file uses a delimited data format that has fields/columns separated by the comma character and records/rows separated by newlines. Fields that contain a special character (i.e., comma, double quote) must be enclosed in double quotes.

If you would like all of this data to be included as reference data in your posting files, then the total length for all your data should not exceed 256 characters.

FILE SPECIFICATIONS WITHOUT SUMMARY BILL PRESENTMENT

Below is an example of file specifications that do not include period and year as part of the custom data.

File Specification

Position	Field Name	Validation ¹	Max Length ²	Allow Blanks
1	Last Four Digits SSN	number	5	no
2	Agent Name	*	15	yes
3	Total Amount	*	N/A	yes
4	Due Date	date	N/A	yes

¹ A validation of '*' indicates that there is no restriction as to the actual textual content that can be input.

² A max length of 'N/A' indicates that there is no restriction as to the length of text that can be input.

Example Input Row Layouts: ¹

[Last Four Digits SSN],[Agent Name],[Total Amount],[Due Date]

"[Last Four Digits SSN]","[Agent Name]","[Total Amount]","[Due Date]"

¹ Quotation marks surrounding text fields are completely optional as long as the input text itself does not contain any commas or quotation marks.

Batch Uploads

PayPoint supports batch uploading of custom data via FTP. In order to support batch loading, the uploaded filename must end in '.txt' and the file must start with a header row that contains the application identifier and password. Optionally, you may also indicate if the file is an update or full replacement by specifying either 'U' - Update or 'F' - Full. Uploads are updates by default.

Example Header Row

413,myapppassword,U

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FILE SPECIFICATIONS WITH SUMMARY BILL PRESENTMENT

If Summary Bill Presentment is used, the beginning of your file must begin with period and year but these fields are not specified within the custom data design layout. As previously discussed, the period may be between 0 and 999 and the year may be two or four digits.

File Specification

Position	Field Name	Validation ¹	Max Length ²	Allow Blanks
1	Period ³	0-999	3	no
2	Year ⁴	Valid Year	4	no
3	Membership ID	digits	9	no
4	Member Name	*	N/A	yes
5	Membership type	*	N/A	yes
6	Quarterly Amount Due	*	N/A	yes
7	Payment Due Date	*	N/A	yes
8	[Optional Flags] ⁵	1,3,4	1	no

¹ A validation of "*" indicates that there is no restriction as to the actual textual content that can be input.

² A max length of 'N/A' indicates that there is no restriction as to the length of text that can be input.

³ *Period* is usually a number between 1 and 12 for designating the month, or a number between 1 and 52 to designate the week. Any other number between 0 and 999 could also be used.

⁴ *Year* is either a two or a four digit number for designating the year. For example: 06, or 07, or 2006, or 2007...

⁵ ***[Optional Flags] (not required in input) If included this value is either 1 - Historical, 3 - Historical and Prevent Delete or Modify, 4 - Paid and Prevent Delete or Modify. For example: 1, or 3, or 4

Example Input Row Layouts: ¹

```
01,05,[Membership ID],[Member Name],[Membership type],[Quarterly Amount Due],[Payment Due Date]
01,2005,[Membership ID],[Member Name],[Membership type],[Quarterly Amount Due],[Payment Due Date]
12,06,"[Membership ID]","[Member Name]","[Membership type]","[Quarterly Amount Due]","[Payment Due Date]"
"12","2006","[Membership ID]","[Member Name]","[Membership type]","[Quarterly Amount Due]","[Payment Due Date]"
"12","2006","[Membership ID]","[Member Name]","[Membership type]","[Quarterly Amount Due]","[Payment Due Date]",1
```

¹ Quotation marks surrounding text fields are completely optional as long as the input text itself does not contain any commas or quotation marks.

Batch Uploads

PayPoint supports batch uploading of custom data via FTP. In order to support batch loading, the uploaded filename must end in '.txt' and the file must start with a header row that contains the application identifier and password. Optionally, you may also indicate if the file is an update or full replacement by specifying either 'U' - Update or 'F' - Full. Uploads are updates by default.

Example Header Row

```
413,myapppassword,U
```

[Back](#)

USER-ENTERED CUSTOM DATA

Also, if your data specifications include user-entered custom data, you must consider this when creating your data file. For example, if your custom data included a challenge field (12345), user-entered custom data (Customer Phone Number) and display data (Name), then your file layout must be:

Order	Field Name	Type	Example
1	Policy Number	Challenge	123456A
2	Daytime Phone Number	Custom-User entered	(513)555-1234
3	First Name	Custom-Display Only	Jason
4	Amount Due	Custom-Display Only	100.00

The sample file would look like:

```
12345A,,Jason,100.00
23456A,,Mary,125.00
B43526,,Krista,256.00
76543C,,Sarah,650.00
```



Consumer Payments Custom Data Language: English

[Delete All](#)

* Display: Policy Number
 Type: Challenge Custom
 * Length: 7
 Check Digit: None
 Validation: %alphanumeric% [Build](#)
 Validation Test: Enter data to validate and click test. [Test](#)
 Failed Message: Your policy number must be seven characters long including numbers

Display Only Required Include on Posting Total Amount
[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

* Display: Daytime Phone Number
 Type: Challenge Custom
 * Length: 10
 Check Digit: None
 Validation: %phone% [Build](#)
 Validation Test: Enter data to validate and click test. [Test](#)
 Failed Message: You must enter a valid phone number.

Display Only Required Include on Posting Total Amount
[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

* Display: First Name
 Type: Challenge Custom

Display Only Required Include on Posting Total Amount
[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

* Display: Amount Due
 Type: Challenge Custom
 * Length: 0
 Check Digit: None
 Validation: [Build](#)
 Validation Test: Enter data to validate and click test. [Test](#)
 Failed Message:

The file specification would look like the following:

File Specification				
Position	Field Name	Validation ¹	Max Length ²	Allow Blanks
1	Policy Number	alphanum	7	no
2	Daytime Phone Number	phone	10	yes
3	First Name	*	N/A	yes
4	Amount Due	*	N/A	yes

¹ A validation of '*' indicates that there is no restriction as to the actual textual content that can be input.
² A max length of 'N/A' indicates that there is no restriction as to the length of text that can be input.

DISPLAYING BILL DATA PAID OUTSIDE OF CONSUMER PAYMENTS

If you wish to send data related to payments made by the consumer through some alternative method outside of Consumer Payments, you can use flags at the end of your custom data records to indicate these statuses. To identify these payments made outside of Consumer Payments, the following flags can be used at the end of each data record.

Status Displayed	Flag	Notes
Historical	1	Can be deleted
Historical	3	Cannot be deleted
Paid	4	Cannot be deleted



In the MyWay Insurance example, there were four payments made outside of Consumer Payments. We want to display the status but not allow the customer to make a payment for this bill.

Here is a file example and what your customers would see on the website.

```
9,2007,54321,marybeth,1/15/2007,9.00,19.00,1
8,2007,54321,marybeth,10/15/2007,8.00,18.00,4
7,2007,54321,marybeth,7/15/2007,7.00,17.00,3
6,2006,54321,marybeth,4/15/2007,6.000,16.00,1
5,2006,54321,marybeth,1/15/2007,5.00,15.00
4,2006,54321,marybeth,10/15/2007,4.00,14.00
3,2006,54321,marybeth,7/15/2007,3.00,13.00
2,2006,54321,marybeth,4/15/2007,2.00,12.00
1,2006,54321,marybeth,1/15/2007,1.00,11.00
```

Required Information				
* Agent ID: <input type="text" value="54321"/>				
<input type="button" value="Submit"/>				
Multiple Items Found				
Agent Name	Payment Due Date	Minimum Amount	Full Payment Amount	Status
marybeth	1/15/2007	9.00	19.00	Historical
marybeth	10/15/2007	8.00	18.00	Paid
marybeth	7/15/2007	7.00	17.00	Historical
marybeth	4/15/2007	6.000	16.00	Historical
marybeth	1/15/2007	5.00	15.00	Pay Now Not Paid
marybeth	10/15/2007	4.00	14.00	Pay Now Not Paid
marybeth	7/15/2007	3.00	13.00	Pay Now Not Paid
marybeth	4/15/2007	2.00	12.00	Pay Now Not Paid
marybeth	1/15/2007	1.00	11.00	Pay Now Not Paid
<input type="button" value="Back"/> <input type="button" value="Exit"/>				

HOW DATA IS STORED IN CONSUMER PAYMENTS

Regardless of using FTP or the Upload File, the data files are imported using the same business rules. The import is an update/insert type of process based on using the key fields of the challenge authentication data. If summary bill presentment is used, the period and year are also added to these key fields. The Consumer Payments import looks first for an existing record based on the key fields just described. If these key fields already exist in the Consumer Payments database, the database record is updated with the remaining data from the import. If the key fields do not exist, the record is inserted into the database.

It is very important that the order of the data file match the specifications that were created in Consumer Payments Management Data Management.

The data is stored in the Consumer Payments database using the challenge data item or items and period/year, if used, are the key fields.

UPLOAD FILE

Manage Uploads allows you also to submit files through the Consumer Payments site. This is recommended for files under 100 MB.

Manage Uploads

[Review File Specification...](#)

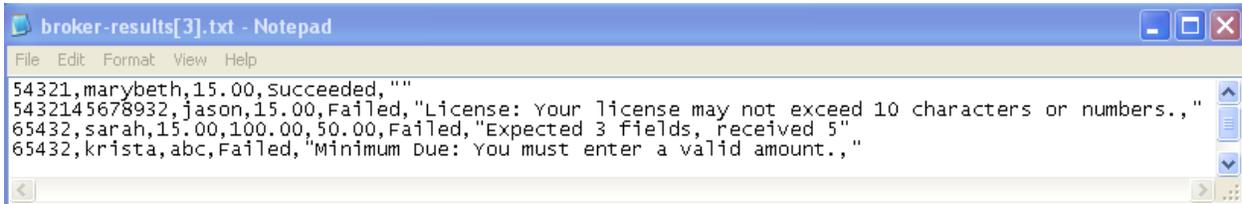
Select file to upload:

Process History:

Request	File Size	Created	Status	Details	Results
broker fees.txt	30 Bytes	05/26/2009 10:53:05 AM	Completed	Succeeded: 1	Download Results
broker.txt	97 Bytes	05/26/2009 10:51:29 AM	Completed	Succeeded: 0, Failed: 4	Download Results
Delete Record(s)		05/26/2009 10:48:37 AM	Completed	2 records removed.	
data-results.txt	80 Bytes	04/22/2008 07:33:00 AM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/22/2008 07:32:26 AM	Completed	No records found.	
data.txt	78 Bytes	04/17/2008 03:44:19 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:43:00 PM	Completed	2 records removed.	
data.txt	58 Bytes	04/17/2008 03:36:16 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:34:36 PM	Completed	2 records removed.	

You would use the BROWSE button to locate your file and click on UPLOAD to submit your file. Depending on the size of the file, it may take several hours to process the file. Once you initiate the file upload, you may log off the site and login later to view the progress or the results.

When the file is processed, you will see the Status, Details, and Results. The Results file will display the original data and a results message for each record. If the record failed, it will display also the reason:



```
broker-results[3].txt - Notepad
File Edit Format View Help
54321,marybeth,15.00,succeeded,""
5432145678932,jason,15.00,Failed,"License: Your license may not exceed 10 characters or numbers.,"
65432,sarah,15.00,100.00,50.00,Failed,"Expected 3 fields, received 5"
65432,krista,abc,Failed,"Minimum Due: You must enter a valid amount.,"
```

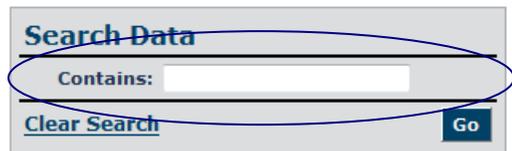
As previously discussed, Consumer Payments Management will also keep a record for all the files that have been submitted through the website or the FTP site.

SEARCH DATA

As part of Data Management, you have the ability to search, view, and delete your custom data. The search function for Summary Bill Presentment applications also include period and year in the query options.

CUSTOM DATA WITHOUT SUMMARY BILL PRESENTMENT

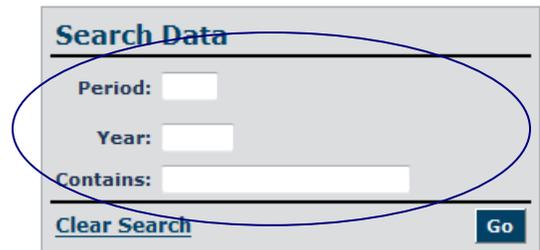
- [Custom Data](#)
- [Manage Uploads](#)
- [Remove Data](#)



Search Data
Contains:
[Clear Search](#)

CUSTOM DATA WITH SUMMARY BILL PRESENTMENT

- [Custom Data](#)
- [Manage Uploads](#)
- [Remove Data](#)



Search Data
Period:
Year:
Contains:
[Clear Search](#)

Search may be accomplished by using no entry (returns all data) or by partial searches (wild cards are not needed).

The search results will display all of the fields for your custom data and provide a check box to delete a row. After you indicate which row to delete, you can click on DELETE SELECTED ROW(S) to remove the data.

CUSTOM DATA WITHOUT SUMMARY BILL PRESENTMENT

Search Results						
<input type="checkbox"/>	<u>Last Four Digits SSN</u>	<u>Agent Name</u>	<u>Total Amount</u>	<u>Due Date</u>	<u>Status</u>	
<input checked="" type="checkbox"/>	1234	marybeth	15.00	1/1/2009	Not Paid	

CUSTOM DATA WITH SUMMARY BILL PRESENTMENT

Search Results							
<input type="checkbox"/>	<u>Period-Year</u> ▼	<u>Membership ID</u>	<u>Member Name</u>	<u>Membership type</u>	<u>Quarterly Amount Due</u>	<u>Payment Due Date</u>	<u>Status</u>
<input type="checkbox"/>	3 - 2012	456667810	Test Tester	Personal	40.00	7/20/2010	Not Paid
<input type="checkbox"/>	2 - 2012	456667810	Test Tester	Personal	40.00	6/20/2010	Not Paid
<input type="checkbox"/>	1 - 2012	456667810	Test Tester	Personal	40.00	5/20/2010	Not Paid

REMOVE DATA

The Remove Data feature allows you to delete all custom data or specific records. It is recommended to perform Search first to view the data you plan to delete and then go to Remove Data to remove this Data. The Delete by Key provides the functionality to delete the record by challenge field data.

[Custom Data](#)

[Manage Uploads](#)

[Remove Data](#)

Applications with Summary Bill Presentment also contain the options to delete by Period and Year or Period, Year, and Key (challenge data). The deletion processing will provide a status in the interface similar to the way the data upload provides a process status.

Manage Uploads

[Review File Specification...](#)

Select file to upload:

Process History:

Request	File Size	Created	Status	Details	Results
broker fees.txt	30 Bytes	05/26/2009 10:53:05 AM	Completed	Succeeded: 1	Download Results
broker.txt	97 Bytes	05/26/2009 10:51:29 AM	Completed	Succeeded: 0, Failed: 4	Download Results
Delete Record(s)		05/26/2009 10:48:37 AM	Completed	2 records removed.	
data-results.txt	80 Bytes	04/22/2008 07:33:00 AM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/22/2008 07:32:26 AM	Completed	No records found.	
data.txt	78 Bytes	04/17/2008 03:44:19 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:43:00 PM	Completed	2 records removed.	
data.txt	58 Bytes	04/17/2008 03:36:16 PM	Completed	Succeeded: 2	Download Results
Delete Record(s)		04/17/2008 03:34:36 PM	Completed	2 records removed.	

All deletions are permanent and cannot be reversed. Custom data that has been Paid or flagged as Cannot Delete/Modify cannot be deleted through the Remove Data option. The Paid status includes items paid through the Consumer Payments Interface and flagged as paid in the custom data upload file. The Flagged Cannot Delete/Modify are records which are imported by you with this status to ensure that they cannot be removed.

CUSTOM DATA WITHOUT SUMMARY BILL PRESENTMENT

Remove Data

Remove All Data

By Key

Key:

CUSTOM DATA WITH SUMMARY BILL PRESENTMENT

Remove Data

Remove All Data

By Period

Period: Year:

By Key

Key:

By Period and Key

Period: Year:

Key:

ADVANCED QUERY STRING IMPLEMENTATION

As described previously, you can use the advanced query string method to submit and receive data real-time to and from the Consumer Payments website.

DATA SENT TO CONSUMER PAYMENTS

You can send custom and/or challenge data in the query string to the Consumer Payments Web. This can then be used to ask the user for input or display additional information.

This uses the friendly names identified during your PayPoint® boarding process.

The url used would be in the following format:

[https://www.thepayplace.com/\[YourSiteName\]/\[YourAgencyName\]/\[YourApplicationName\]/default.aspx? \[Data to be passed\]](https://www.thepayplace.com/[YourSiteName]/[YourAgencyName]/[YourApplicationName]/default.aspx? [Data to be passed])

An example for MyWay Insurance is:

[https://www.thepayplace.com/myway/brokers/memberfees/default.aspx?\[Data to be passed\]](https://www.thepayplace.com/myway/brokers/memberfees/default.aspx?[Data to be passed])

PROCESS TO CREATE THE QUERY STRING

There are four basic steps in creating your query string:

1. Identify the fields to be passed in the query string

The fields that may be sent by your home site are listed in the Table below.

Data Label	Required/Optional if Advanced Query Strings are used	Description
returnurl	Optional	After the user clicks Exit, the consumer can be redirected to a particular screen in your website by setting the returnurl. Also payment results data is sent to this returnurl. If this is blank, the user will see the Consumer Payments Logout Page. Using this option allows the user to be navigated back to your site but also provides query string data representing the results of the transaction.
amount	Required Only if Payment Amount is not sent as Custom Data.	This is the payment amount owed.
ref	Optional	This is the reference data that you send that will be attached to the payment for “reference”. It can be searched on the PayPoint® administration website and is provided on your daily posting file for matching against your transaction and/or account systems.
taxamount	Optional	This is the tax amount of the purchases by the Consumer. This is only passed when you are accepting business cards and want to pass tax amount for a better interchange rate.
id	Optional	This is used to identify the user. This is not the same as custom data but is a unique internal identifier. This is passed back to your site. One potential use for this is to include your session identifier.
custom	Required if amount is not sent and if Read-	This is a comma delimited data string that must match the data format defined in Consumer Payments Data

Data Label	Required/Optional if Advanced Query Strings are used	Description
	only Payment Amount Boarding Option is selected and one of the custom data fields must be enabled as “Payment Amount.”	Management layout. This data string would include both challenge and custom data. This data is only used for this web session and is not stored in the Custom Payments database.
cfamount	Optional	This is the convenience fee amount that is passed to the Consumer Payments site. This allows the merchant to modify the convenience fee to be charged per transaction.
pm	Optional	This is used to identify the payment mediums that are displayed to the customer. 1 = Credit Card 2 = eCheck 4 = Pinless Debit For example, pm=1 will only display Credit Card Payment options and associated registered Credit Card Accounts.
bfn	Optional	Billing Address - FirstName
bmn	Optional	Billing Address - MiddleName
bln	Optional	Billing Address - LastName
bst1	Optional	Billing Address - Street1
bst2	Optional	Billing Address - Street2
bc	Optional	Billing Address - City
bs	Optional	Billing Address - State
bz	Optional	Billing Address - Zip
bcy	Optional	Billing Address - Country
bph	Optional	Billing Address - Phone
bem	Optional	Billing Address - Email
sfn	Optional	Shipping Address - FirstName
smn	Optional	Shipping Address - MiddleName
sln	Optional	Shipping Address - LastName
sst1	Optional	Shipping Address - Street1

Data Label	Required/Optional if Advanced Query Strings are used	Description
sst2	Optional	Shipping Address - Street2
sc	Optional	Shipping Address - City
ss	Optional	Shipping Address - State
sz	Optional	Shipping Address - Zip
scy	Optional	Shipping Address - Country
sph	Optional	Shipping Address - Phone

2. Build the Custom Data Layout in the Consumer Payments Toolkit.

Editing Training > Instructor > I Drivers License Renewal
[Select Application](#) > [Select Task](#) > [Config Data Management](#)

Consumer Payments Custom Data Language: English

[Delete All](#)

* Display:

Type: Challenge Custom

* Length:

Check Digit:

Validation: [Build](#)

Validation Test: [Test](#)

Failed Message:

Display Only Required Include on Posting Total Amount

[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

* Display:

Type: Challenge Custom

Display Only Required Include on Posting Total Amount

[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

* Display:

Type: Challenge Custom

Display Only Required Include on Posting Total Amount

[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

[Save](#) [Cancel](#)

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3. Create the query string using encoded values.

Decoded string:

returnurl=http://www.merchantwebsite.com&amount=120.00&custom= 12345;tomtestp120.00

Encoded String:

returnurl=http%3A%2F%2Fwww.merchantwebsite.com&amount=120.00&custom=12345%2Ctomtestp%2C120.00

A listing of some commonly used encoding is listed in the table below:

Character	URL Encoded
;	%3B
?	%3F
“	%22
/	%2F
:	%3A
#	%23
&	%26
=	%3D
+	%2B
\$	%24
!	%21
<space>	%20 or +
%	%25
<	%3C
>	%3E
~	%7E
%	%25

4. Append your built query string to the default url information and site/agency /application friendly URLs.

UAT Example:

`https://uat.thepayplace.com/epayconsumerweb/training/instructor/ilicense/default.aspx?returnurl=http%3A%2F%2Fwww.merchantwebsite.com&amount=120.00&custom=12345%2Ctomtestp%2C120.00`

`https://uat.thepayplace.com/epayconsumerweb/training/instructor/idriver/default.aspx?returnurl=http%3A%2F%2Fwww.merchantwebsite.com&amount=120.00&custom=12345%2Ctomtestp%2C120.00`

Production Example:

`https://www.thepayplace.com/training/instructor/ilicense/default.aspx?returnurl=http%3A%2F%2Fwww.merchantwebsite.com&amount=120.00&custom=12345%2Ctomtestp%2C120.00`

`https://www.thepayplace.com/training/instructor/idriver/default.aspx?returnurl=http%3A%2F%2Fwww.merchantwebsite.com&amount=120.00&custom=12345%2Ctomtestp%2C120.00`

Color Key:

Standard URL information that is provided based on the environment used

Site/Agency/Application Friendly URL identified during boarding

Return URL, if needed

Amount, if needed

Custom Data (Must follow data design layout and separated by %2C (which represents a comma))



Editing Training > Instructor > 1 Drivers License Renewal
Select Application > Select Task > Config Data Management

Consumer Payments Custom Data Language: English

* Display: Citation Number
Type: Challenge Custom
* Length: 5
Check Digit: None
Validation: %digits%
Validation Test: Enter data to validate and click test. Test
Failed Message: You must enter 5 digit number

Display Only Required Include on Posting Total Amount
Delete | Add Field Above | Add Field Below | Move Up | Move Down

* Display: Name
Type: Challenge Custom
 Display Only Required Include on Posting Total Amount
Delete | Add Field Above | Add Field Below | Move Up | Move Down

* Display: Amount Due
Type: Challenge Custom
 Display Only Required Include on Posting Total Amount
Delete | Add Field Above | Add Field Below | Move Up | Move Down

Save Cancel

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An example of an advanced query is shown below:

<https://www.thepayplace.com/myway/employers/dentalcustom/default.aspx?returnurl=https%3A%2F%2Fmywayinsurance.com&amount=120.00&custom=12345%2Ctomtestp>

Field	Encoded Query String	Decoded Query String
returnurl	returnurl=https%3A%2F%2Fmywayinsurance.com	returnurl=https://mywayinsurance.com
amount	amount=120.00	amount=120.00
custom	custom=34567%2Ctomtestp%2C15.00	custom=12345,tomtestp ID = 12345 Name = tomtestp

When the example URL above is sent to Consumer Payments, the Bill Preview screen is displayed with the data sent. This site does not use Challenge Data.

PayPoint  **Dental Premiums**

Payment Method

* Indicates required field

Your Information

ID: 12345
Name: tomtestp

Pay with new account

Pay by electronic check

* Account Type: Personal ▼

Pay by credit card



Back Next Exit

Powered by PayPoint

When the NEXT button is pressed, the user will see the Total Amount populated with the \$120.00 from the query string.

Agency Logo Here

Dental Premiums

Payment Information * Indicates required field

Billing Address

*First Name: M.I.: *Last Name:

Street Line 1:

Street Line 2:

City:

State:

Zip:

Phone:

*E-Mail:

Payment Details

*Payment Amount:

Payment Method

*Name as it Appears on Card:

*Card Number:

*Expiration Date: * Month * Year

The user enters their payment information and clicks NEXT and then clicks PAY NOW to make the payment.

Agency Logo Here

Dental Premiums

Payment Review

Address
Billing Address: Kri Mar kp@a.com
Payment Method
Credit Card  Kri Pal x0016 03/08
Payment Amount
Amount: \$120.00
Total: \$120.00

[Back](#) [Pay Now](#) [Exit](#)

The Payment Results screen is displayed with the Payment information. The user would then click EXIT to return to your home website.



Dental Premiums

Payment Results

Thank You	Printable Receipt
Merchant: MyWay Insurance	
Merchant City/State: Denver, Co	
Merchant Location Code: 2123	
Payment Status: Payment Success	
Payment Date: 11/28/2007	
Confirmation Number: 07112800027042	
Billing Address: Kri Mar	
E-Mail Address: kp@a.com	
Total Amount: \$120.00	
Card Type: MC	
Account #: x0016	
Authorization Code: 123456	
Reference: 12345,tomtestp	

[Exit](#)

DATA SENT FROM CONSUMER PAYMENTS

When a user clicks EXIT, they can be redirected back to your web-site. This would use the URL that was passed in the returnurl field initially. If you don't pass data into the Consumer Payments web through advanced query strings, then the user cannot be redirected back to your site.

The data items that may be passed back to your website from Consumer Payments are listed in the table below:

Data Label	Description
c	This is the EpayReturnCode for the processed payment. The Return Codes are listed in the PayPoint [®] Merchant Integration Guide.
m	This is the EpayResultMessage that is displayed to the user.
o	This is the ConfirmationNumber.
t	This is the TotalAmount that was Paid.
d	This is the SettlementSubmissionDate
z	This is the AuthorizationCode
i	This was the unique ID – passed by client originally
ct	<p>This is the card type when a debit or credit card is used.</p> <ul style="list-style-type: none"> • VISA • MC • AMEX • DISC • STAR • Pulse • NYCE <p>Note: This parameter is not sent when eCheck is used.</p>
hash	This can be used to validate the query string returned to your site. The calculation is described in a separate section below.

If the user makes multiple payments in a session, only the last result is returned. All values are query string encoded.

Below is an example of what Consumer Payments site will use to redirect the user after they exit the site after making a payment:

<http://www.yoursite.com/epayresult.asp?c=1&m=&o=12345676809&t=120.00&d=11%2F28%2F2007&z=A234&i=john+stodgy&ct=MC&hash=2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E>

Field	Field Type	Encoded Query String	Decoded Query String
returnurl	Return url to your Site	http://www.yoursite.com/epayresult.asp	http://www.yoursite.com/epayresult.asp
c	ePay Return Code	c=1	c=1
m	ePay Result Message	m=	m=
o	Confirmation Number	o=12345676809	o=12345676809
t	Total Paid Amount	t=120.00	t=120.00
d	Settlement Submission Date	d=11%2F28%2F2007	d=11/28/2007
z	Authorization Code	z=A234	z=A234
i	Unique ID	i=john+stodgy	i=john+stodgy
ct	Card Type	ct = MC	ct = MC
hash	Calculation based on Confirmation Number, Amount and Security Key	hash=2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E	hash=2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E

HASH OPTION FOR QUERY STRING RETURNED FROM CONSUMER PAYMENTS

A hash field of the confirmation number, amount, and application security key is returned on the return URL back to your website. You can use this value to validate that the amount value has not been tampered with by recalculating the hash. The hash calculation used is SHA-1. This secure hash algorithm is the cryptographic hash function designed by the National Security

Agency (NSA) and published by the National Institute of Standards and Technology as a U.S. Federal Information Processing Standard.

SHA-1([ConfirmationNumber][Amount][SecurityKey]

Example Return QueryString:

```
?myid=1&c=2&m=""&o=10012700005557&t=35.00&d=1%2f28%2f2010&z=088808&hash=2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E&i=123
```

The hash is calculated using the following:

Conf#=10012700005557

Amount=35.00

SecurityKey=password

SHA-1("1001270000555735.00password") =
2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E

Note: Even though the resulting hash is not case sensitive, the string being hashed is case-sensitive. There are many publicly available methods for calculating a SHA1 hash.



In the MyWay Insurance example above, after the payment was successfully made and the user clicks EXIT, the URL at the top was:

<https://mywayinsurance.com/epayresult.asp?c=2&m=%22%22&o=07031000017773&t=120.00&d=3%2f11%2f2007&z=123456&i=&hash=2C86CA9C02B90BF1603BF4FEB3C7789E32477B4E>

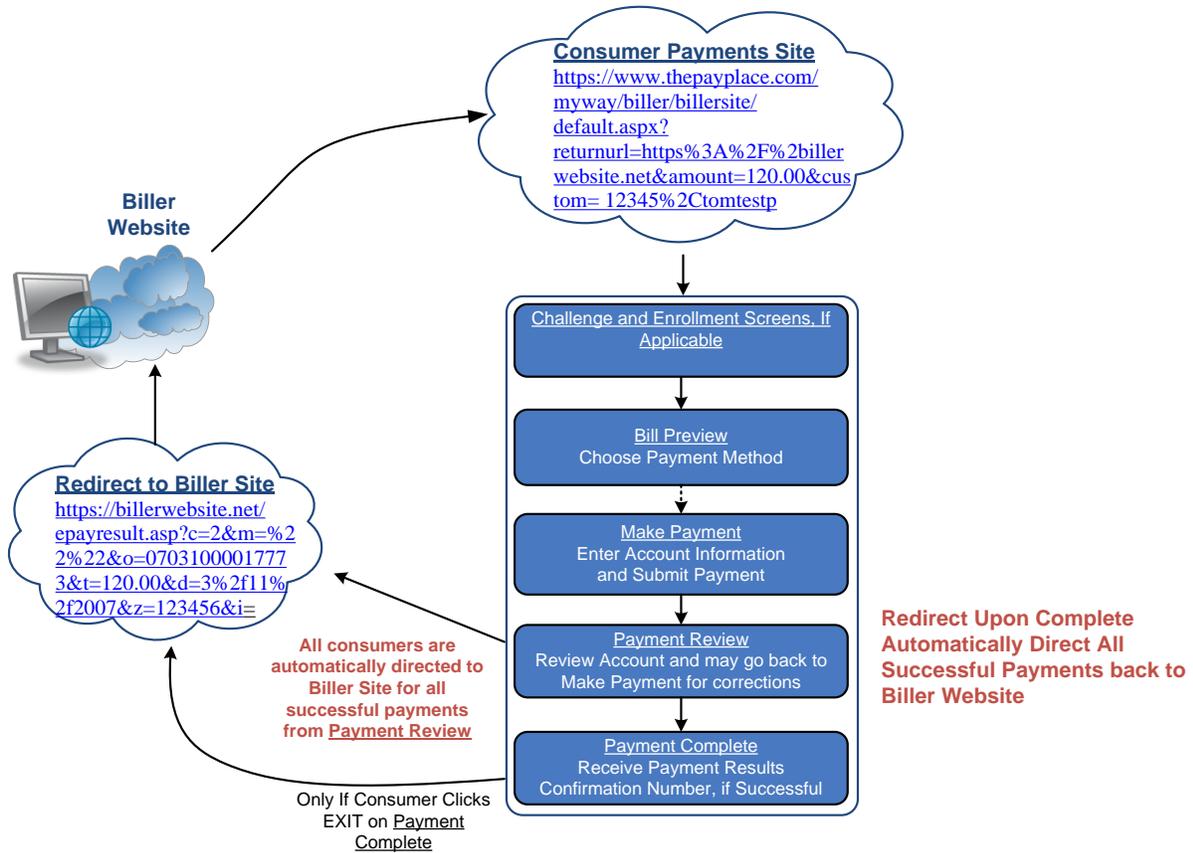
Field	Field Type	Encoded Query String	Decoded Query String
returnurl	Return url to your Site	https://mywayinsurance.com	https://mywayinsurance.com
c	ePay Return Code	c=2	c=2
m	ePay Result Message	m=%22%22	m=""
o	Confirmation Number	o=07031000017773	o=07031000017773
t	Total Paid Amount	t=120.00	t=120.00

d	Settlement Submission Date	d=11%2F28%2F2007	d=11/28/2007
z	Authorization Code	z=123456	z=123456
i	Unique ID	i=	i=
hash	Hash Calculation	hash =2C86CA9C02B90BF1603BF 4FEB3C7789E32477B4E	hash =2C86CA9C02B90BF1603BF4F EB3C7789E32477B4E

RETURN URL RE-DIRECTION OPTIONS

There are two screens that will redirect the customer back to your home website:

1. If the user selects Exit on Payment Confirmation.
2. If you select the Redirect on Complete boarding option. In this case, all users will be redirected back to your return url when they make a successful payment from the Payment Review screen.



5.0 Implementing Auto Pay

To schedule payments for bills to be paid on their due dates, Consumer Payments support a recurring payment feature called Auto Pay. Auto Pay follows a more traditional bill pay solution by providing users the ability to enable this feature and define the Full Payment, Minimum Payment or Fixed Payment Amount they want to make. The actual date and occurrence of the bill payment is set by the Biller as the Due Date. Under the Consumer Payments Custom Data definition, three field indicators are used to define a field as Minimum Bill Amount, Full Payment Bill Amount and Payment Due Date. Under the model the user will have the choice to select the amount of payment (i.e. Full, Minimum, or Fixed) and PayPoint will use the Payment Due Date data value loaded by the Biller.

To implement the Auto Pay model, there are several features that must be in place along with specific data elements. The following sections describe all the different factors that must be in place to implement Auto Pay.

Requirements

Auto Pay is a feature that can be enabled for your application. This can be done through the boarding application process and are options you can select as a part of your initial boarding or an update to the boarding form provided to PayPoint Customer Service.

Auto Pay supports allowing the consumer to pay the Minimum, Fixed or Full Amount of a bill. The Full Amount is always required to be provided as part of your bill data. The Fixed and Minimum amounts are optional. The Fixed amount is determined as part of how your application is boarded onto PayPoint.

The Minimum amount is controlled by the design process discussed in the next section.

Design

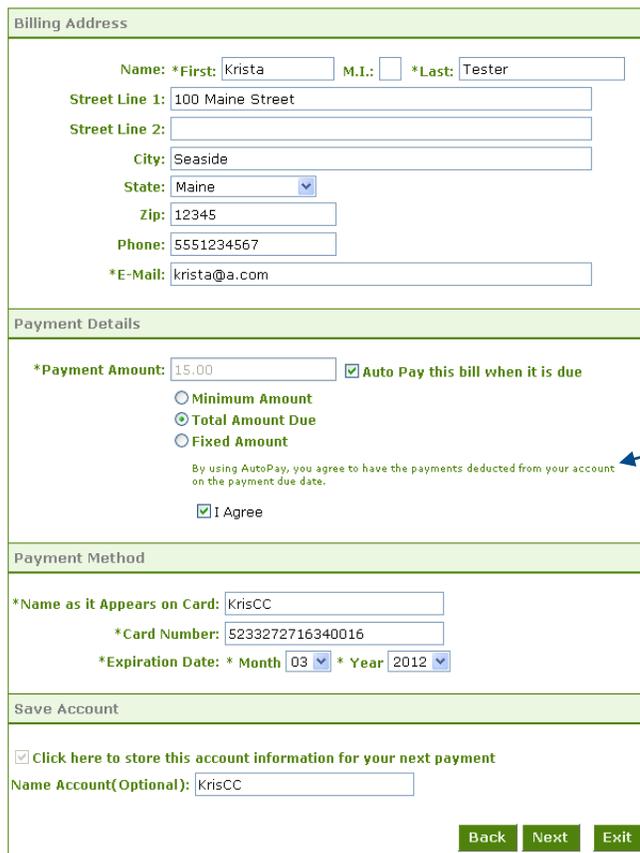
When your users log into your Consumer Payments site to make a payment, they will be presented with an option to “Auto Pay this Account when Due.” Once this is selected, they will be presented with one or more of the following options depending on how you are boarded and define your bill data in Consumer Payments to pay the Minimum, Fixed or Full Payment Amounts.

You may decide during boarding to make Auto Pay optional or mandatory for your customers. Your business requirements will drive which options will be available to your users.

When you implement Auto Pay, you may wish to have your customers agree to a disclaimer before proceeding. Consumer Payments support this through the design toolkit.

This disclaimer is available on the Make Payment Screen for Auto Pay applications. This is located through the Consumer Payments Management ->Design->Make Payment feature.

The disclaimer is optional and may be used with or without confirm.



Billing Address

Name: *First: M.I.: *Last:

Street Line 1:

Street Line 2:

City:

State:

Zip:

Phone:

*E-Mail:

Payment Details

*Payment Amount: Auto Pay this bill when it is due

Minimum Amount
 Total Amount Due
 Fixed Amount

By using AutoPay, you agree to have the payments deducted from your account on the payment due date.

I Agree

Payment Method

*Name as it Appears on Card:

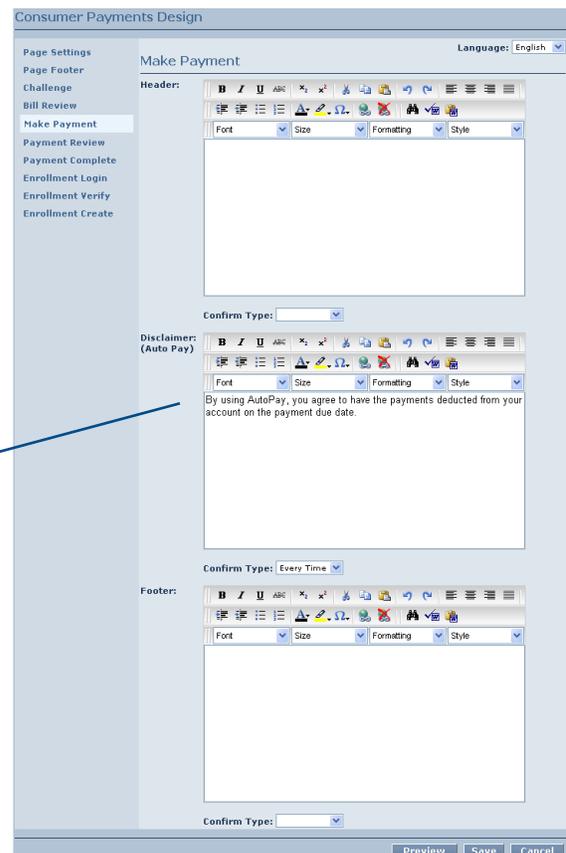
*Card Number:

*Expiration Date: * Month * Year

Save Account

Click here to store this account information for your next payment

Name Account(Optional):



Consumer Payments Design

Page Settings Page Footer Language: English

Challenge

Bill Review

Make Payment

Payment Review

Payment Complete

Enrollment Login

Enrollment Verify

Enrollment Create

Header:

Font: Size: Formatting: Style:

Confirm Type:

Disclaimer (Auto Pay):

Font: Size: Formatting: Style:

By using AutoPay, you agree to have the payments deducted from your account on the payment due date.

Confirm Type:

Footer:

Font: Size: Formatting: Style:

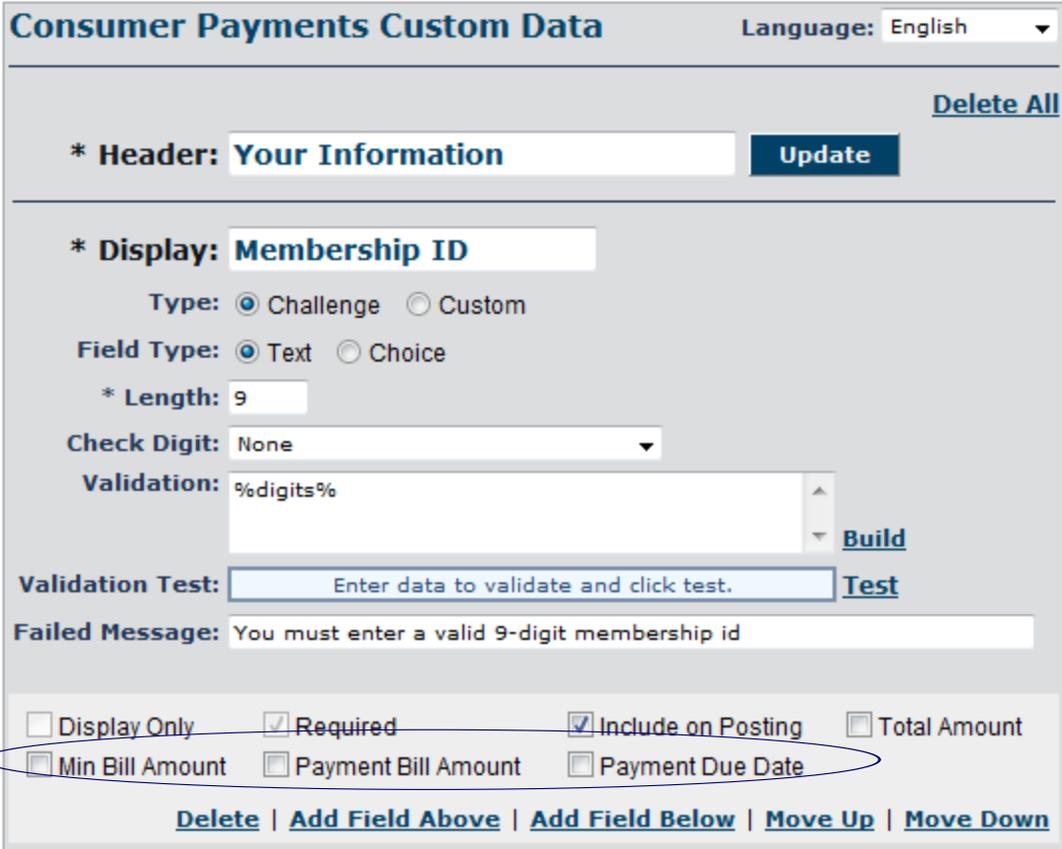
Confirm Type:

Data Management

Data implementation for Auto Pay consists of determining your custom data specifications as well as identifying if there will be additional paid or historical items that you would like to display to your customers.

CUSTOM DATA

When Auto Pay is implemented, there are three additional fields available in your custom data specifications - Min Bill Amount, Payment Bill Amount, and Payment Due Date. Payment Bill Amount and Payment Due Date are always required, but you have flexibility in also accepting minimum and or fixed payment amounts. Your business requirements will drive which Auto Pay custom data items are defined.



Consumer Payments Custom Data Language: English

[Delete All](#)

* **Header:**

* **Display:**

Type: Challenge Custom

Field Type: Text Choice

* Length:

Check Digit:

Validation:

Validation Test:

Failed Message:

Display Only Required Include on Posting Total Amount

Min Bill Amount Payment Bill Amount Payment Due Date

[Delete](#) | [Add Field Above](#) | [Add Field Below](#) | [Move Up](#) | [Move Down](#)

Note: Whenever you edit custom data specifications, all of your current custom data will be purged.

Auto Pay Requirements	Custom Data Requirements
Allow the user to select Minimum, Full Payment and Fixed Payment	Include Min Bill Amount, Payment Bill Amount, and Payment Due Date
Allow the user to select Minimum, Full Payment	Include Min Bill Amount, Payment Bill Amount, and Payment Due Date
Allow the user to select Full Payment and Fixed Payment	Include Payment Bill Amount, and Payment Due Date

MANAGE UPLOADS

In addition to providing these Auto Pay-related data items with your custom data files, you may also wish to send data related to payments made outside of Consumer Payments. For example payments previously made by the consumer through some alternative method. To identify payments made outside of Consumer Payments, the following flags can be used at the end of each data record.

Status Displayed	Flag	Notes
Historical	1	Can be deleted
Historical	3	Cannot be deleted
Paid	4	Cannot be deleted

Additional information about this is documented in the Data Management->Manage Uploads->Displaying BILL Data Paid Outside of Consumer Payments section of this Integration Guide.

SCHEDULING PAYMENTS

Once the customer selects Auto Pay and schedules the payment, all the unpaid bills due on that date or in the future will be scheduled to be paid. When the PayPoint® Auto Pay payment processor runs, all bills marked for Auto Pay except for future due dates will be paid. As bills are paid by this AutoPay processor, they will appear as paid. Bills which have not yet been paid will still show as scheduled.

Required Information				
* Agent ID: <input type="text" value="54321"/>				
<input type="button" value="Submit"/>				
Multiple Items Found				
Agent Name	Payment Due Date	Minimum Amount	Full Payment Amount	Status
marybeth	1/15/2007	9.00	19.00	Historical
marybeth	10/15/2007	8.00	18.00	Paid
marybeth	7/15/2007	7.00	17.00	Historical
marybeth	4/15/2007	6.000	16.00	Historical
marybeth	1/15/2007	5.00	15.00	Scheduled
marybeth	10/15/2007	4.00	14.00	Scheduled
marybeth	7/15/2007	3.00	13.00	Scheduled
marybeth	4/15/2007	2.00	12.00	Scheduled
marybeth	1/15/2007	1.00	11.00	Scheduled
				<input type="button" value="Back"/> <input type="button" value="Exit"/>

PayPoint®

Merchant Integration

Guide

Version 3.3.1

August 14, 2015

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Disclaimer

The material presented in this PayPoint Integration Guide is for general guidance only. First Data Corporation does not represent or warrant that this is the only information available or the only information that should be considered when deciding to implement an electronic payment processing solution. First Data Corporation shall not be held liable for any losses caused by reliance on the accuracy, reliability or timeliness of this information. Portions of such information may not be useful or applicable to an entity's particular circumstance. Any person or entity that relies on any information obtained from this Guide does so at his or her own risk.

Revision History

Date	PayPoint Version	Section	Integration Guide Update Description
	Prior to 1.2		2.0: Second version of PayPoint Integration Guide, contains significant updates to the Integration Guide based on enhancements incorporated into the product.
	Prior to 1.2		2.1: This release contains additional information on best practices, clarification of functions, and updated tables to better explain the API mechanics. Added Transaction Date and State code to transaction detail record in the export file.
	Prior to 1.2		2.2: This release contains information relating to E-Checks, registration, and recurring payments.
	Prior to 1.2		2.4: Added new Return Code Definition sub-section to Section 3.
	Prior to 1.2		2.5: Modified Make A Payment Return Codes
	1.2		3.0 A variety of changes were made in coordination with PayPoint 1.2 Release. See the release notes for what's new in the release.
	Prior to 1.5		4.1.1 Modified the Posting file output field in detail record called Card Type

			Code – Changed from 9(1) to A (1) and identified new card types.
	1.5		<p>5.1.1 A variety of changes were made in coordination with PayPoint 1.5 Release. See the release notes for what's new in the release. Affected sections include:</p> <p>Section 3.0 Integration and Development – Documentation was updated to include new PIN based debit support and additional returned value on the PaymentStatus.</p> <p>Section 4.0 Payment Posting File – PaymentMethod and CardType documentation on the detail record was updated to include new PIN based debit functionality.</p>
4/26/2007	2.0		<p>Changed the versioning to match the current PayPoint Release Number.</p> <p>Updated <i>EPayAddress</i> Object to include validations for First Name, Last Name, Full Name, Address and City for TeleCheck® and Credit Card processing.</p>
8/15/2007	2.1	1.0 Introduction (Multi-Processor Credit Card Support)	Added support for Vital (TSYS)
8/15/2007	2.1	1.0 Introduction (Features)	Added description about Third Party Payments - ACH Credit, Point of Sale (POS) and Cash.
8/15/2007	2.1	3.0 Integration and Development (Operational Objects)	<p>General Change: Added additional column called Validation Exceptions;</p> <p>Changed Control column title to Standard Validation.</p>
8/15/2007	2.1	3.0 Integration and Development (Operational Objects)	Added support for Third Party Payments - ACH Credit, Point of Sale (POS) and Cash.
8/15/2007	2.1	3.0 Integration and Development (PaymentInfo	Added that PaymentInfoCC Object is used for Cash and POS payments.

		Object)	
8/15/2007	2.1	3.0 Integration and Development (PaymentInfo Object)	Added that PaymentInfoEFT Object is used for ACH Credit payments.
8/15/2007	2.1	3.0 Integration and Development (PaymentInfoCC Object)	Added validation exceptions for Cash and POS.
8/15/2007	2.1	3.0 Integration and Development (PaymentInfoEFT Object)	Added validation exceptions for ACH Credit.
8/15/2007	2.1	3.0 Integration and Development (EPayAddress Object)	Updated validation exceptions for e-Check with TeleCheck® gateway (The second name of the Full Name can accept apostrophe).
8/15/2007	2.1	3.0 Integration and Development (MakePayment Object)	Added validation exceptions for ACH Credit, Cash, and POS including the exception that these payment mediums do not support Convenience Fees.
8/15/2007	2.1	3.0 Integration and Development (CalculateConvenienceFee Object) (RegistrationCRD Object) (RegistrationInquiry Object) (RecurringPaymentCRD Object)	Added validation exceptions as not supported for ACH Credit, Cash, and POS.
8/15/2007	2.1	4.0 Payment Posting File (AD= Application Detail)	Added that third party payments = AD7.
2/11/2008	2.1	3.0 Integration and Development	Updated URL to: The HTML Payment Collection Interface

		(Using the Page Pop capability)	is accessed through the https://www.govone.com/epayadmin/http/pay.aspx page on the PayPoint website.
2/11/2008	2.1	3.0 Integration and Development (Batch Interface Option)	Updated URL to: You can obtain a copy of the latest PayPoint XML Request and Response XSD (Schema) files at the following URL location https://www.govone.com/epayadmin/validatebulkfile.aspx .
8/11/2008	2.2	3.0 Integration and Development (Web Service Operational Objects)	Added New Section: Registrations Object
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> Make Payment)	Added Notes under ConvenienceFee relating to new option, “Allow Passed Convenience Fee.”
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> Make Payment)	Added Notes under RegisterID that Payment Medium is required when using the RegisterID.
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> RegistrationCRD)	Added new Action: “UpdateNonSensitiveOnly”
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> RegistrationCRD)	Added new Member: “LookupReference”
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> RegistrationLookup)	Added new Functional Object: “RegistrationLookup”
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> RecurringPaymentCRD)	Added new Member: ConvFeeAmount
8/11/2008	2.2	3.0 Integration and	Added new HTTP Parameter:

		Development (Functional Objects-> RecurringPaymentCR D)	rz = EPayRecurringPaymentCRDRequest.Recurrin gPaymentInfo.ConvFeeAmount
8/11/2008	2.2	3.0 Integration and Development (Functional Objects-> RecurringPaymentInq uiry)	Added new HTTP Parameter: rz = EPayRecurringPaymentInquiryResult.Recurri ngPaymentInfo.ConvFeeAmount
8/11/2008	2.2	3.0 Integration and Development (Plugin Support- Pre and Post Authorization)	Added new Section Describing the Pre and Post Authorization Plugin Support
8/11/2008	2.2	1.0 Introduction (Features)	Added description about Third Party Payments – Remote Capture and Lockbox
8/11/2008	2.2	1.0 Introduction (Features)	Added description about new Third Party Payments – Remote Capture and Lockbox
8/11/2008	2.2	3.0 Integration and Development (Operational Objects)	Added support for new Third Party Payments - Remote Capture and Lockbox
8/11/2008	2.2	3.0 Integration and Development (PaymentInfo Object)	Added that PaymentInfoEFT Object is used for Remote Capture and Lockbox.
8/11/2008	2.2	3.0 Integration and Development (PaymentInfoCC Object)	Added validation exceptions for RemoteCapture and LockBox
8/11/2008	2.2	3.0 Integration and Development (MakePayment Object)	Added validation exceptions for any Third Party Payments including the exception that these payment mediums do not support Convenience Fees.
8/11/2008	2.2	3.0 Integration and Development (CalculateConvien ceFee Object) (RegistrationCRD	Added validation exceptions as not supported for any Third Party Payments

		Object) (RegistrationInquiry Object) (RecurringPaymentC RD Object)	
2/9/2009	2.3	1.0 Introduction (Multi-Processor Credit Card Support)	Updated to: PayPoint supports most major Credit Card processors including: First Data BuyPass, First Data Nashville (Envoy), First Data North (CardNet), First Data South (Nabanco), Vital (including TSYS), and PaymentTech.
2/9/2009	2.3	2.0 Implementation Approach (Phase 2: Application Program Interface Design and Development)	Added the following APIs to list: <ul style="list-style-type: none"> • PinlessDebitCheck, • RegistrationLookup • RetrievePayments
2/9/2009	2.3	3.0 Integration and Development (Web Service Integration)	Changed the WSDL address from https://www.govone.com/epay/epaywebse rvicewsdL.aspx to https://www.govone.com/epay/epaywebse rvice.asmx?WSDL
2/9/2009	2.3	3.0 Integration and Development (PaymentInfoEFT Object)	Under Third Party Payment Mediums, added Lockbox and Remote Capture. This was supported under PayPoint 2.2 , but was not documented in this section.
2/9/2009	2.3	3.0 Integration and Development (PaymentInfoEFT Object)	Added NACHA Standard Entry Class (SEC) Mapping based on Authorization Medium
2/9/2009	2.3	3.0 Integration and Development (PaymentInfoEFT Object)	This was a formatting change. Moved the EPayRegistration Object to the same section level as EPayAddress Object. No other content was changed.
2/9/2009	2.3	3.0 Integration and Development	Added new operational object: EpayWSPayment

		(EpayWSPayment Object)	
2/9/2009	2.3	3.0 Integration and Development (PinlessDebitCheck)	Added new member: SignatureEligible
2/9/2009	2.3	3.0 Integration and Development (Functional Objects)	Added new functional object: RetrievePayments
6/26/2009	2.4	2.0 Implementation Approach (Test Case #12)	“Process a PIN-less Debit transaction that generates successful E-Check payment” was corrected to: “Process a PIN-less Debit transaction that generates successful payment.”
6/26/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	Added SourceIP to Header Object
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Added SourceIP to Input Parameters ip = Source IP
6/26/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	Added New Field, Recurring Indicator, to PaymentInfoEFT Object
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Added New Field, Recurring Indicator, to MakePayment Input parameters ppc = EPayMakePayment.PaymentInfo.PaymentInfoEFT.RecurringIndicator (<i>EPayRecurringIndicator</i>)
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP	Note: Functionality was added in 2.3, updating documentation in Version 2.4.0 Updated Document with Field, Authorization Medium, to

		Integration)	MakePayment Input parameters ppt = EPayMakePayment.PaymentInfo.PaymentInfoEFT.AuthorizationMedium (<i>EPayPayment Channel</i>)
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Note: Functionality was added in 2.3, updating documentation in Version 2.4.0 Updated Document with Field, UserIP Address, to MakePayment Input parameters ppv = EPayMakePayment.PaymentInfo.PaymentInfoEFT.UserIPAddress (<i>String</i>)
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Note: Functionality was added in 2.3, updating documentation in Version 2.4.0 Updated Output Parameters for PINlessDebitCheck, adding: s = PinlessDebitCheck.SignatureEligible c = PinlessDebitCheck.ResultMessage m = PinlessDebitCheck.ReturnCode
6/26/2009	2.4	3.0 Integration and Development (PaymentInfoEFT Object)	Updated SEC mapping for Authorization Medium = IVR to PPD.
6/26/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Added Account Number and Payment Medium to CalculateConvenienceFee API Request c = EPayCalculateConvenienceFee.AccountNumber and p = EPayCalculateConvenienceFee.PaymentMedium
6/26/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	Added Account Number and Payment Medium to CalculateConvenienceFee API Request

6/26/2009	2.4	3.0 Integration and Development (Batch Interface Option)	Unique Request IDs- You should use a unique identifier for each of your requests within your file.
6/26/2009	2.4	3.0 Integration and Development (Batch Interface Option)	Added information about the way PayPoint will re-order request types by three groups: Group 1 = Registrations and Recurring Schedules Group 2 = Make Payments Group 3 = Inquiries
10/20/2009	2.4	4.0 Payment Posting File (AD= Application Detail)	Added the following codes: <u>Payment Command Code</u> 15 = ACH Credit <u>Payment Method</u> 8 = Non-Face to face Platform (NFTF) (TeleCheck®)
10/20/2009	2.4	2.0 Implementation Approach (Phase 3: Test Mode)	Provided more request and response detail to Phase 3: Test Mode
10/20/2009	2.4	3.0 Integration and Development (EpayRegistrationObject)	Added CreatedDate to list of return fields to EpayRegistrationObject.
10/20/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Added Disabled Date to RecurringPaymentCRD API Request rd = EpayRecurringPaymentCRDRequest.RecurringPaymentInfo.DisabledDate
10/20/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	Added DisabledDate to RecurringPaymentCRD API Request
10/20/2009	2.4	3.0 Integration and Development	Updated RegistrationCRD API with the following fields:

		(Secure HTTP Integration)	<p>ppf = EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.FederalTaxID (String)</p> <p>ppv = EPayRegistrationCRDRequest..PaymentInfo.PaymentInfoEFT.UserIPAddress (String)</p> <p>ppt = EPayRegistrationCRD.PaymentInfo.PaymentInfoEFT.AuthorizationMedium (EPayPaymentChannel)</p>
10/20/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	Updated Document to show UserIPAddress in PaymentInfoEFT Object
10/20/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	<p>Updated document to show MakePayment API with the following fields:</p> <p>u = EPayMakePayment.RecurringPaymentID (String)</p> <p>t = EPayMakePayment.TransactionBatchID(String)</p> <p>au = EPayMakePayment.AAAUserID (String)</p> <p>ppay = EPayMakePayment.PaymentInfo.PaymentInfoEFT.AddressShipping.Country (String)</p> <p>paby= EPayMakePayment.PaymentInfo.PaymentInfoCC.BillingAddress.Country (String)</p> <p>ppdy= EPayMakePayment.PaymentInfo.PaymentInfoEFT.AddressBilling.Country (String)</p> <p>pasy= EPayMakePayment.PaymentInfo.Payment</p>

			InfoCC.ShippingAddress.Country (String) paksn= EPayMakePayment.PaymentInfo.Payment InfoCC.PINKeySerialNumber (String)
10/20/2009	2.4	3.0 Integration and Development (Secure HTTP Integration)	Remove the following item from the document for RecurringPaymentCRD API as this was incorrect: f = EPayRecurringPaymentCRDRequest.Refe rence (<i>String</i>)
10/20/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	For PaymentInfoEFT Object, Validation Exception has been added for Bank Account Number. Bank Account Number must be at least 5 digits when using TeleCheck services.
10/20/2009	2.4	3.0 Integration and Development (Web Service Operational Objects)	All Table Headings which listed string and enumeration values have been renamed as follows: “String Value” changed to “WebServices or Batch Value” and “Numeric Value” changed to “HTTPS Value”
10/20/2009		1.0 Introduction (Key Assumptions)	Key Assumptions were changed as follows: The government entity has the ability... Has been changed to: The government or commercial entity has the ability...
10/20/2009	2.4	3.0 Integration and Development (Functional Objects)	Declined was deleted from Return Code List for RegistrationCRD, Registration Inquiry, and RegistrationLookup
10/23/2009	2.4 Hotfix 6	3.0 Integration and Development (Web Service Operational Objects)	RetrievePayments API has been removed from the Available Functional Objects.
10/23/2009	2.4 Hotfix 6	3.0 Integration and Development (Secure HTTP	Changed Input Parameter for Calculate Convenience Fee for payment medium to pm from p

		Integration)															
10/23/2009	2.4 Hotfix 6	3.0 Integration and Development	<p>Updated the WSDL address from https://www.govone.com/epay/epaywebse rvicewsdll.aspx to https://www.govone.com/epay/epaywebse rvicewsdll.aspx?WSDL</p> <p>This was initially changed on 2/9/2009 (PayPoint 2.3) but the Integration and Development Introduction section was missed during editing.</p>														
11/5/2009	2.4 Hotfix 6	2.0 Implementation Approach (Phase 3: Test Mode)	<p>Updated Phase 3: Test Mode for the following: Updated Any Valid Amount to Valid Amount Greater Than Zero</p> <p>Corrected shipping phone number in RegistrationInquiry Test 2 to 5897812569</p>														
11/13/2009	2.4 Hotfix 6	4.0 Payment Posting File (AD= Application Detail)	Updated Card Type Code = 0 for eCheck														
5/13/2010	2.4 Hotfix 7	4.0 Payment Posting File (Select Extract File Type)	Added, “ The standard file is ANSI but if you would like the posting file in UTF-8 format, please inform your project manager.”														
5/13/2010	2.4 Hotfix 8	3.0 Integration and Development (Secure HTTP Integration)	<p>Added the following to PaymentStatus API HTTPS Output Parameters and WebService and Batch Responses.</p> <table border="1"> <thead> <tr> <th>HTTPS</th> <th>WebService or Batch</th> </tr> </thead> <tbody> <tr> <td>n</td> <td>Net Amount</td> </tr> <tr> <td>g</td> <td>Gross Amount</td> </tr> <tr> <td>d</td> <td>PaymentTimeStamp</td> </tr> <tr> <td>p</td> <td>PaymentPostDate</td> </tr> <tr> <td>z</td> <td>AuthorizationCode</td> </tr> <tr> <td>f</td> <td>CustomReference</td> </tr> </tbody> </table>	HTTPS	WebService or Batch	n	Net Amount	g	Gross Amount	d	PaymentTimeStamp	p	PaymentPostDate	z	AuthorizationCode	f	CustomReference
HTTPS	WebService or Batch																
n	Net Amount																
g	Gross Amount																
d	PaymentTimeStamp																
p	PaymentPostDate																
z	AuthorizationCode																
f	CustomReference																
5/13/2010	2.4 Hotfix 8	3.0 Integration and Development	Updated Validation for Parameter r: 3.0 Integration and Development														

		(Secure HTTP Integration) (Standard Input Parameters)	Required, if m = q.
5/13/2010	2.5	2.0 Implementation Approach (Overview)	Deleted “Page Pop” from Phase 2 section.
5/13/2010	2.5	2.0 Implementation Approach (Secure HTTP API)	Deleted “Page Pop” section.
5/13/2010	2.5	2.0 Implementation Approach (Phase 3: Test Mode)	Added Test Cases for RegistrationLookupAPI
5/13/2010	2.5	3.0 Integration and Development (Payment InfoCC Object)	Supported prior to 2.5 but documented in 2.5. Added Installment, InstallmentSequence, and InstallmentCount to Object.
5/13/2010	2.5	3.0 Integration and Development (PaymentInfoCC Object)	Added functionality in 2.5: Installment cannot be set to Yes when saving a registered account.
5/13/2010	2.5	3.0 Integration and Development (PaymentInfoEFT Object)	Added Listing of Valid Driver’s License States including Military “State” Codes
5/13/2010	2.5	3.0 Integration and Development (EPayAddress Object)	Added Listing of Valid Driver’s License States including Military “State” Codes
5/13/2010	2.5	3.0 Integration and Development (Secure HTTP Integration)	Deleted Page Pop section.
5/13/2010	2.5	3.0 Integration and Development (Secure HTTP Integration) (Using the Page Pop Capability)	Deleted Page Pop Section

5/13/2010	2.5	4.0 Payment Posting File (Additional Fields Available)	<p>The following additional fields are available in the posting file:</p> <ul style="list-style-type: none"> • TransactionID • PaymentDate • AuthCode • Phone • Settlement Submission Date • ACHReturnCode • ACHPaymentType <p>Note: This requires custom development to add to posting file.</p>
5/13/2010	2.5	8.0 Support Services (Appendix B)	Deleted Certification Checklist, as this is not used in PayPoint Implementations
5/13/2010	2.5	8.0 Support Services (Appendix B)	Renamed Appendix C to B for Acronyms and Definitions
7/12/2010	2.5 Hotfix 3	3.0 Integration and Development (Functional Objects)	Support had previously been added to identify signature debit type cards. A chart was added below the response that describes if the payment needs to be processed as debit card, credit card, or either.
9/24/2010	2.5 Hotfix 5	2.0 Implementation Approach (Phase 4: Certification Testing)	Added “ Note: The duplicate payment check is not supported in certification mode. ”
6/10/2011	2.5 Hotfix 5	3.0 Integration and Development (Functional Objects) 3.0 Integration and Development (Secure HTTP Integration)	Added ExpirationDate, ExpirationMonth, and ExpirationYear to the CancelPayment API Request
6/10/2011	2.5 Hotfix 5	3.0 Integration and Development (Secure HTTP Integration)	Added EPayMakePaymentRequest. EPayMakePayment.PaymentFlags (<i>EPayMakePaymentFlags Enumeration</i>)

6/10/2011	2.5 Hotfix 5	3.0 Integration and Development (Functional Objects)	Updated PaymentFlags description to include None (0) and No_Dupe_Check (1)						
6/10/2011	2.5 Hotfix 5	3.0 Integration and Development (Functional Objects)	Updated Documentation – added AAAUserID						
6/10/2011	2.6	3.0 Integration and Development (PaymentInfoEFT Object)	<p>The following note was added, even though CCD support has always been available.</p> <p>WEB, TEL, and PPD Standard Entry Class Codes apply to Personal Checking and Savings Accounts.</p> <p>CCD is the Standard Entry Class Code used for all Business eChecks.</p>						
6/10/2011	2.6	3.0 Integration and Development (Functional Objects)	Documentation Updates: RegisterID changed to RegistrationID						
6/10/2011	2.6	3.0 Integration and Development (Functional Objects)	AAAUserID was added to MakePayment functional objects. This is an internally used field.						
6/10/2011	2.6	3.0 Integration and Development (Functional Objects)	<p>Documentation Update: The following was added to PaymentFlags Description:</p> <table border="1" data-bbox="906 1268 1453 1444"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>None</td> <td>0</td> </tr> <tr> <td>No_Dupe_Check</td> <td>1</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	None	0	No_Dupe_Check	1
WebServices or Batch Value	HTTPS Value								
None	0								
No_Dupe_Check	1								
6/10/2011	2.6	4.0 Posting File	<p>Changed Payment Channel to Authorization Medium.</p> <p>Added the following:</p> <p>Note: For eCheck Payments, this field is the eCheck Authorization. For Credit Card, Debit Card, Third Party Payments, this field matches the Payment Channel.</p>						

6/10/2011	2.6	4.0 Posting File	Payment Channel was added to the list of xml fields.
9/13/2011	2.7	3.0 Integration and Development (Web Service Operational Objects)	Clarification was made to EPayAddress Object: Phone2 was updated “For Future Use.”
9/13/2011	2.7	3.0 Integration and Development (Functional Objects)	Typo was corrected in RegistrationCRD: Before sending registration data to “PayPoint...”
9/13/2011	2.7	3.0 Integration and Development (Functional Objects)	Added note that LookupReference is case and space sensitive for use in the RegistrationLookup API call.
9/13/2011	2.7	3.0 Posting File Support	Updated the file layout sections with column positions.
9/13/2011	2.7	3.0 Posting File Support	Changed the heading “Additional Fields Available” to Extended Application Detail (AD) Posting File Fields.” Changed “The following additional fields are available for the posting file for an additional charge.” To “An extended version of the posting file is available which includes the following fields as a set at the end of each Standard Application Detail (AD) record:”
12/22/2011	2.7 Hotfix 3	2.0 Implementation Approach (Overview)	Deleted reference to page pop. This feature was sunset in 2010.
12/22/2011	2.7 Hotfix 3	2.0 Implementation Approach (Function: MakePayment Test Cases)	Documentation Clean-up Edits: Removed “Amount” field from requests for Test 8, 9, 11, 12, 13, and 14.
12/22/2011	2.7 Hotfix 3	General	<p>Changed all references from https://www.govone.com/epay to https://api.thepayplace.com/epay</p> <p>Changed all references from https://www.govone.com/epayadmin</p>

			to https://admin.thepayplace.com/epayadmin
12/22/2011	2.7 Hotfix 3	3.0 Integration and Development (Functional Objects)	Updated documentation: Added UserID field to the Request Object Members for Make Payment API
12/22/2011	2.7 Hotfix 3	3.0 Integration and Development (Secure HTTP Integration)	Added Clarification that the Result Message will not exceed 5000 characters.
12/22/2011	2.7 Hotfix 3	3.0 Integration and Development (Functional Objects)	Added Clarification that the Result Message will not exceed 5000 characters.
12/22/2011	2.7 Hotfix 3	4.0 Payment Posting File (AD= Standard Application Detail)	Updated documentation for existing functionality: Added 8 = Non-Face to Face Platform (NFTF) (TeleCheck®) to Payment Method
3/15/2012	2.7 Hotfix 4	2.0 Implementation Approach (Phase 2: Application Program Interface Design and Development)	Removed “Retrieve Payments” section
3/15/2012	2.7 Hotfix 4	3.0 Integration and Development (Functional Objects)	Updated section in RecurringPaymentCRD: Changed IntervalParam4 from “Not Used” to “Optional. Depending on type of recurring schedule being created. (String)”
3/15/2012	2.7 Hotfix 4	3.0 Integration and Development (Web Service Operational Objects)	Validation Exception added for International Zip Code. TSYS Requires a Max Len 9
6/28/2012	2.8	1.0 Introduction (Best Practices)	Added information about amount validation.
9/18/2012	2.9	3.0 Integration and Development (Web Service	Added to CardNumber Description: “The Card Account Number may be sent

		Operational Objects)	unencrypted or as an encrypted value using a private and public key.”
9/18/2012	2.9	3.0 Integration and Development (Web Service Operational Objects)	Added to BankAccountNumber Description: “The Bank Account Number may be sent unencrypted or as an encrypted value using a private and public key.”
9/18/2012	2.9	3.0 Integration and Development (Functional Objects)	Added Recurring Schedule Examples.
9/18/2012	2.9	4.0 Payment Posting File (AD = Standard Application Detail)	Added to Payment Method: 9 = Credit Card (First Data South)
11/7/2012	2.9 Hotfix 1	3.0 Integration and Development (Functional Objects)	Updated Payment Date Support for Future-dated Credit Card Payments. Added this note to Exceptions: <i>This is available for eCheck processed through PayPoint eCheck or TeleCheck and Credit Card and Signature Debit payments processed through the TSYS Front-end.</i>
1/14/2013	2.9 Hotfix 1	4.0 Payment Posting File (AD = Standard Application Detail)	Deleted the following Payment Command Codes: 3 = Sale with Pre-Auth 6 = Void
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	Updated Exception Validation to: “If Warehouse Payments is selected during boarding, post-dated payments are supported for eCheck, Credit Card and Pinless Debit payments.”
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	RecurringPaymentCRD Updates: Added Business Rule that a Schedule cannot be created with a Disabled Registration.
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	The following fields were added to the RecurringPaymentInfo Object:

				ScheduleType
				Payment Count
				AmountPaid
				TargetAmount
				CreatedDate
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	Created new RetrieveSchedules API	
5/7/2013	3.0	3.0 Integration and Development (Web Service Operational Objects)	Created new EpayWSRecurringSchedule Object	
5/7/2013	3.0	3.0 Integration and Development (Web Service Operational Objects)	Moved “RecurringPaymentInfo Object” to Web Service Operational Objects Section	
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	Created new RegistrationLookupFS	
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	Created new EpayWSRegistration Object	
5/7/2013	3.0	3.0 Integration and Development (Functional Objects)	RegistrationCRD Updated with the following: Enable and Disable Actions were added.	
5/7/2013	3.0	2.0 Implementation Approach (Phase 4: Certification Mode and Training)	Updated to: All transactions processed in Certification Mode are restricted by PayPoint to a payment amount of \$1.00 or certification amount determined by you during the boarding process.	
5/7/2013	3.0	4.0 Payment Posting File (AD= Standard Application Detail)	Added 16 = Processor Void to Payment Command Codes	
10/4/2013	3.1	3.0 Integration and Development	Updated Documentation to include CheckCard as Payment Medium. This	

		(Web Service Operational Objects)	functionality had already existed.
10/4/2013	3.1	3.0 Integration and Development (PaymentInfoCC Object)	Updated Documentation for Installment Field to: This cannot be set to “True” when saving a Registered Account, only when calling MakePayment.
7/28/2014	3.2	3.0 Integration and Development (Web Service Operational Objects)	Updated Documentation adding “Last Active” Field to the EpayWSRegistration Object.
2/6/2015	3.2 Hotfix 1	3.0 Integration and Development (PaymentInfoCC Object)	Corrected Installment Flag to “True” vs the previous “Yes”
2/6/2015	3.2 Hotfix 1	3.0 Integration and Development (Secure HTTP Integration)	Removed references to FORM POST, since this was used by Page Po, which had been sunset.
2/6/2015	3.2	3.0 Integration and Development (Secure HTTP Integration)	Updated documentation with the following Third Party data. This support was added in PayPoint 3.2: EFT Credit Fed Wire IAT ACH Debit Other EFT
2/6/2015	3.2	3.0 Integration and Development (Web Service Operational Objects)	Updated documentation with the following Third Party data. This support was added in PayPoint 3.2: EFT Credit Fed Wire IAT ACH Debit Other EFT
2/6/2015	3.2 Hotfix 2	3.0 Integration and Development (Secure HTTP Integration)	Updated documentation to include the following: c = EPayPaymentResult.ReturnCode (EPayResultCode Enumeration) (String)
7/23/2015	3.3	3.0 Integration and Development (Functional Objects)	Added new API calls: CardTypeCheck MakePOSPayment

7/23/2015	3.3	3.0 Integration and Development	<p>Removed the following Return Codes as they do not apply to the PayPoint Gateway:</p> <ul style="list-style-type: none"> • Processor_Mismatch • Unresolved_Cancellation
8/14/2015	3.3	3.0 Integration and Development (Functional Objects)	<p>Changed Name of API: from CardTypeCheck API to CardTypeInquiry</p>
8/14/2015	3.3	3.0 Integration and Development (Functional Objects)	<p>Added to Recurring Schedule End Date: Note: End Dates that are 29, 30, 31 of any month will be automatically saved as the first of next month.</p>
8/14/2015	3.3	3.0 Integration and Development (Functional Objects)	<p><u>Setting up Monthly recurring payments:</u> Updated the Note below to Bold Font.</p> <p>Note that the days 29, 30, and 31 will automatically be converted to the first of the month. It is recommended that you not use these days.</p>

1.0 Introduction

PayPoint facilitates electronic commerce by enabling governmental entities to accept credit card, pin-less debit card, and ACH/EFT payments for goods and services. PayPoint is designed as an enterprise-wide payment system. This provides the flexibility to setup the organizational, administrative, and reporting structure for any size entity. The service can easily scale to handle both small and large-scale transaction volume. Our standard API interface can easily connect a business application to the financial institutions and payment networks that authorize and settle electronic payments. PayPoint's administrative features and functionality enable consistent management and reporting on electronic payment activity across the enterprise, regardless of electronic payment type, through a common user interface.

Feature	Description
Enterprise Approach	PayPoint is built to support enterprises with multiple sub-entities that need payment processing capabilities. Our enterprise approach allows financial administrators to delegate online line access reporting and payment history research to any level within the enterprise including the ability to perform reporting across the entire enterprise.
Online Reporting	PayPoint provides the ability to produce on demand summary as well as detailed reports.
Online Payment Inquiry	PayPoint provides dynamic payment search options for viewing payment history. Payments can be searched by dates, amounts, and last 4 digits of an account, name, status, custom references, and more. Payment Administrators are able to view all details associated with payments including history of activity associated with payments.
Settlement Management	PayPoint provides a unique ability to monitor settlement activity and perform reconciliation checks through online inquiry and reporting options.
Multi-Processor Credit Card Support	PayPoint supports most major Credit Card processors including: First Data BuyPass, First Data Nashville (Envoy), First Data North (CardNet), First Data South (Nabanco), Vital (including TSYS), and PaymentTech.
Fraud Detection	Fraud detection services for both Credit Card and E-

Feature	Description
	Check. E-Check – Positive/Negative risk rating, Account and Bank Routing Validation, User Transaction Limits, Identity Verification, and duplicate payment detection. Credit Card – Address Verification, CVV2, Transaction Limits, and duplicate payment detection.
Application Programming Interface (API)	PayPoint provides a set of open standard API interfaces for integrating payment processing into any environment. Our Web Service based API can be utilized by most all platforms. This support allows for multi-channel access through Web, IVR, PC, Kiosk, etc. PayPoint also offers a Batch Processing API via a standard XML API request and response files for offline payment commands such as issuing payments in bulk.
Multiple Payment Options (Credit Card , E-Check, PINless Debit, PIN based Debit)	Support for E-Check, Credit Card, and PINless Debit Payments. Includes the ability to issue and manage initial payments, refunds, charge-backs, returns, voids non-sufficient funds, and notice of change.
Registered and Unregistered Payments	PayPoint registration option allows integrators to register consumer payment information with PayPoint limiting security risk and repeat consumer payments easy.
Recurring Payments	PayPoint provides the ability to establish recurring payment schedules. Once establish PayPoint will execute payments on defined schedule and provide Email confirmation of any authorization issues.
Convenience Fees	PayPoint can automatically calculate and collect convenience fees on a per payment basis.
Custom Reference Management	Payments include the ability to assign a custom identifier linking the PayPoint payment to your transactions. For example, if your application is accepting payments for parking tickets, the ticket number could be placed in our Custom Reference. When researching payments this Custom Reference can be used in locating payments.
E-Check Payment Warehousing	Payments can be postdated up to 365 days. PayPoint manages payment execution based on the payment date provided.

Feature	Description
Third Party Payments Reporting	PayPoint accepts payment data relating to payments authorized, collected and/or settled through a separate system. The third party payment mediums supported are ACH Credit, Point of Sale (POS), Cash, Remote Capture, and Lockbox. This provides an enterprise approach to payment management, customer service and reconciliation. Even though these third party payments are not settled within PayPoint, they are available to all other services of PayPoint payment management including payment searching, reporting and are exported in the posting file along with other PayPoint payment transactions.
Secure Processing	PayPoint is built on a highly secure infrastructure including; End to End encryption of communications, C2 Level Secure Data Centers, Data Security including encrypted storage of sensitive information, and Roles Based security access to payment management and reporting features.

The PayPoint Integration Guide describes the phased approach to integrating a business application to our standard Application Program Interface (API). PayPoint can be integrated to business applications on a variety of platforms including Web sites, e-stores, Interactive Voice Response (IVR) systems, Point of Sale (POS) devices, and Kiosks. The API offers a programmable interface that is platform independent. Batch Processing is also offered. With Batch Processing you have the ability to execute payments and/or any other PayPoint API calls offline through a batch interface provided with PayPoint. Integrators can create an XML file with payment instructions to be executed by PayPoint. The XML file includes the ability to do any of the existing Real-Time API functions including Make Payment, Cancel Payments, Payment Inquiry, Registration CRD, Registration Inquiry, Recurring Payment CRD, and Recurring Payment Inquiry. The XML file must adhere to the standards defined in our PayPoint Integration Guide.

While PayPoint can process many types of electronic payments, it is especially useful for processing non face-to-face payment transactions where the merchant and their customer are not in the same physical location. For a government entity, this allows interaction with citizens or businesses through a web/portal application or an IVR system. The business application transmits payment information for the transaction to PayPoint. PayPoint secures an authorization, and then returns a response to the business application for further processing. The

business application communicates the success or failure of an authorization request to their customer. PayPoint can support both registered and unregistered payees.

For credit card payments, PayPoint can perform real-time credit card authorization with all the major processors. PayPoint can accept payments made with numerous types of credit cards, including Visa[®], MasterCard[®], Discover[®], American Express[®], and other specialty cards such as Diners Club. PayPoint can also accept payments made with debit cards displaying a Visa or MasterCard logo. PayPoint's daily batch settlement will process all authorizations processed and accepted during a given day.

For PINless Debit, PayPoint can perform real-time authorizations through the STAR, PULSE or NYCE networks. PINless debit is an online payment process which requires no settlement processing within PayPoint.

For PIN- based Debit, PayPoint can perform real-time authorizations. PIN- based debit is an online payment process which requires no settlement processing within PayPoint.

PayPoint supports electronic check (E-Check) transactions. E-Check allows a government entity to accept payments from personal or business bank accounts online. The business application collects a bank account number and bank routing number from the payee to fund the electronic payment. E-Check authorization services range from checking the validity of the account information to other value added services including identity verification and guaranteed check processing. PayPoint originates ACH transactions through the government entity's chosen clearing account for all E-Check payments authorized.

The intended audience for this integration guide includes project managers, programmer analysts, and testers. It explains in detail how electronic payments transactions are submitted to PayPoint for processing.

Purpose

This Integration Guide describes a **Phased Approach** to integrating electronic payment functionality into a new or existing business application. This guide has a prescribed list of implementation and deployment tasks and activities, best practice information, as well as technical options and detailed programming specifications for easy integration. The detailed programming specifications describe how to create the necessary environment for integrating with PayPoint.

The intent of this guide is not to recommend how to code a web site or system interface. This guide presents the various technical options offered for integration with PayPoint.

Key Assumptions

- The government or commercial entity has the ability to build a real-time interface for presentment of payments regardless of the platform.
- The resources performing the development of the integration with PayPoint have a working knowledge of the business application development (programming) environment.
- The government or commercial entity has a bank or financial institution and, if offering credit card payments, a merchant services agreement.

Best Practices

These Best Practices are a courtesy to our clients. They are based on industry best practices and practical experience. You should find useful the information in the table as you begin to design and develop the interface to PayPoint. Please be sure to contact your Project Manager or implementation support team for additional suggestions.

Best Practice	Description
Descriptive entity name	Ensure the name selected on the Account Application to be displayed on the payee's statement contains a descriptive name. A descriptive name helps eliminate confusion regarding the entity receiving the payment.
Payment Amount Validation	If possible, add an amount validation on the payment amount entered by your customers. This will minimize payment processing errors and associated fees and facilitate timely accurate deposits.
Always use AVS (Address Verification System)	When accepting credit cards, you should incorporate an appropriate level of fraud prevention techniques. AVS is a feature that verifies the cardholder's address and zip code at the time of payment authorization. The issuing bank verifies that the address entered by the cardholder matches the address they have on record. AVS has become an expected minimum level of fraud prevention. Eliminating AVS will nearly always result in higher interchange rates.
Electronic Payment Policies	Educate your customers. Make sure your electronic payment policy is available and accessible by your customer. Do not bury these policies deep within your web site or portal. Be open and up front.
Single Point of	If possible, set up a single point of contact. Make sure your customers

contact for Customer Service	know how to contact customer service and when customer service is available. Display the phone numbers and email addresses in prominent positions on all web pages. Be available for customers with questions about their payments. If you choose to outsource first line customer service, speak with your Project Manager. We offer a fully staffed customer service center around the clock which can support a fully outsourced operation or after-hour support for your own customer service organization.
Fraud prevention using CVV2 and/or CVC2	If possible, incorporate advanced fraud prevention techniques. The CVV2/CVC2 is a code printed on the back of a Visa or MasterCard credit card. This service helps validate that a genuine card is being used during a non face-to-face payment transaction. PayPoint can validate the CVV2/CVC2 and return the results to the business application. The benefit of implementing this service is a possible reduction in fraud-related chargebacks.
Disaster Recovery / Business Continuity Planning	We recognize that service disruptions can greatly impact your business. For that reason, we continue to invest in redundant, fault-tolerant systems to minimize service disruptions. Unfortunately, bank processors sometimes experience outages that are entirely out of our control. When these disruptions occur, they can hamper your ability to complete sales in a timely fashion. To ensure a minimum of disruption to your business, we recommend only using processors that offer the same high-level of service availability as PayPoint.

2.0 Implementation Approach

Overview

The following is a summary of the implementation tasks required to ensure a successful PayPoint implementation. Be sure to review the Implementation task detail section for more information about each task, as well as access to links to additional technical documentation.

Phase 1: Account Registration. Set up a PayPoint account. Request a PayPoint Application (Account) Identifier (ID) by filling out the PayPoint Account Application Form. We will provide a unique Application Identifier and your own unique User ID and password. The ID and Password will allow your administrative users to securely access the administrative interface and manage payment transactions for your business applications.

Phase 2: Application Program Interface Design and Development. Construct an interface to PayPoint using the API specifications (e.g. web service, etc.). After receiving an account, you can complete the design and development of your interface to PayPoint. The PayPoint API supports Web Service integration utilizing SOAP (Simple Object Access Protocol).

Phase 3: Test Mode. Test the interface between your business application and PayPoint. Once you have an active account, the account will be placed in Test Mode. In Test Mode, we will provide you with basic guidance on how to verify that your business application can initiate payment transactions through the API. We encourage our clients to formulate and process as many test scenarios as possible. This phase will demonstrate that the business application can interact successfully with PayPoint.

Phase 4: Certification Mode and Training. We require certification of your business application before activating your PayPoint account for production use. Upon successful completion of the Phase 3 testing, we place your account into Certification Mode. Certification involves testing a set of payment transactions and validating the results. You will execute the certification transactions associated with the payment methods you have selected (i.e. Credit Card, E-Check, or both). We verify and validate the certification test results before activating your PayPoint account.

During this phase, your operational personnel are introduced to the features of PayPoint. Your staff will learn about PayPoint, including the Administration, Search and Report modules. This training assists your personnel with successfully managing payment transactions.

Phase 5: Production Mode. We have specific requirements for activating PayPoint accounts. It is important to review and understand the certification detailed in the Certification Checklist to ensure that your business application is deployed in a timely manner. Once we have certified your application, we mutually agree upon a schedule for placing the PayPoint account into Production Mode for live payment processing.

Pre-Implementation Preparation

The first step in building an interface to PayPoint is to become familiar with common electronic payment terms, payment processing (external) entities, basic electronic payment functions, and the specific banking and/or merchant services contract.

Payment Processing (External) Entities

A number of external entities may participate in the electronic payment process. They include all organizations that take part in the initiation, authorization, origination, and/or settlement of electronic payment transactions. See the table at right for the common external entities referenced in this guide. You should become familiar these terms in preparation for implementation.

Banking/Merchant Services Contract

The agreement between you and your banking and/or merchant services provider is very important to the proper setup and configuration of PayPoint. PayPoint is flexible enough to accommodate most types of agreements. In some cases, the configuration of PayPoint can have an impact on your banking or merchant services fees.

Policy and Procedures for Electronic Payments

It is important to have well defined electronic payment policies and procedures regarding accepting credit card, debit card, and electronic check transactions over the Internet or from other input channels. These policies and procedures should define the operating guidelines related to electronic payments at the enterprise, work group or agency, and business application level. The

External Entity
<p>Acquiring (Merchant) Bank: An entity must establish a merchant account with an Acquiring Bank, before accepting credit card payments. The merchant account must be configured to process card-not-present transactions.</p>
<p>Issuing (Consumer) Banks: An Issuing Bank grants credit to a consumer and provides (issues) a credit card. Some cards may be co-branded, with the Issuing Bank, by another (non-bank) organization.</p>
<p>Credit Card Association: Credit card associations manage the interchange between acquiring banks and issuing banks. They also develop industry standards, market their brands, and establish fees for acquiring merchants.</p>
<p>Payment (Acquiring) Processor: Payment processors process electronic transactions through the payment network for authorization, clearing, and settlement on behalf of the Acquiring Bank.</p>
<p>PayPoint: Centralized electronic payment engine used by business applications to request authorization and settlement of funds for payments by either credit/debit card or electronic check. It provides a standard interface and consolidated processing environment.</p>
<p>PayPoint Account: An authorized Application ID on PayPoint for accepting credit cards and/or electronic checks for all types of payments to government entities.</p>

Electronic Payment Policy should provide the structure for assigning responsibility and authority for controlling the configuration and usage of PayPoint.

Phase 1: Account Registration

PAYPOINT ACCOUNT

The first step in obtaining a PayPoint account is to complete the “PayPoint Account Application Form” (See Appendix A). We then establish a unique PayPoint Application (Account) ID. Our PayPoint project manager will provide you an electronic copy of the form prior to the implementation project. To successfully complete the form, you will need access to banking and/or merchant services provider information. Complete the form and return it to the PayPoint project manager or Client Relationship Representative. We process the completed form and activate your new account. The sooner the form is completed and verified, the quicker we can activate your account.

It takes approximately 5 – 10 business days to process an application from the time of receipt. Once the application is processed, we issue a unique Application (Account) ID number. This number identifies your account to PayPoint. PayPoint can then accept and process payment transactions originating from a business application using the Application ID. The PayPoint project manager coordinates and facilitates the account registration process and provides all the key values created specifically for your application (e.g. Account ID, Security Key, etc.).

CREDIT CARD/DEBIT CARD PAYMENTS

For Credit/Debit Card payments, a Merchant Account is required.

A Merchant Account is necessary to accept online credit card/debit card payments. Your merchant account number is used by PayPoint to identify all your credit card related electronic payment transactions. A merchant account establishes a relationship with a Merchant Bank (or its Processor) authorized to settle credit card payments through a card association interchange.

The terms and conditions of your Merchant Account are between you and your bank or merchant service provider. You should allow three to four weeks to establish your merchant account if you don't have an existing account. If you plan to use an existing account, you may be required to contact your Merchant Bank to inform them about accepting payments through the PayPoint payment engine. The Merchant Account must allow Card Not Present transactions.

E-CHECK PAYMENTS

For E-Check payments, a Bank Account is required.

To accept E-Check payments, you are required to establish a bank account with a financial institution before filling out the PayPoint Account Application form. The bank account number and routing number are used by PayPoint to process all ACH related electronic payment transactions.

PINLESS DEBIT PAYMENTS

For PINless Debit payments, a Bank Account is required.

If you're interested in implementing a PINless debit option, please contact our Customer Service.

PIN-BASED DEBIT PAYMENTS

For PIN-based debit payments, a Bank Account is required.

If you're interested in implementing a PIN-based debit option, please contact our Customer Service.

Phase 2: Application Program Interface Design and Development

PayPoint has a standard Application Programming Interface (API), which supports three methods for processing transactions. The three methods are Web Services, Secure HTTP, and Batch. Technical details of each method can be found within this section. All real-time PayPoint API's interactions are performed using Secure Sockets Layer (SSL) 128-bit encryption.

PayPoint has a standard set of payment functions, regardless of the type of API integration method selected. The following table describes the payment functions available in this release. The specifications for the inputs and outputs can be found later in this document.

Function	Description
MakePayment	This function initiates a payment transaction. Inputs to this function include Payment Amount, Account Number (Credit Card, Checking), and other information required to authorize a payment. The function responds with a return code identifying the status of the payment and a unique confirmation number associated with the payment transaction in PayPoint.
PinlessDebitCheck	This function identifies if an account is eligible for PINless debit or is a signature debit card account. Signature Debit is when a credit association-branded debit card may be processed as debit or credit.
CalculateConvenienceFee	This function calculates a convenience fee for a given payment amount. This function can be used by your business application to present the payer with the convenience fee prior to submitting the payment transaction for authorization.
CancelPayment	This function voids or refunds a payment previously authorized by the 'Make Payment' function.
PaymentStatus	This function returns the status of an existing payment.
RegistrationCRD	This function enables any business application to register a payer's financial account (either bank account or credit/debit card). PayPoint securely stores the financial account information, eliminating the security risk associated with storing sensitive financial data in multiple locations. PayPoint allows an application to manage account data without needing to store the data. This function provides a unique Registration ID for inquiring on, updating, or deleting the registered account information.
RegistrationInquiry	This function allows a business application to request

Function	Description
	registration data stored in PayPoint. For example, a web application may request registration information through this inquiry and present it to the user for confirmation and/or update of their financial account information.
RegistrationLookup	This function allows a business application to retrieve one or more registrations using a reference lookup field.
RecurringPaymentCD	This function allows a business application to create a schedule of automatically recurring payment requests. In order to establish a Recurring Payment, the payer must have a registered account. This function allows an application to add (create) or delete a recurring payment schedule.
RecurringPaymentInquiry	This function allows a business application to request recurring payment details (e.g. schedule)

WEB SERVICES API

The PayPoint Web Service API enables a business application to access the electronic payment services using XML and SOAP (Simple Object Access Protocol) standards for sending messages using the Internet

Business applications can call on a PayPoint WSDL (Web Service Description Language) document, which presents the functionality exposed by the Web Service. This standard integration method enables existing applications (i.e. Web, IVR, Desktop applications, etc.) to integrate with PayPoint to manage payment processing. The advantage of this method is that it allows your technical staff (i.e. developers, programmers, etc.) to develop in their preferred programming language including Java, Perl, or Visual Studio.

Your technical resources responsible for PayPoint integration need a working knowledge of Web Services, SOAP, and XML, as well as an understanding of how to integrate data into an application or Web site. In addition, the technical staff performing integration must have all required software to support web services already installed in a development environment and be proficient in their preferred programming language.

SECURE HTTP API

PayPoint allows access to its web service methods through an alternative interface API known as the “Secure HTTP API.” It uses secure HTTP (HTTPS) to communicate between the business application and PayPoint.

The Secure HTTP API interface accepts two types of inputs and can return two types of output. The business application may send data to the interface either through the query string or as FORM POST data. Depending on the application request, the API returns its results either via the query string or as the HTTP GET results of the application’s query.

BATCH API

The PayPoint batch interface allows a business application to initiate and access payment transactions in an off-line mode. The application accumulates a number of payment transaction requests (a batch) in a single file, uploads them to PayPoint for processing, and then receives a results file.

Phase 3: Test Mode

During Test Mode, you will test the technical interface between your business application and PayPoint to ensure you can execute each PayPoint function. A limited set of scripted test cases is defined in this section. These test cases will ensure the business application can successfully connect to and communicate with the service. It is very important to extensively test the interaction between the business application and PayPoint before entering Certification mode.

You can begin Phase 3 testing after your PayPoint Project Manager has assigned a PayPoint Application ID. Our support staff will provide the necessary information to get started. In test mode, use the test data (e.g. credit card #, expiration date, confirmation #, etc.) for each test case. Do not deviate from the test data found in the table. Unpredictable results may occur if you deviate from the scripted test cases.

These test transactions will simulate the production system. It is intended as quick and easy way to allow your development team to test the system interface to PayPoint and ensure each function can be initiated and the results processed. All test transactions will appear to be processed as real transactions. Test transactions will not be authorized by your card processor or reach the bank for settlement. PayPoint will simulate the interaction with a card processor or ODFI. In addition, the test transactions are not stored in PayPoint and therefore will not be displayed in reports and/or by the administrative screens.

After you successfully verify and validate all test transactions, you may request a change to Certification Mode. The PayPoint Project Manager or Support Group updates your account status from Test mode to Certification mode. The following information provides details on each test case. If you have any questions, please contact your PayPoint Project Manager.

FUNCTION: MAKEPAYMENT TEST CASES

The Make Payment function is used to initiate a payment. The test cases in the following table test the interface between your business application and PayPoint. You are required to insert the required data values for each object, including information like Card Number, Expiration Date, Payment Amount and other data required to authorize a payment. For example, the Header Object is a required object for each Make Payment request. The Header object contains important information such as the Application ID and Security Key, specifically assigned to your application.

This function will provide a return code through the response object member. The Return Code gives the status of the transaction. The ReturnCode value is either a string or integer based on the type of interface you select. If you deploy a Web Service interface, the return code will be a string value. If you deploy a Web HTTP (Form POP or Query String) interface, the return code will be an integer value. Your PayPoint Project Manager is prepared to answer any questions you may have.

To successfully execute these test cases through PayPoint, the application's PayPoint account set up must be complete.

TEST 1. PROCESS A SUCCESSFUL CREDIT CARD TRANSACTION.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515590	1890886512515590
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	<Blank>	<Blank>
ReturnCode	Payment_Success	2
Total Amount	<amount requested>	<amount requested>
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	Date when the payment will be submitted for settlement.	Date when the payment will be submitted for settlement.

TEST 2. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES A TECHNICAL DIFFICULTY ERROR MESSAGE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515591	1890886512515591
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Error in Payment Gateway, unable to process request.	Error in Payment Gateway, unable to process request.
ReturnCode	Error	4
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 3. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES A COMMUNICATION ERROR.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515592	1890886512515592
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Error in Payment Gateway, unable to process request.	Error in Payment Gateway, unable to process request.
ReturnCode	Communication_Error	7
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 4. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES AN AUTHORIZATION DECLINED RESPONSE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515593	1890886512515593
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Declined	Declined
ReturnCode	Declined	5
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 5. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES AN AUTHENTICATION FAILS ERROR MESSAGE – THIS MESSAGE IS FOR THOSE CUSTOMERS USING AVS, CVV2, OR OTHER FRAUD DETECTION SCHEMES.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515594	1890886512515594
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
CVV2 Code	Any Three or Four Digit Number	Any Three or Four Digit Number
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Verification_Failed	Verification_Failed
ReturnCode	Verification_Failed	6
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 6. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES AN INVALID CARD TYPE ERROR MESSAGE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	123.45	123.45
CardNumber	1890886512515595	1890886512515595
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	CreditCard	2
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	This application does not allow payments to be made using your type of card. Please select another card and retry.	This application does not allow payments to be made using your type of card. Please select another card and retry.
ReturnCode	Unaccepted_Card_Type	13
Total Amount	0	0
Confirmation Number	<blank>	<blank>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 7. PROCESS AN E-CHECK TRANSACTION THAT GENERATES SUCCESSFUL E-CHECK PAYMENT.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745720	8745720
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	blank	blank
ReturnCode	Payment_Success	2
Total Amount	<amount requested>	<amount requested>
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	Date when the payment will be submitted for settlement.	Date when the payment will be submitted for settlement.

TEST 8. PROCESS AN E-CHECK TRANSACTION THAT GENERATES A TECHNICAL DIFFICULTY ERROR MESSAGE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
NameFirst	Any Valid First Name	Any Valid First Name
NameLast	Any Valid Last Name	Any Valid Last Name
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745721	8745721
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Unable to process Payment Gateway request: (TEST MODE) Error in Payment Gateway while processing the requested transaction.	Unable to process Payment Gateway request: (TEST MODE) Error in Payment Gateway while processing the requested transaction.
ReturnCode	Error	4
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 9. PROCESS AN E-CHECK TRANSACTION THAT GENERATES A COMMUNICATIONS ERROR MESSAGE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
NameFirst	Any Valid First Name	Any Valid First Name
NameLast	Any Valid Last Name	Any Valid Last Name
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745723	8745723
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Communication Error in Payment Gateway	Communication Error in Payment Gateway
ReturnCode	Communication_Error	7
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 10. PROCESS AN E-CHECK TRANSACTION THAT GENERATES A DECLINED PAYMENT

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
NameFirst	Any Valid First Name	Any Valid First Name
NameLast	Any Valid Last Name	Any Valid Last Name
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745724	8745724
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result 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 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®.
ReturnCode	Declined	5
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	<blank>	<blank>

TEST 11. PROCESS AN E-CHECK TRANSACTION THAT GENERATES A VERIFICATION FAILURE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
NameFirst	Any Valid First Name	Any Valid First Name
NameLast	Any Valid Last Name	Any Valid Last Name
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745725	8745725
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Customer information not valid	Customer information not valid
ReturnCode	Verification_Failed	6
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 12. PROCESS A PIN-LESS DEBIT TRANSACTION THAT GENERATES SUCCESSFUL PAYMENT.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515590	1890886512515590
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	PINlessDebit	6
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	<Blank>	<Blank>
ReturnCode	Payment_Success	2
Total Amount	<amount requested>	<amount requested>
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	Date when the payment will be submitted for settlement.	Date when the payment will be submitted for settlement.

TEST 13. PROCESS A PIN-LESS DEBIT TRANSACTION THAT GENERATES A COMMUNICATIONS ERROR MESSAGE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515592	1890886512515592
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	PINlessDebit	6
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Error in Payment Gateway, unable to process request	Error in Payment Gateway, unable to process request.
ReturnCode	Communication_Error	7
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

TEST 14. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES AN AUTHORIZATION DECLINED RESPONSE.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
CardNumber	1890886512515593	1890886512515593
CardStatusFlag	Any Valid CardStatus Flag	Any Valid CardStatus Flag
ExpirationDate*	Any Future Two-digit Month and Two-digit Year	Any Future Two-digit Month and Two-digit Year
ExpirationMonth*	Any Future Two-digit Month	Any Future Two-digit Month
ExpirationYear*	Any Future Two-digit Year	Any Future Two-digit Year
PaymentMedium	PINlessDebit	6
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

*(Expiration Month and Expiration Year) or Expiration Date may be entered.

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Declined	Declined
ReturnCode	Declined	5
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

FUNCTION: CANCELPAYMENT TEST CASES

The Cancel Payment function is used to cancel a payment. The test cases in the following table test the interface between your business application and PayPoint.

This function will provide a return code through the response object member. The Return Code gives the status of the transaction. The ReturnCode value is either a sting or integer based on the type of interface you select. If you deploy a Web Service interface, the return code will be a string value. If you deploy a Web HTTP (Form POP or Query String) interface, the return code will be an integer value. Your PayPoint Project Manager is prepared to answer any questions you may have.

To successfully execute these test cases through PayPoint, the application's PayPoint account set up must be complete.

TEST 1. PROCESS A CREDIT CARD TRANSACTION WITH NO ERRORS.**REQUEST OBJECT MEMBERS:**

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
Confirmation Number	Any 14 Digit Number	Any 14 Digit Number
Total Refund Amount	245.00	245.00
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	<blank>	<blank>
ReturnCode	Cancel_Success	3
Total Amount	245.00	245.00
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	Date when the payment will be submitted for settlement.	Date when the payment will be submitted for settlement.

TEST 2. PROCESS A CREDIT CARD TRANSACTION THAT GENERATES AN ERROR.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
Confirmation Number	Any 14 Digit Number	Any 14 Digit Number
Total Refund Amount	Any Amount <> 245.00	Any Amount <> 245.00
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Unable to process PayPoint request: Unable to cancel the payment. The requested refund Amount 'xxx.xx' does not match the transaction amount '245.0'. Partial refunds are not allowed on payments which have not been settled.	Unable to process PayPoint request: Unable to cancel the payment. The requested refund Amount 'xxx.xx' does not match the transaction amount '245.0'. Partial refunds are not allowed on payments which have not been settled.
ReturnCode	Error	4
Total Amount	0	0
Confirmation Number	<confirmation num>	<confirmation num>
SettlementSubmission Date	1/1/0001	1/1/0001

FUNCTION: PAYMENTSTATUS TEST CASES

PayPoint will return the status of an existing transaction in PayPoint when you execute the Payment Status function. For every transaction stored in the system there is a unique confirmation number associated with it. The confirmation number is the primary data key in the request object to search for a transaction in the database and return a status. PayPoint will always issue a confirmation number that can be used to reference a specific transaction in the database. It is very important that you store and manage this number carefully in your business application for future use.

TEST 1. RETRIEVE STATUS OF A *SUCCESSFUL* PAYMENT TRANSACTION.
REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	00000000000008	00000000000008
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Payment_Success	2
Confirmation Number	00000000000008	00000000000008

 TEST 2. RETRIEVE STATUS OF A *SUCCESSFUL CANCELLATION* TRANSACTION.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	00000000000009	00000000000009
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Cancel_Success	3
Confirmation Number	00000000000009	00000000000009

 TEST 3. RETRIEVE STATUS OF A *SETTLED PAYMENT* TRANSACTION..

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	00000000000010	00000000000010
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Settled	8
Confirmation Number	00000000000010	00000000000010

 TEST 4. RETRIEVE STATUS OF A *DECLINED PAYMENT* TRANSACTION.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	00000000000011	00000000000011
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Declined	5
Confirmation Number	00000000000011	00000000000011

TEST 5. RETRIEVE STATUS OF AN *ERRORED* PAYMENT TRANSACTION..

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	00000000000012	00000000000012
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Error	4
Confirmation Number	00000000000012	00000000000012

TEST 6. RETRIEVE STATUS OF AN INVALID CONFIRMATION NUMBER..

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Confirmation Number	1111111111113	1111111111113
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Payment Status	Undefined_item	18
Confirmation Number	1111111111113	1111111111113

FUNCTION: CALCULATE CONVENIENCE FEES TEST CASES

The calculate convenience fee function can be used to compute a convenience fee based on a particular dollar amount. The calculation is based on the rules you provided us in on the PayPoint Account Application Form. You pass us the payment amount in decimal format and we return a convenience fee.

No test numbers are needed for testing the calculate convenience fee function. You can pass any amount and the system will automatically respond with the appropriate convenience fee amount. You should test to ensure the convenience fee is calculated correctly based on the payment amount sent in the Request object.

TEST 1. SUCCESSFULLY CALCULATE A CONVENIENCE FEE
REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Payment Amount	<Decimal>	<Decimal>
PaymentMedium	Any Valid	Any Valid
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message		
ReturnCode	Success	1
ConvenienceFee	<Calculated Convenience Fee>	<Calculated Convenience Fee>
Payment Amount	<Decimal>	<Decimal>
Total Amount	Payment Amount + ConvenienceFee	Payment Amount + ConvenienceFee

FUNCTION: REGISTRATIONCRD TEST CASES

The RegistrationCRD function enables your business application to register payers on the PayPoint system. PayPoint will store the registration information and allow you to manage the registration data sent to the system. This process will centralize the registration information for the enterprise and off-load the security risk associated with storing sensitive account holder information in multiple locations. This function will allow you to create, update, or delete a registration ID. No test numbers are needed to create a registration number. To test the *update* and *delete* functions, you are required to pass the Registration ID defined in the table. For the delete function, a successful delete will return a <blank> Registration ID in the response object.

TEST 1. PERFORM A 'CREATE' NEW REGISTRATION ID WITHIN PAYPOINT FOR ECHECK.**REQUEST OBJECT MEMBERS:**

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Create	Create
AgreedToTerms	True	True
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745720	8745720
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Registration ID	439	439

TEST 2. PERFORM AN 'UPDATE' FUNCTION AGAINST AN EXISTING REGISTRATION ID FOR ECHECK.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Update	Update
Registration ID	439	439
AgreedToTerms	True	True
AccountType	Any Valid Account Type	Any Valid Account Type
BankAccountNumber	8745720	8745720
BankRoutingNumber	123123123	123123123
AuthorizationMedium	Any Valid Authorization Medium	Any Valid Authorization Medium
PaymentMedium	eCheck	1
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Registration ID	439	439

TEST 3. PERFORM A 'DELETE' FUNCTION AGAINST AN EXISTING REGISTRATION ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Delete	Delete
Register ID	439	439
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Registration ID	439	439

TEST 4. PERFORM AN 'UPDATE' OR A 'DELETE' FUNCTION AGAINST AN INVALID REGISTRATION ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Update or Delete	Update or Delete
Credit Card or eCheck Required Fields	Required depending on the Payment Medium	Required depending on the Payment Medium
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules
Registration ID	587	587

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Unable to process Registration request invalid Registration ID.	Unable to process Registration request invalid Registration ID.
ReturnCode	Undefined_Item	18

FUNCTION: REGISTRATIONINQUIRY TEST CASES

The RegistrationInquiry function will allow your business application to request registration data for a specific Registration ID. For example, your web application may request registration information through this inquiry and present it to the user for confirmation and/or update. The test cases will let you test retrieving Credit card information, e-check information, and an unidentified item. The registration ID is the key value in the request object. Please pay close attention to this value. A Registration ID of less than 500 will provide credit card information in the response object. A registration ID of greater than 500 will provide E-check information in the response object and a registration ID equal to 500 will provide an error message. All registration ID must be greater than zero. The error message is 'ID not found' in the database.

TEST 1. PERFORM A REGISTRATION INQUIRY ON A REGISTRATION ID SETUP FOR CREDIT CARD PAYMENTS.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Register ID	475	475
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Payment Medium	CreditCard	2
AccountType	Unknown	0
PaymentChannel	Unknown	0
PreNoteStatus	Unknown	0
Recurring Indicator	S	0
CardNumber	5590	5590
Expiration Date	1205	1205
ExpirationMonth	12	12
ExpirationYear	05	05
NameFirst	John	John
NameLast	Smith	Smith
NameMiddle	W	W
NameFull	John W Smith	John W Smith
Phone1	5134899599	5134899599
Phone2	5134896521	5134896521
eMail	jwsmith@govconnect.com	jwsmith@govconnect.com
Street1	11311 Cornell Park Drive	11311 Cornell Park Drive
Street2	Suite 300	Suite 300
City	Cincinnati	Cincinnati
State	OH	OH
Zip	45242	45242
CardType	Unknown	0

Field Name	WebServices or Batch Value	HTTPS Value
CardStatusFlag	Not_present	1
ECommerceGoodsFlag	False	False
InstallmentCount	False	False
InstallmentSequence	0	0
InstallmentCount	0	0
ReturnCode	Success	1

TEST 2. PERFORM A REGISTRATION INQUIRY ON A REGISTRATION ID SETUP FOR EFT PAYMENTS.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Register ID	525	525
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Payment Medium	eCheck	1
AccountType	Checking	1
BankRoutingNumber	123456789	123456789
BankAccountNumber	5720	5720
BankState	OH	OH
BankName	BankOne	BankOne
DriversLicenseNumber	1589	1589
DriversLicenseState	KY	KY
SSN	2145	2145
AuthorizationMedium	Web	1
PrenoteStatus	Prenote_Success	4
RecurringIndicator	S	0
ShippingNameFirst	John	John

Field Name	WebServices or Batch Value	HTTPS Value
ShippingNameLast	Smith	Smith
ShippingNameMiddle	W	W
ShippingNameFull	John W Smith	John W Smith
ShippingPhone1	5897812569	5897812569
ShippingMail	jwsmith@govconnect.com	jwsmith@govconnect.com
ShippingStreet1	11311 Cornell Park Drive	123 My Street
ShippingCity	Florence	Florence
ShippingState	KY	KY
ShippingZip	41079	41079
BillingNameFirst	John	John
BillingNameLast	Smith	Smith
BillingNameMiddle	W	W
BillingNameFull	John W Smith	John W Smith
BillingPhone1	5134899599	5134899599
BillingPhone2	5134896521	5134896521
BillingMail	jwsmith@govconnect.com	jwsmith@govconnect.com
BillingStreet1	11311 Cornell Park Drive	11311 Cornell Park Drive
BillingStreet2	Suite 300	Suite 300
ShippingCity	Cincinnati	Cincinnati
ShippingState	OH	OH
ShippingZip	45242	45242
CardType	Unknown	0
CardStatusFlag	Not_present	1
ECommerceGoodsFlag	False	False
InstallmentCount	False	False
InstallmentSequence	0	0
InstallmentCount	0	0
ReturnCode	Success	1

TEST 3. PERFORM A REGISTRATION INQUIRY ON AN INVALID REGISTRATION ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Register ID	500	500
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Payment Medium	Unknown	0
AccountType	Unknown	0
AuthorizationMedium	Unknown	0
PreNoteStatus	Unknown	0
RecurringIndicator	Unknown	0
CardType	Unknown	0
CardStatusFlag	Not_present	0
ECommerceGoodsFlag	False	False
InstallmentCount	False	False
InstallmentSequence	0	0
InstallmentCount	0	0
ReturnCode	Undefined Item	18
ResultMessage	Unable to process Registration inquiry, invalid Registration ID.	Unable to process Registration inquiry, invalid Registration ID.

FUNCTION: REGISTRATIONLOOKUP TEST CASES

TEST 1. PERFORM A REGISTRATION LOOKUP WITH NO REGISTRATIONS FOUND.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Not Supported
PaymentChannel	Any Valid Payment Channel	Not Supported
SecurityKey	Valid Security Key	Not Supported
LookupReference	0	Not Supported
All other fields	Optional, but if provided must pass validation rules	Not Supported

RESPONSE OBJECT MEMBERS:

Member	WebServices or Batch Value	HTTPS Value
RegistrationCount	0	Not Supported
ReturnCode	Success	Not Supported

TEST 2. PERFORM A REGISTRATION LOOKUP WITH ONE CREDIT CARD AND ONE ECHECK FOUND

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Not Supported
PaymentChannel	Any Valid Payment Channel	Not Supported
SecurityKey	Valid Security Key	Not Supported
LookupReference	2	Not Supported
All other fields	Optional, but if provided must pass validation rules	Not Supported

RESPONSE OBJECT MEMBERS:

Member	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	Not Supported
TimeoutLimit	180	Not Supported
PaymentMedium	CreditCard	Not Supported
CardNumber	5590	Not Supported
ExpirationDate	1205	Not Supported
ExpirationMonth	12	Not Supported
ExpirationYear	05	Not Supported
BillingNameFirst	John	Not Supported
BillingNameLast	Smith	Not Supported
BillingNameMiddle	W	Not Supported
BillingNameFull	John W Smith	Not Supported
BillingPhone1	5134899599	Not Supported
BillingPhone2	5134896521	Not Supported
BillingEmail	jwsmith@govconnect.com	Not Supported
BillingStreet1	11311 Cornell Park Drive	Not Supported
BillingStreet2	Suite 300	Not Supported
BillingCity	Cincinnati	Not Supported
BillingState	OH	Not Supported
BillingZip	45242	Not Supported
CardStatusFlag	Not_Present	Not Supported
ECommerceGoodsFlag	false	Not Supported
Installment	false	Not Supported
InstallmentSequence	0	Not Supported
InstallmentCount	0	Not Supported
RegistrationID	499	Not Supported
LastUsed	2001-01-01 01:01:01.000	Not Supported
CreatedDate	2001-01-01 01:01:01.000	Not Supported
PaymentMedium	eCheck	Not Supported
AccountType	Checking	Not Supported
BankRoutingNumber	123456789	Not Supported
BankAccountNumber	5720	Not Supported
BankState	OH	Not Supported
BankName	BankOne	Not Supported
DriversLicenseNumber	1589	Not Supported
DriversLicenseState	KY	Not Supported
SSN	2145	Not Supported

AuthorizationMedium	Web	Not Supported
PreNoteStatus	PreNote_Success	Not Supported
ShippingNameFirst	John	Not Supported
ShippingNameLast	Smith	Not Supported
ShippingNameMiddle	W	Not Supported
ShippingNameFull	John W Smith	Not Supported
ShippingPhone1	5897812569	Not Supported
ShippingEmail	jwsmith@govconnect.com	Not Supported
ShippingStreet1	123 My Street	Not Supported
ShippingCity	Florence	Not Supported
ShippingState	KY	Not Supported
ShippingZip	41079	Not Supported
BillingNameFirst	John	Not Supported
BillingNameLast	Smith	Not Supported
BillingNameMiddle	W	Not Supported
BillingNameFull	John W Smith	Not Supported
BillingPhone1	5134899599	Not Supported
BillingPhone2	5134896521	Not Supported
BillingEmail	jwsmith@govconnect.com	Not Supported
BillingStreet1	11311 Cornell Park Drive	Not Supported
BillingStreet2	Suite 300	Not Supported
BillingCity	Cincinnati	Not Supported
BillingState	OH	Not Supported
BillingZip	45242	Not Supported
ECommerceGoodsFlag	false	Not Supported
Installment	false	Not Supported
InstallmentSequence	0	Not Supported
InstallmentCount	0	Not Supported
RegistrationID	501	Not Supported
LastUsed	2001-01-01 01:01:01.000	Not Supported
CreatedDate	2001-01-01 01:01:01.000	Not Supported
RegistrationCount	2	Not Supported

FUNCTION: RECURRINGPAYMENTCD (CREATE, DELETE) TEST CASES

The RecurringPaymentCD function will allow your application to initiate a payment request that will occur automatically based on a schedule. You define the payment schedule within PayPoint. In order to establish a Recurring Payment you must have first created a registration ID associated with the recurring payment transaction. This function will allow you to delete and create a recurring payment schedule.

TEST 1. PERFORM A 'CREATE' NEW RECURRING PAYMENT USING A VALID REGISTRATION ID.
REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Create	Create
RegistrationID	475 or 525	475 or 525
BeginDate	Any Future Day mm/dd/ccyy	Any Future Day mm/dd/ccyy
EndDate	Any Future Day after BeginDate mm/dd/ccyy	Any Future Day after BeginDate mm/dd/ccyy
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
RecurringIntervalType	Any Valid Type	Any Valid Type
IntervalParam1	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
IntervalParam2	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
IntervalParam3	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Recurring ID	415, if Registration ID = 475 416, if Registration ID = 525	415, if Registration ID = 475 416, if Registration ID = 525

TEST 2. PERFORM A 'CREATE' NEW RECURRING PAYMENT WITH AN INVALID REGISTRATION ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Create	Create
RegistrationID	589	589
BeginDate	Any Future Day mm/dd/ccyy	Any Future Day mm/dd/ccyy
EndDate	Any Future Day after BeginDate mm/dd/ccyy	Any Future Day after BeginDate mm/dd/ccyy
PaymentAmount	Valid Amount Greater Than Zero	Valid Amount Greater Than Zero
RecurringIntervalType	Any Valid Type	Any Valid Type
IntervalParam1	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
IntervalParam2	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
IntervalParam3	Must Follow Rules Based on RecurringIntervalType	Must Follow Rules Based on RecurringIntervalType
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Undefined_Item	18
Result Message	Unable to create recurring payment request: invalid Registration ID.	Unable to create recurring payment request: invalid Registration ID.

TEST 3. PERFORM A 'DELETE' FUNCTION AGAINST AN EXISTING RECURRING PAYMENT ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Delete	3
RecurringID	415 or 416	415 or 416
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
RecurringID	415 or 416	415 or 416

 TEST 4. PERFORM A 'DELETE' FUNCTION ON AN INVALID RECURRING PAYMENT ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
Action	Delete	3
RecurringID	874	874
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Undefined_Item	18
Result Message	Unable to delete recurring payment request: invalid Recurring Payment ID.	Unable to delete recurring payment request: invalid Recurring Payment ID.

FUNCTION: RECURRINGPAYMENTINQUIRY TEST CASES

The RecurringPaymentInquiry function will allow your business application to request payment schedule data for a specific RegistrationID. For example, your web application may request a payment schedule through this inquiry and present the data to the user for confirmation. The recurring payment ID is the key value in the request object. The response object will return the same schedule information found in the table for any recurring ID of less than or greater than 500. All recurring IDs must be greater than zero. A recurring ID of 500 will give you an undefined_item error message. This error message indicates the recurring ID sent in the request object is not found in the database.

TEST 1. PERFORM A RECURRING PAYMENT INQUIRY ON A VALID RECURRING PAYMENT ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
RecurringID	415 or 416	415 or 416
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ReturnCode	Success	1
Recurring ID	415 or 416	415 or 416
Begin Date	Today – 30 days	Today – 30 days
End Date	Begin Date + 1 year	Begin Date + 1 year
Next Payment Date	Today + 15 days	Today + 15 days
Disabled Date	1/1/0001	1/1/0001
RecurringIntervalType	Monthly	2
Interval Param 1	2	2
Payment Amount	175	175
IsDisabled	False	False
Registration ID	If Recurring ID = 416, then Registration ID = 525 If Recurring ID = 415, then Registration ID = 475	If Recurring ID = 416, then Registration ID = 525 If Recurring ID = 415, then Registration ID = 475

TEST 2. PERFORM A RECURRING PAYMENT INQUIRY ON AN INVALID RECURRING PAYMENT ID.

REQUEST OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
ApplicationID	Valid Application ID	Valid Application ID
PaymentChannel	Any Valid Payment Channel	Any Valid Payment Channel
SecurityKey	Valid Security Key	Valid Security Key
RecurringID	500	500
All other fields	Optional, but if provided must pass validation rules	Optional, but if provided must pass validation rules

RESPONSE OBJECT MEMBERS:

Field Name	WebServices or Batch Value	HTTPS Value
Result Message	Unable to process Recurring Payment inquiry, invalid Recurring Payment ID.	Unable to process Recurring Payment inquiry, invalid Recurring Payment ID.
ReturnCode	Undefined_item	18
Begin Date	1/1/0001	1/1/0001
End Date	1/1/0001	1/1/0001
Next Payment Date	1/1/0001	1/1/0001
Disabled Date	1/1/0001	1/1/0001
RecurringIntervalType	0	0
IsDisabled	False	False

Phase 4: Certification Mode and Training

Before activating a PayPoint Account, we must certify the business application. Credit/Debit Cards and E-Check may be certified independently. After successfully completing the Testing Mode phase, you must request that your PayPoint Account be moved from Testing Mode to Certification Mode. We will update the account status allowing you to send transactions to the production server to be processed live.

We will provide a list of transactions for you to perform to certify your application. All transactions processed in Certification Mode are restricted by PayPoint to a payment amount of \$1.00 or certification amount determined by you during the boarding process. We validate the actual test results against the expected results. All of the certification test results *must* pass. If there are any discrepancies between the expected and actual test results, PayPoint Account will be returned to Testing Mode. Once the discrepancies are resolved, we will change the account status back into Certification Mode.

The certification process will accomplish the following:

- 1) Test and verify that the business application has implemented each PayPoint function properly,
- 2) Test and verify that your network/Internet connection is working,
- 3) Test and verify that your configuration settings are correct,
- 4) Test and verify that your reporting is set up correctly,
- 5) Test and verify that payment transactions are credited to the correct account.

At the completion of the Certification Tests, complete the Certification Checklist and forward it to the PayPoint Project Manager. The Certification Checklist requires that you verify proper execution of your application source code, proper response and error handling, and proper processing of return codes. We will activate the PayPoint Account for production use, at a time scheduled with you, after successful certification.

Note: The duplicate payment check is not supported in certification mode.

TRAINING

Training plays a critical role in knowledge transfer. Training your staff is essential for effective management, administration, maintenance, and support of your program. During training, your personnel will be introduced to the operations of our PayPoint, including the Administration, Security, and Report modules. We will facilitate the training program with the purpose of developing skills necessary for the successful operation of PayPoint.

The PayPoint Training curriculum includes the following subjects:

Subject	Role	Delivery Options
PayPoint Introduction and Overview	PayPoint Functional End User/ PayPoint Administrator	Training Guide and documentation, onsite classroom training, or remote Web-based training using Live Meeting Tutorial.
PayPoint Security	PayPoint Functional End User/ PayPoint Administrator	Training Guide and documentation, onsite classroom training, or remote Web-based training using Live Meeting Tutorial.
PayPoint Reporting Tool	PayPoint Functional End User/ PayPoint Administrator	Training Guide and documentation, onsite classroom training, or remote Web-based training using Live Meeting Tutorial.
PayPoint Administration Tool	PayPoint Administrator	Training Guide and documentation, onsite classroom training, or remote Web-based training using Live Meeting Tutorial.

Our support staff will assist with resolving specific technical issues with site integration, error codes and features of the various processing methods. We can provide additional training and development support upon request.

Phase 5: Production Mode (Go Live)

This phase completes the transition from Certification mode to Production mode. Production mode allows an agency business application to begin accepting real payment transactions. *(Please note that your PayPoint Account must be in Production Mode before you begin to accept payments).* After successfully completing certification testing, request that the PayPoint Project Manager update your PayPoint Account status from Certification mode to Production mode.

Make this request by sending an email or fax to the PayPoint Project Manager or Client Relationship Representative stating your desire to transition your site to Production Mode. Include the target date for the transition and the Certification Checklist for verification. We will validate the checklist and contact you with the results. The results will include a scheduled production date.

Once the account has been enabled for production transaction processing, our Support Group will send an email confirming the successful transition to Production Mode. At this point, all transactions will be processed as live transactions resulting in a transfer of funds.

3.0 Integration and Development

We offer several interface alternatives, including Web Services, Secure HTTP, and Batch. The best alternative is driven by the capabilities of the business application and whether or not a real-time and/or off-line (batch) interface is required. Regardless of the type of API integration method you select, the same set of functions is available to your application. Our common interface approach makes it easy to integrate electronic payment processing into any business applications operating on a variety of platforms. PayPoint offers the following integration methods:

- Real-Time API
 - Web Services
 - Secure HTTP
- Batch API

You need to determine how PayPoint can best be integrated into your business application environment. Consider the type of input channels you have available today and your goals for electronic payment processing. For example, if you have existing Web, IVR, and Kiosk/POS business applications from which customers can purchase products or services online, then the Web Services interface may be the best alternative. If you have new or existing Web applications, then you can consider either the Web Services or the Secure HTTP integration methods. The alternative selected is also dependent on whether your business application has access to web services and the skills of your technical staff. Consider these things before you make a decision. Also, consult with your PayPoint Project Manager for a recommendation based on your specific operating environment.

A complete listing of the Web Services Description Language (WSDL) document for the Web Services API is accessible from the following URL

<https://api.thepayplace.com/epay/epaywebservice.asmx?WSDL>

Real-Time Payment Interface Options

The Real-time interface allows you to integrate electronic payment functionality, such as Credit Card, PINless debit, PIN based and E-Check acceptance, into your business application. Both real-time processing alternatives use a secure Web interface (HTTPS) with 128-bit encryption. The choice of integration method is independent for each business application. A technical evaluation of each business application should help determine which method is best in each situation.

Web Service

Web Services are based on a programming concept that makes distributed computing simple and effective. With complementary technologies of XML and SOAP, Web Services allow program components to be distributed across a local network and/or remotely over the Internet. Web Services are applications whose logic and functions are accessible and reusable using standard Internet protocols and XML data formats. PayPoint is designed with Web Services as the underlying technology to support server-to-server real-time capabilities.

A Web Service interface is defined in terms of the XML messages that the service accepts and generates as an acknowledgement. Applications using Web Services can be implemented on any platform in any programming language, as long as they can create and process the messages through this interface.

PayPoint uses Simple Object Access Protocol (SOAP) as the solution for initiating Remote Procedure Call (RPC) requests. SOAP is a lightweight protocol intended for exchanging structured information in a distributed environment. It uses XML technologies to define an extensible messaging framework that provides a message construct that can be exchanged over a variety of underlying protocols. The framework has been designed to be independent of any particular programming language, platform, and other technical criteria.

The Web Service API uses a SOAP interface over a Secure Hyper Text Transfer Protocol (HTTPS) connection to exchange information with the service. A Web Services Description Language (WSDL) document is provided describing all supported request/response objects. This document is accessible on the Internet. Ask your PayPoint Project Manager for the URL to gain access this information. To expedite the integration of the PayPoint service, application programmers may wish to use the information available on the Internet to assist in the development of a SOAP request (see table below).

Note: We do not control these URLs, so some may have changed since we published this document.

ToolKit / Information	Location
Java Apache AXIS	http://xml.apache.org/axis
Python Web Services	http://Pywebsvcs.sourceforge.net
Perl SOAP	http://www.soaplite.com
PHP NuSOAP	http://www.sourceforge.net/projects/nusoap/

XML	http://www.xml.org/
COM Microsoft SOAP	http://msdn.microsoft.com/code/default.asp
NET .NET Framework SDK	http://msdn.microsoft.com/downloads/default.asp?URL=/code/sample.asp?url=/MSDN-FILES/027/000/976/msdncompositedoc
C++	http://www.sqldata.com/soapclient/soapclient30.htm

Additional SOAP resources to assist with development are described below:

Soap Resource	Location
Developer.com	http://www.develop.com/
SoapWare.org	http://www.soapware.org/
SoapLite.com	http://www.soaplite.com/
W3Schools tutorial	http://www.w3schools.com/soap/default.asp

Web Service Integration

The PayPoint API provides functions to make a payment, calculate convenience fees, cancel payments, get a payment's status, register accounts, and create and delete recurring payment schedules. For each function available through the API, there is a **request object** and a corresponding **response object**. Interacting with the PayPoint Web Service is as simple as populating and submitting the request object, and then examining the response object for the results.

The typical payment authorization process is described below:

1. A consumer selects a credit card or e-check service as the payment option from the agency application's checkout page,
2. The agency application formats an authorization request based on the data provided by the consumer by setting fields in the MakePayment request object.
3. The agency application passes the transaction data to PayPoint by invoking the SOAP request and blocking (waiting) for a response,
4. PayPoint requests authorization for the payment and returns the results of the request to the agency application,

5. The agency application evaluates the response and processes the results based on its business rules. Typically, the agency application continues with a confirmation to the consumer on a successful authorization. If an authorization failure occurs, the application may ask the consumer to correct the data provided, terminate the transaction, or prompt the consumer to select another payment method.

The SOAP request for service contains both Operational Objects and Functional Objects. Both categories of objects are defined below.

The address of PayPoint's Web Service is

<https://api.thepayplace.com/epay/epaywebservice.asmx>

The WSDL can be found at the following Address

<https://api.thepayplace.com/epay/epaywebservice.asmx?WSDL>

Web Service Operational Objects

The request and response object for each of the functions available within the PayPoint Web Service are described below. The primary purpose of these objects is to group together related data in a structure to be easily incorporated into a PayPoint request.

PayPoint processes, authorizes, and settles payments within the gateway using the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit
- ACH Credit

The operational objects described below, unless listed as a validation exception, apply to these seven payment mediums.

There are additional payment mediums that can be stored in PayPoint that are made outside of PayPoint by third party processes or gateways. These third party type payment mediums are:

- Cash
- Point of Sale (POS).
- Remote Capture

- Lockbox
- EFT Credit
- Fed Wire
- IAT ACH Debit
- Other EFT
-

Since these five payment mediums are not processed, authorized and settled within PayPoint, some of the objects and members do not apply to these third party payments. In these cases, these exceptions are also listed as a validation exception.

If there are no validation exceptions described for a member, this applies to all the payment mediums.

HEADER OBJECT

The Header Object will be present in every request for each of the available functions. The following members make up the header object and all are required items.

Member	Description	Standard Validation	Validation Exception										
ApplicationID	The Application Identifier assigned to the PayPoint Account during Account Registration.	Required (String)	None										
PaymentChannel	<p>Payment Channel describes the means through which the payment was made.</p> <p>Note: If the payment data is collected via an operator who in turn keys in the data via a web page, the AuthorizationMedium would be ‘Voice’.</p> <p>Valid Payment Channels values are:</p> <table border="1" data-bbox="451 1604 1008 1862"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Web</td> <td>1</td> </tr> <tr> <td>IVR</td> <td>2</td> </tr> <tr> <td>Walkin</td> <td>3</td> </tr> <tr> <td>Voice</td> <td>4</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Web	1	IVR	2	Walkin	3	Voice	4	Required (String)	None
WebServices or Batch Value	HTTPS Value												
Web	1												
IVR	2												
Walkin	3												
Voice	4												

	<table border="1"> <tr> <td>FAX</td> <td>5</td> </tr> <tr> <td>Mail</td> <td>6</td> </tr> </table>	FAX	5	Mail	6		
FAX	5						
Mail	6						
SecurityKey	Unique password token assigned to the PayPoint Account. An initial token is assigned during Account Registration. The password token can only be obtained or updated through the customer support center.	Required (String)	None				
SourceIP	Source Identification of originating request. This is often used to store IP addresses, but will support any alphanumeric combination up to 15 characters.	Optional (String)	None				

PAYMENTINFO OBJECT

The PaymentInfo object indicates to PayPoint whether you are requesting a credit card or EFT payment service. The credit card and EFT information are mutually exclusive members in this object.

Member	Description	Standard Validation	Validation Exception
PaymentInfoCC	A reference to the PaymentInfoCC object (see definition below)	Required for Credit Card Commercial Credit Card PINless Debit, PIN-based Debit POS Cash	Not Used for: e-Check, Business Check ACH Credit Remote Capture LockBox Cash EFT Credit Fed Wire

Member	Description	Standard Validation	Validation Exception																																		
PaymentInfoEFT	A reference to the PaymentInfoEFT object (see definition below)	Required for e-Check Business Check ACH Credit	Not Used for Credit Card Commercial Credit Card PINless Debit PIN-based Debit POS Cash EFT Credit Fed Wire																																		
PaymentMedium	<p>Indicates the Payment Medium used for this transaction.</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Values</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr><td>e-Check</td><td>1</td></tr> <tr><td>CreditCard</td><td>2</td></tr> <tr><td>CommercialCreditCard</td><td>3</td></tr> <tr><td>CheckCard</td><td>4</td></tr> <tr><td>BusinessCheck</td><td>5</td></tr> <tr><td>PinlessDebit</td><td>6</td></tr> <tr><td>PINDebit</td><td>7</td></tr> <tr><td>POS</td><td>8</td></tr> <tr><td>Cash</td><td>9</td></tr> <tr><td>ACHCredit</td><td>10</td></tr> <tr><td>LockBox</td><td>11</td></tr> <tr><td>RemoteCapture</td><td>12</td></tr> <tr><td>EFT Credit</td><td>13</td></tr> <tr><td>Fed Wire</td><td>14</td></tr> <tr><td>IAT ACH Debit</td><td>15</td></tr> <tr><td>Other EFT</td><td>16</td></tr> </tbody> </table> <p>Note: The difference between e-Check and BusinessCheck is e-Check is for Personal Consumer Accounts and BusinessCheck is for business/corporate accounts. You should ask users which</p>	WebServices or Batch Values	HTTPS Value	e-Check	1	CreditCard	2	CommercialCreditCard	3	CheckCard	4	BusinessCheck	5	PinlessDebit	6	PINDebit	7	POS	8	Cash	9	ACHCredit	10	LockBox	11	RemoteCapture	12	EFT Credit	13	Fed Wire	14	IAT ACH Debit	15	Other EFT	16	Required	None
WebServices or Batch Values	HTTPS Value																																				
e-Check	1																																				
CreditCard	2																																				
CommercialCreditCard	3																																				
CheckCard	4																																				
BusinessCheck	5																																				
PinlessDebit	6																																				
PINDebit	7																																				
POS	8																																				
Cash	9																																				
ACHCredit	10																																				
LockBox	11																																				
RemoteCapture	12																																				
EFT Credit	13																																				
Fed Wire	14																																				
IAT ACH Debit	15																																				
Other EFT	16																																				

Member	Description	Standard Validation	Validation Exception
	type of account they are making the payment toward. This ultimately affects the standard entry class sent through the ACH network. E-Check sends a standard entry class of WEB and the BusinessCheck sends a standard entry class of CCD.		

PAYMENTINFOCC OBJECT

This object provides details associated with all card-based payments including Credit Card, PINless Debit and PIN based debit. When processing credit card transactions, providing additional data about the cardholder (including address information) and performing verifications checks, such as address verification and CVV2 verification may result in lower interchange fees and chargeback rates. Consult with your Merchant Bank to determine the optimal authorization process for your application.

When processing a PINless debit card many times your application will want to ask the user to provide their credit card information and then determine if its eligible for PINless debit. If eligible may want to ask the user if they wish to processes this transactions as a “Debit” or “Credit Card” transaction. The value of the PaymentMedium controls whether the transaction is authorized against the Credit Card or Pinless Debit Networks configured for your application.

The PaymentInfoCC Object is used for the following payment mediums:

- Credit Card
- Commercial Credit Card
- Point of Sale (POS)
- PINless Debit
- PIN-based Debit

Member	Description	Standard Validation	Validation Exceptions
BillingAddress	Billing Address of the card holder. See ePayAddress object	Optional	Required for applications boarded with: <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for

Member	Description	Standard Validation	Validation Exceptions		
			Credit Card and Commercial Credit Card • Email Address for consumer notification support.		
ShippingAddress	Shipping Address of the card holder. This information is only utilized in the storage of registration data and is not utilized as a part of a make a payment request. It is used for storage of full address information if you are utilizing the registration. See ePayAddress object	Optional	None		
CardNumber	Credit/Debit Card number. The Card Account Number may be sent unencrypted or as an encrypted value using a private and public key.	Required (String)	Optional for POS Payments		
CardStatusFlag	Provides details on how the card number is collected. (String) NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions. Valid CardStatusFlag Values are:	Required. (PIN-based debit method must be “Swiped”)	Optional for POS Payments		
<table border="1" style="width: 100%; text-align: center;"> <tr> <td data-bbox="548 1738 792 1864">WebServices or Batch Values</td> <td data-bbox="792 1738 979 1864">HTTPS Value</td> </tr> </table>		WebServices or Batch Values	HTTPS Value		
WebServices or Batch Values	HTTPS Value				

Member	Description	Standard Validation	Validation Exceptions																														
	<table border="1"> <tr> <td>Not_Present</td> <td>1</td> </tr> <tr> <td>Present</td> <td>2</td> </tr> <tr> <td>Swiped</td> <td>3</td> </tr> </table>	Not_Present	1	Present	2	Swiped	3																										
Not_Present	1																																
Present	2																																
Swiped	3																																
CardType	<p>Type of Credit Card. Valid values CardType values are:</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Values</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr><td>Test</td><td>1</td></tr> <tr><td>VISA</td><td>2</td></tr> <tr><td>MC</td><td>3</td></tr> <tr><td>AMEX</td><td>4</td></tr> <tr><td>DISC</td><td>5</td></tr> <tr><td>DCCB</td><td>6</td></tr> <tr><td>CBLN</td><td>7</td></tr> <tr><td>JAL</td><td>8</td></tr> <tr><td>JCB</td><td>9</td></tr> <tr><td>ENRT</td><td>10</td></tr> <tr><td>STAR</td><td>12</td></tr> <tr><td>Pulse</td><td>13</td></tr> <tr><td>NYCE</td><td>14</td></tr> <tr><td>PIN Based Debit Card</td><td>15</td></tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Test	1	VISA	2	MC	3	AMEX	4	DISC	5	DCCB	6	CBLN	7	JAL	8	JCB	9	ENRT	10	STAR	12	Pulse	13	NYCE	14	PIN Based Debit Card	15	Optional	Optional for POS Payments
WebServices or Batch Values	HTTPS Value																																
Test	1																																
VISA	2																																
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JCB	9																																
ENRT	10																																
STAR	12																																
Pulse	13																																
NYCE	14																																
PIN Based Debit Card	15																																
CVV2	<p>The CVV2 field for Visa (CVC2 for MasterCard and CID for American Express). The 3 or 4 digit verification identifier that is typically found on the back of credit cards. This is required only if set that way in the application parameter set. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.</p>	Optional (String)	Optional for POS Payments																														

Member	Description	Standard Validation	Validation Exceptions
ECommerceGoodsFlag	Indicates whether or not the transaction falls under the Ecommerce Goods specification, according to the credit card associations. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional <i>(Boolean)</i> Default is “False”	None
ExpirationDate	Expiration Date of the Credit Card. This is a combination of expiry month and year.	Required <i>(String MMYZ zero fill values i.e. 0103)</i>	Optional for POS Payments
ExpirationMonth	Month of the year in which the credit card expires.	* Required; if no Expiration Date member. <i>(String MM zero fill)</i>	Optional for POS Payments
ExpirationYear	Year in which the credit card expires. This should be the last two digits of the year (the century is left off)	* Required; if no Expiration Date member. <i>(String zero fill)</i>	Optional for POS Payments
PurchaseID	Purchase ID such as a purchase number associated with this payment. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional <i>(String)</i>	None
TrackData	When card data is collected via a card swiped device the	Optional	Required for PIN-based

Member	Description	Standard Validation	Validation Exceptions
	TrackData should be passed along in the request. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	(String)	Debit
UserIPAddress	IP address of the user submitting this transaction. (String) NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional (String)	
Installment	This is set to True for recurring payments	Optional (Boolean)	This cannot be set to “True” when saving a Registered Account, only when calling MakePayment.
InstallmentSequence	Used for recurring payments only	Optional (Integer)	This cannot be set when saving a Registered Account, only when calling MakePayment.
InstallmentCount	Used for recurring payments only	Optional (Integer)	This cannot be set when saving a Registered Account, only when calling MakePayment.
PINData	Encrypted PIN captured by the PIN device.	Not Used	Required for PIN-based Debit

Member	Description	Standard Validation	Validation Exceptions
			(String)
PINKeySerialNumber	Serial number used to encrypt PIN with DUKPT (Derived Unique Key Per Transaction) encryption.	Not Used	Required for PIN-based Debit (String)

PAYMENTINFOEFT OBJECT

This object provides details associated with e-Check Payments.

The PaymentInfoEFT Object is used for the following payment mediums:

- e-Check
- Business Check
- Third Party Payment Mediums:
 - ACH Credit
 - Lockbox
 - Remote Capture
 - IAT ACH Debit
 - Other EFT

Member	Description	Standard Validation	Validation Exceptions						
AccountType	The type of the bank account. Valid AccountType values are: <table border="1" data-bbox="537 1633 943 1850" style="margin-left: 20px;"> <thead> <tr> <th>WebServices or Batch Values</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Checking</td> <td>1</td> </tr> <tr> <td>Savings</td> <td>2</td> </tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Checking	1	Savings	2	Required	None
WebServices or Batch Values	HTTPS Value								
Checking	1								
Savings	2								

Member	Description	Standard Validation	Validation Exceptions
AddressBilling	Billing address for the consumer requesting the E-Check. See EPayAddress object.	Optional (String)	Required for applications boarded with: <ul style="list-style-type: none"> • Fraud and Risk checking including First Name and Last Name for e-Check or Business Check using TeleCheck® Gateway. • Email Address for consumer notification support.
AddressShipping	Shipping address for the consumer requesting the E-Check. See EPayAddress object.	Optional (String)	None
BankAccountNumber	Account from which the E-Check payment is to be settled. Combined with the bank's routing number, this uniquely identifies a bank account. The Bank Account Number may be	Required; if not a registered account (payer).	Using TeleCheck Services, the account number must

Member	Description	Standard Validation	Validation Exceptions
	sent unencrypted or as an encrypted value using a private and public key.	(String)	be minimum 5 digits with maximum 17 digits.
BankName	Name of the bank where the bank account is located. If you provide a Bank Name you must also provide the state that the bank resides in the BankState element.	Optional (String)Max Len 50	None
BankRoutingNumber	Routing number for the bank at which the account is located.	Required; if not a registered account (payer). (String)	None
BankState	State where the bank is located is physically located. You can normally find the state listed on your check as part of the name of the bank. If you provide a Bank State you must also provide a BankName.	Optional (String) Max Len 2	None
DriversLicenseNumber	Driver's License Number of the payer. . This field can be used as input to the identity verification process.	Optional (String) Max Len 32	None
DriversLicenseState	State for which the Driver's License was issued. This field can be used as input to the identity verification process. See Valid DriversLicenseState Listing for all the supported values.	Optional (String) Max Len 2	None
SSN	Social Security Number of the payer. This field can be used as input to the identity verification	Optional (String) Max Len 9	None

Member	Description	Standard Validation	Validation Exceptions												
	process.														
PreNoteStatus	<p>Used only when performing Registration Inquiry on an e-Check Registered account. If your PayPoint application has been configured to require Prenotes on every registered account you can utilize this value on Registration Inquiry API request to determine the status of the PreNote.</p> <p>Any other type of API call can ignore this value.</p> <p>Valid values returned on a Registration Inquiry API request include:</p> <table border="1" data-bbox="537 953 1010 1255"> <thead> <tr> <th data-bbox="537 953 850 1037">WebServices or Batch Values</th> <th data-bbox="850 953 1010 1037">HTTPS Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 1037 850 1079">Unknown</td> <td data-bbox="850 1037 1010 1079">0</td> </tr> <tr> <td data-bbox="537 1079 850 1121">Prenote_Created</td> <td data-bbox="850 1079 1010 1121">1</td> </tr> <tr> <td data-bbox="537 1121 850 1163">Prenote_Waiting</td> <td data-bbox="850 1121 1010 1163">2</td> </tr> <tr> <td data-bbox="537 1163 850 1205">PreNote_Failed</td> <td data-bbox="850 1163 1010 1205">3</td> </tr> <tr> <td data-bbox="537 1205 850 1255">PreNote_Success</td> <td data-bbox="850 1205 1010 1255">4</td> </tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Unknown	0	Prenote_Created	1	Prenote_Waiting	2	PreNote_Failed	3	PreNote_Success	4	Optional	None
WebServices or Batch Values	HTTPS Value														
Unknown	0														
Prenote_Created	1														
Prenote_Waiting	2														
PreNote_Failed	3														
PreNote_Success	4														
AuthorizationMedium	<p>If the consumer is providing their registration information via a self-service interface (i.e. Web) where they are directly inputting their registration data then AuthorizationMedium should be set to the same values as your PaymentChannel. However, if it's input via a third party on their behalf such as an operator, then this AuthorizationMedium should contain the method by which the authorization was obtained. The following are</p>	<p>Required (String)</p> <p>And Required on Registration CRD request (String)</p>													

Member	Description	Standard Validation	Validation Exceptions
	<p>examples of how to set PaymentChannel vs. AuthorizationMedium:</p> <ol style="list-style-type: none"> 1. If Consumer keys their registration via a web interface both PaymentChannel and Authorization Medium would be “Web”. 2. If the consumer is calling an operator who is keying in the registration via a web page on behalf of the consumer the PaymentChannel would be “Voice” and the Authorization Medium would be “Voice”. <p>The Authorization Medium ultimately drives which Standard Entry Class code is used in the NACHA file for the transaction.</p> <p>For example, if you are implementing an IVR, but the authorization follows the NACHA rules for PPD, the PaymentChannel = IVR and the AuthorizationMedium = PPD.</p> <p>AuthorizationMedium should be selected based on the ultimate NACHA Standard Entry Class Code. Valid AuthorizationMedium values and associated SEC Codes are:</p>		

Member	Description			Standard Validation	Validation Exceptions
	Web-Services or Batch Value	HTTPS Value	NACHA Standard Entry Class (SEC) Code**		
	Web	1	WEB		
	IVR	2	PPD		
	Walkin	3	PPD		
	Voice	4	TEL		
	FAX	5	PPD		
	Mail	6	PPD		
	<p>** WEB, PPD, and TEL apply to Personal Checking and Savings Accounts. CCD is the Standard Entry Class Code used for all Business eCheck.</p>				
BusinessName	<p>If the EPayPaymentInfo.EpayPaymentMedium is BusinessCheck this value can be filled with the name of the business on the bank account. This field is used as input to identity verification process.</p>			<p>Optional (String) Max Len 50</p>	
FederalTaxID	<p>If the EPayPaymentInfo.EpayPaymentMedium is BusinessCheck this value can be filled with a Federal Tax ID This field can be used as input to the identity verification process.</p>			<p>Optional (String) Max Len 9</p>	
UserIPAddress	<p>IP address of requester as populated in API call.</p>			<p>Optional (String)</p>	

Member	Description	Standard Validation	Validation Exceptions												
RecurringIndicator	<p>Valid RecurringIndicator values are:</p> <table border="1" data-bbox="537 344 1013 1150"> <thead> <tr> <th data-bbox="537 344 695 514">WebServices or Batch Value</th> <th data-bbox="695 344 852 514">HTTPS Value</th> <th data-bbox="852 344 1013 514">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 514 695 978">(Empty Tag)¹</td> <td data-bbox="695 514 852 978"></td> <td data-bbox="852 514 1013 978">If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.</td> </tr> <tr> <td data-bbox="537 978 695 1062">S</td> <td data-bbox="695 978 852 1062">0</td> <td data-bbox="852 978 1013 1062">Single Payment</td> </tr> <tr> <td data-bbox="537 1062 695 1150">R</td> <td data-bbox="695 1062 852 1150">1</td> <td data-bbox="852 1062 1013 1150">Recurring Payment</td> </tr> </tbody> </table> <p>For empty tags, the acceptable entries would be: <RecurringIndicator></RecurringIndicator> or <RecurringIndicator /></p>	WebServices or Batch Value	HTTPS Value	Definition	(Empty Tag) ¹		If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.	S	0	Single Payment	R	1	Recurring Payment	Optional (String) Max Len 1	
WebServices or Batch Value	HTTPS Value	Definition													
(Empty Tag) ¹		If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.													
S	0	Single Payment													
R	1	Recurring Payment													

¹ This is an empty tag with no spaces. The acceptable entries would be:

<ExampleTag></ExampleTag> or <ExampleTag />

Supported U.S. Driver’s License States:

Code	Description
AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas

CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	District of Columbia
FL	Florida
GA	Georgia
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NY	New York
NC	North Carolina
ND	North Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
PR	Puerto Rico
RI	Rhode Island
SC	South Carolina

SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VT	Vermont
VA	Virginia
WA	Washington
WV	West Virginia
WI	Wisconsin
WY	Wyoming
ML	U.S. Military ID
GV	U.S. Government ID
PG	16- digit employee ID

PAYMENTINFOPOSCC OBJECT

This object provides details associated with all card-based payments including Credit Card, PINless Debit and PIN based debit. When processing credit card transactions, providing additional data about the cardholder (including address information) and performing verifications checks, such as address verification and CVV2 verification may result in lower interchange fees and chargeback rates. Consult with your Merchant Bank to determine the optimal authorization process for your application.

When processing a PINless debit card many times your application will want to ask the user to provide their credit card information and then determine if its eligible for PINless debit. If eligible may want to ask the user if they wish to processes this transactions as a “Debit” or “Credit Card” transaction. The value of the PaymentMedium controls whether the transaction is authorized against the Credit Card or Pinless Debit Networks configured for your application.

The PaymentInfoPOSCC Object is used for the following payment mediums:

- Credit Card
- Commercial Credit Card
- PINless Debit
- PIN-based Debit

Member	Description	Standard Validation	Validation Exceptions
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Member	Description	Standard Validation	Validation Exceptions
BillingAddress	Billing Address of the card holder. See ePayAddress object	Optional	Required for applications boarded with: <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card • Email Address for consumer notification support.
ShippingAddress	Shipping Address of the card holder. This information is only utilized in the storage of registration data and is not utilized as a part of a make a payment request. It is used for storage of full address information if you are utilizing the registration. See ePayAddress object	Optional	None
CardNumber	Credit/Debit Card number. The Card Account Number may be sent unencrypted or as an encrypted value using a private and public key.	Required (String)	Optional for POS Payments
CardStatusFlag	Provides details on how the card	Required.	Optional for

Member	Description	Standard Validation	Validation Exceptions																														
	<p>number is collected. (<i>String</i>) NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions. Valid CardStatusFlag Values are:</p> <table border="1" data-bbox="573 562 997 821"> <thead> <tr> <th>WebServices or Batch Values</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Not_Present</td> <td>1</td> </tr> <tr> <td>Present</td> <td>2</td> </tr> <tr> <td>Swiped</td> <td>3</td> </tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Not_Present	1	Present	2	Swiped	3	(PIN-based debit method must be “Swiped”)	POS Payments																						
WebServices or Batch Values	HTTPS Value																																
Not_Present	1																																
Present	2																																
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CardType	<p>Type of Credit Card. Valid values CardType values are:</p> <table border="1" data-bbox="573 968 997 1745"> <thead> <tr> <th>WebServices or Batch Values</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Test</td> <td>1</td> </tr> <tr> <td>VISA</td> <td>2</td> </tr> <tr> <td>MC</td> <td>3</td> </tr> <tr> <td>AMEX</td> <td>4</td> </tr> <tr> <td>DISC</td> <td>5</td> </tr> <tr> <td>DCCB</td> <td>6</td> </tr> <tr> <td>CBLN</td> <td>7</td> </tr> <tr> <td>JAL</td> <td>8</td> </tr> <tr> <td>JCB</td> <td>9</td> </tr> <tr> <td>ENRT</td> <td>10</td> </tr> <tr> <td>STAR</td> <td>12</td> </tr> <tr> <td>Pulse</td> <td>13</td> </tr> <tr> <td>NYCE</td> <td>14</td> </tr> <tr> <td>PIN Based Debit Card</td> <td>15</td> </tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Test	1	VISA	2	MC	3	AMEX	4	DISC	5	DCCB	6	CBLN	7	JAL	8	JCB	9	ENRT	10	STAR	12	Pulse	13	NYCE	14	PIN Based Debit Card	15	Optional	Optional for POS Payments
WebServices or Batch Values	HTTPS Value																																
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ENRT	10																																
STAR	12																																
Pulse	13																																
NYCE	14																																
PIN Based Debit Card	15																																
CVV2	The CVV2 field for Visa (CVC2 for MasterCard and CID for American Express). The 3 or 4	Optional (<i>String</i>)	Optional for POS Payments																														

Member	Description	Standard Validation	Validation Exceptions
	<p>digit verification identifier that is typically found on the back of credit cards. This is required only if set that way in the application parameter set.</p> <p>NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.</p>		
ECommerceGoodsFlag	<p>Indicates whether or not the transaction falls under the Ecommerce Goods specification, according to the credit card associations.</p> <p>NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.</p>	<p>Optional (<i>Boolean</i>) Default is "False"</p>	None
ExpirationDate	Expiration Date of the Credit Card. This is a combination of expiry month and year.	<p>Required (<i>String</i> <i>MMYY zero fill values i.e. 0103</i>) .</p>	Optional for POS Payments
ExpirationMonth	Month of the year in which the credit card expires.	<p>* Required; if no Expiration Date member. (<i>String MM zero fill</i>)</p>	Optional for POS Payments
ExpirationYear	Year in which the credit card expires. This should be the last two digits of the year (the century is left off)	<p>* Required; if no Expiration Date</p>	Optional for POS Payments

Member	Description	Standard Validation	Validation Exceptions
		member. (String zero fill)	
PurchaseID	Purchase ID such as a purchase number associated with this payment. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional (String)	None
TrackData	When card data is collected via a card swiped device the TrackData should be passed along in the request. NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional (String)	Required for PIN-based Debit
UserIPAddress	IP address of the user submitting this transaction. (String) NOTE: This field is not used when performing RegistrationCRD or RegistrationInquiry functions.	Optional (String)	
Installment	This is set to True for recurring payments	Optional (Boolean)	This cannot be set to “True” when saving a Registered Account, only when calling MakePayment.
InstallmentSequence	Used for recurring payments only	Optional (Integer)	This cannot be set when saving a Registered

Member	Description	Standard Validation	Validation Exceptions
			Account, only when calling MakePayment.
InstallmentCount	Used for recurring payments only	Optional (Integer)	This cannot be set when saving a Registered Account, only when calling MakePayment.
PINData	Encrypted PIN captured by the PIN device.	Not Used	Required for PIN-based Debit (String)
PINKeySerialNumber	Serial number used to encrypt PIN with DUKPT (Derived Unique Key Per Transaction) encryption.	Not Used	Required for PIN-based Debit (String)
EMV Data	String of EMV Data from Point of Sale Device Instead of requiring the string to be parsed out into individual fields, it's best to send the complete string to PayPoint.	Optional	Required to identify EMV Cards

PAYMENTINFOPOSEFT OBJECT

This object provides details associated with e-Check Payments.

The PaymentInfoPOSEFT Object is used for the following payment mediums:

- e-Check
- Business Check

Member	Description	Standard Validation	Validation Exceptions						
AccountType	<p>The type of the bank account. Valid AccountType values are:</p> <table border="1" data-bbox="448 863 867 1121"> <thead> <tr> <th data-bbox="448 863 670 1031">WebServices or Batch Values</th> <th data-bbox="670 863 867 1031">HTTPS Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 1031 670 1077">Checking</td> <td data-bbox="670 1031 867 1077">1</td> </tr> <tr> <td data-bbox="448 1077 670 1121">Savings</td> <td data-bbox="670 1077 867 1121">2</td> </tr> </tbody> </table>	WebServices or Batch Values	HTTPS Value	Checking	1	Savings	2	Required	None
WebServices or Batch Values	HTTPS Value								
Checking	1								
Savings	2								
AddressBilling	Billing address for the consumer requesting the E-Check. See EPayAddress object.	Optional (String)	<p>Required for applications boarded with:</p> <ul style="list-style-type: none"> • Fraud and Risk checking including First Name and Last Name for e-Check or Business Check using TeleCheck® Gateway. • Email Address for consumer 						

Member	Description	Standard Validation	Validation Exceptions
			notification support.
AddressShipping	Shipping address for the consumer requesting the E-Check. See EPayAddress object.	Optional (String)	None
BankAccountNumber	Account from which the E-Check payment is to be settled. Combined with the bank's routing number, this uniquely identifies a bank account. The Bank Account Number may be sent unencrypted or as an encrypted value using a private and public key.	Required; if not a registered account (payer). (String)	Using TeleCheck Services, the account number must be minimum 5 digits with maximum 17 digits.
BankName	Name of the bank where the bank account is located. If you provide a Bank Name you must also provide the state that the bank resides in the BankState element.	Optional (String)Max Len 50	None
BankRoutingNumber	Routing number for the bank at which the account is located.	Required; if not a registered account (payer). (String)	None
BankState	State where the bank is located is physically located. You can normally find the state listed on your check as part of the name of the bank. If you provide a Bank State you must also provide a BankName.	Optional (String) Max Len 2	None
DriversLicenseNumber	Driver's License Number of the payer. . This field can be used as input to the identity verification process.	Optional (String) Max Len 32	None
DriversLicenseState	State for which the Driver's License was issued. This field can be used as input to the identity verification	Optional (String) Max Len 2	None

Member	Description	Standard Validation	Validation Exceptions
	<p>process. See Valid DriversLicenseState Listing for all the supported values.</p>		
SSN	<p>Social Security Number of the payer. This field can be used as input to the identity verification process.</p>	<p>Optional (String) Max Len 9</p>	None
PreNoteStatus	Not Supported	Optional	None
AuthorizationMedium	<p>If the consumer is providing their registration information via a self-service interface (i.e. Web) where they are directly inputting their registration data then AuthorizationMedium should be set to the same values as your PaymentChannel. However, if it's input via a third party on their behalf such as an operator, then this AuthorizationMedium should contain the method by which the authorization was obtained. The following are examples of how to set PaymentChannel vs. AuthorizationMedium:</p> <ol style="list-style-type: none"> 1. If Consumer keys their registration via a web interface both PaymentChannel and AuthorizationMedium would be "Web". 2. If the consumer is calling an operator who is keying in the registration via a web page on behalf of the consumer the PaymentChannel would be "Voice" and the Authorization 	<p>Required (String) And Required on RegistrationCRD request (String)</p>	

Member	Description	Standard Validation	Validation Exceptions																					
	<p>Medium would be “Voice”.</p> <p>The Authorization Medium ultimately drives which Standard Entry Class code is used in the NACHA file for the transaction.</p> <p>For example, if you are implementing an IVR, but the authorization follows the NACHA rules for PPD, the PaymentChannel = IVR and the AuthorizationMedium = PPD.</p> <p>AuthorizationMedium should be selected based on the ultimate NACHA Standard Entry Class Code. Valid AuthorizationMedium values and associated SEC Codes are:</p> <table border="1" data-bbox="451 1041 938 1591"> <thead> <tr> <th data-bbox="451 1041 602 1339">Web-Services or Batch Value</th> <th data-bbox="602 1041 753 1339">HTTPS Value</th> <th data-bbox="753 1041 938 1339">NACHA Standard Entry Class (SEC) Code**</th> </tr> </thead> <tbody> <tr> <td data-bbox="451 1339 602 1381">Web</td> <td data-bbox="602 1339 753 1381">1</td> <td data-bbox="753 1339 938 1381">WEB</td> </tr> <tr> <td data-bbox="451 1381 602 1423">IVR</td> <td data-bbox="602 1381 753 1423">2</td> <td data-bbox="753 1381 938 1423">PPD</td> </tr> <tr> <td data-bbox="451 1423 602 1465">Walkin</td> <td data-bbox="602 1423 753 1465">3</td> <td data-bbox="753 1423 938 1465">PPD</td> </tr> <tr> <td data-bbox="451 1465 602 1507">Voice</td> <td data-bbox="602 1465 753 1507">4</td> <td data-bbox="753 1465 938 1507">TEL</td> </tr> <tr> <td data-bbox="451 1507 602 1549">FAX</td> <td data-bbox="602 1507 753 1549">5</td> <td data-bbox="753 1507 938 1549">PPD</td> </tr> <tr> <td data-bbox="451 1549 602 1591">Mail</td> <td data-bbox="602 1549 753 1591">6</td> <td data-bbox="753 1549 938 1591">PPD</td> </tr> </tbody> </table> <p>** WEB, PPD, and TEL apply to Personal Checking and Savings Accounts.</p> <p>CCD is the Standard Entry Class Code used for all Business eCheck.</p>	Web-Services or Batch Value	HTTPS Value	NACHA Standard Entry Class (SEC) Code**	Web	1	WEB	IVR	2	PPD	Walkin	3	PPD	Voice	4	TEL	FAX	5	PPD	Mail	6	PPD		
Web-Services or Batch Value	HTTPS Value	NACHA Standard Entry Class (SEC) Code**																						
Web	1	WEB																						
IVR	2	PPD																						
Walkin	3	PPD																						
Voice	4	TEL																						
FAX	5	PPD																						
Mail	6	PPD																						
BusinessName	If the	Optional																						

Member	Description	Standard Validation	Validation Exceptions												
	EPaymentInfo.EPaymentMedium is BusinessCheck this value can be filled with the name of the business on the bank account. This field is used as input to identity verification process.	<i>(String)</i> Max Len 50													
FederalTaxID	If the EPaymentInfo.EPaymentMedium is BusinessCheck this value can be filled with a Federal Tax ID This field can be used as input to the identity verification process.	Optional <i>(String)</i> Max Len 9													
UserIPAddress	IP address of requester as populated in API call.	Optional <i>(String)</i>													
RecurringIndicator	<p>Valid RecurringIndicator values are:</p> <table border="1" data-bbox="448 972 940 1780"> <thead> <tr> <th data-bbox="448 972 613 1142">WebServices or Batch Value</th> <th data-bbox="613 972 776 1142">HTTPS Value</th> <th data-bbox="776 972 940 1142">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 1142 613 1608">(Empty Tag)¹</td> <td data-bbox="613 1142 776 1608"></td> <td data-bbox="776 1142 940 1608">If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.</td> </tr> <tr> <td data-bbox="448 1608 613 1692">S</td> <td data-bbox="613 1608 776 1692">0</td> <td data-bbox="776 1608 940 1692">Single Payment</td> </tr> <tr> <td data-bbox="448 1692 613 1780">R</td> <td data-bbox="613 1692 776 1780">1</td> <td data-bbox="776 1692 940 1780">Recurring Payment</td> </tr> </tbody> </table> <p>For empty tags, the acceptable entries</p>	WebServices or Batch Value	HTTPS Value	Definition	(Empty Tag) ¹		If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.	S	0	Single Payment	R	1	Recurring Payment	Optional <i>(String)</i> Max Len 1	
WebServices or Batch Value	HTTPS Value	Definition													
(Empty Tag) ¹		If AuthorizationMedium = WEB, Empty or Missing Tag will be treated as Single Payment.													
S	0	Single Payment													
R	1	Recurring Payment													

Member	Description	Standard Validation	Validation Exceptions										
	would be: <RecurringIndicator></RecurringIndicator> or <RecurringIndicator />												
CheckType	Reserved for Future Use	Alphanumeric Optional Max Len 1	Reserved for Future Use										
MICRType	Reserved for Future Use Type of MICR sent: <table border="1" data-bbox="448 821 930 1066"> <thead> <tr> <th>MIC R Type</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>09</td> <td>Raw MICR</td> </tr> <tr> <td>14</td> <td>Canadian Manual MICR</td> </tr> <tr> <td>18</td> <td>Routing and Account number only</td> </tr> <tr> <td>19</td> <td>Manual MICR</td> </tr> </tbody> </table>	MIC R Type	Description	09	Raw MICR	14	Canadian Manual MICR	18	Routing and Account number only	19	Manual MICR	Numeric Optional Max Len 2	Reserved for Future Use
MIC R Type	Description												
09	Raw MICR												
14	Canadian Manual MICR												
18	Routing and Account number only												
19	Manual MICR												
MICRLineData	Reserved for Future Use	Optional Alphanumeric Max Len 65	Reserved for Future Use										
ManualCheckNumber	Reserved for Future Use	Numeric Optional Max Len 10	Reserved for Future Use										
MICRReaderStatus	Reserved for Future Use	Alphanumeric Optional Max Len 3	Reserved for Future Use										
Track1ID	Reserved for Future Use	Alphanumeric Optional Max Len 79	Reserved for Future Use										
Track2ID	Reserved for Future Use	Alphanumeric Optional Max Len 37	Reserved for Future Use										

Member	Description	Standard Validation	Validation Exceptions
ManualID	Reserved for Future Use	Alphanumeric Optional Max Len 2	Reserved for Future Use
RegECompliant	Reserved for Future Use	Alphanumeric Optional Max Len 2	Reserved for Future Use
MICRSequence Number	Reserved for Future Use	Alphanumeric Optional Max Len 3	Reserved for Future Use
eCheck1	Reserved for Future Use	Optional	Reserved for Future Use
eCheck2	Reserved for Future Use	Optional	Reserved for Future Use
eCheck3	Reserved for Future Use	Optional	Reserved for Future Use
eCheck4	Reserved for Future Use	Optional	Reserved for Future Use
eCheck5	Reserved for Future Use	Optional	Reserved for Future Use

EPAYADDRESS OBJECT

This object provides address details to the web service. We recommend you supply all address information. The more information you provide to the system, the easier the payment transaction will be to identify in the system. It also will allow your payment processors to perform additional fraud detection.

Member	Description	Standard Validation	Validation Exceptions
NameFirst	First Name	Optional (String) Max Len 25 The validation rule is that First Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for e-Check using TeleCheck® Gateway and First Name must contain only letters with no spaces, no numbers, and no special characters. Optional but recommended for e-Check using client's bank to clear ACH transactions Optional but recommended for ACH Credit, Remote Capture and LockBox
NameLast	Last Name (String)	Optional (String) Max Len 50 The validation rule is that Last Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for e-Check using TeleCheck® Gateway and Last Name may contain numbers or letters with spaces allowed and the following special characters which are

Member	Description	Standard Validation	Validation Exceptions
			<p>period, dash, and apostrophe.</p> <p>Optional but recommended for e-Check using client's bank to clear ACH transactions</p> <p>Optional but recommended for ACH Credit, Remote Capture and LockBox</p>
NameMiddle	Middle Initial	Optional (String)	None
NameFull	Full Name	<p>Optional (String) Max Len 100</p> <p>The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.</p>	<p>Required for e-check using TeleCheck® Gateway, The validation for Full Name is First word must contain only letters. Remaining words may contain letters and/or numbers with spaces allowed and the following special characters which are period, dash, and apostrophe. This must contain a minimum of two words with a space between them.</p> <p>May be required for</p>

Member	Description	Standard Validation		Validation Exceptions
				applications boarded with: <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card
		US Phone Number	International Phone Number	
Phone1	Primary phone number	Optional <i>(String)</i> Max Len 10 Must be numeric.	Optional <i>(String)</i> Max Len 20 The validation rule, if filled, is that Phone2 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	None
Phone2	Secondary phone	For Future Use		None

Member	Description	Standard Validation		Validation Exceptions
	number			
Email	Email address	Optional <i>(String)</i> Max Len 75 Must be formatted as a valid email address		
		US Address	International Address	
Street1	Street address	Optional <i>(String)</i> Max Len 50 The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.	Optional <i>(String)</i> Max Len 50 The validation rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	<p><u>US Address and International Address</u></p> <p>May be required for applications boarded with:</p> <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card <p><u>International Address</u></p> <p>Not Supported by_e-check using TeleCheck® Gateway,</p>
Street2	Additional street address information	Optional <i>(String)</i> Max Len 50 The validation rule,	Optional <i>(String)</i> Max Len 50 The validation	<p><u>International Address</u></p> <p>Not Supported by_e-check using</p>

Member	Description	Standard Validation		Validation Exceptions
		if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.	rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	TeleCheck® Gateway,
City	City	Optional (String) Max Len 50 The validation rule, if filled, is that City may contain letters with spaces allowed and only the special character period.	Optional (String) Max Len 50 The validation rule, if filled, is that City may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	<p><u>US Address and International Address</u></p> <p>May be required for applications boarded with:</p> <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card <p><u>International Address</u> Not Supported by_e-check using TeleCheck® Gateway,</p>
State/Province	State/ Province	Optional (String) Max Len 2 See Valid U.S. State Codes below for the listing of all	Optional (String) Max Len 50 The validation rule, if filled, is that	<p><u>US Address and International Address</u></p> <p>May be required for applications boarded</p>

Member	Description	Standard Validation		Validation Exceptions
		supported State Codes.	State/Province may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	with: <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card <p><u>International Address</u> Not Supported by_e-check using TeleCheck® Gateway,</p>
Zip	Zip Code	Optional (<i>String</i>) Max Len 9 The validation rule, if filled, is that Zip Code contains numbers only.	Optional (<i>String</i>) Max Len 20 The validation rule, if filled, is that Zip may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	<p><u>US Address and International Address</u></p> May be required for applications boarded with: <ul style="list-style-type: none"> • Fraud and Risk checking including Address Verification (AVS) for Credit Card and Commercial Credit Card <p><u>International Address</u></p> <ul style="list-style-type: none"> • Not Supported by_e-check using TeleCheck® Gateway • TSYS Requires a

Member	Description	Standard Validation		Validation Exceptions
				Max Len 9 The validation rule, if filled, is that Zip Code may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.
CountryCode	Country Code	Optional (String) Max Len 2 Default to US	Required for international addresses (String) Max Len 2 Uses Country Codes identified in ISO 3166.	<u>International Address</u> Not Supported by_e-check using TeleCheck® Gateway,

Supported U.S. State Codes:

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

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

GV	U.S. Government ID
PG	16- digit employee ID

EPAYREGISTRATION OBJECT

This is returned by the RegistrationLookup Function, and is an array of EpayRegistration objects.

Member	Description
PaymentInfo	Payment Info contains Card or E-Check account information. See PaymentInfoCC or PaymentInfoEFT depending on the type of account registered. The financial information and other confidential data is truncated to ensure privacy.
Registration ID	Unique Identifier tied to a specific registration (<i>String</i>).
Last Used Date	Date registration was last touched (<i>Date</i>).
CreatedDate	Date registration was created (<i>Date</i>).

EPAYWSREGISTRATION OBJECT

Field	Description		Payment Mediums
RegistrationID			All
RegistrationFlags	WebServices or Batch Value	HTTPS Value	All
	None	0	
	Disabled	1	
CreatedDate	Date registration was created (Date).		All
Last Active	Date registration was last touched (Date).		All
PaymentMedium			All
NameFirst	If Provided		All
NameLast	If Provided		All
NameFull	If Provided		All
AccountType	Checking or savings indicator		e-Check BusinessCheck
BankAccount	Last 4 Account Number		e-Check BusinessCheck
BankRouting	Bank Routing Number		e-Check BusinessCheck
BankName	Do they really need this? It's rarely entered when registrations are created?		e-Check BusinessCheck
BankState	Same as above		e-Check BusinessCheck
CardNumber	Last 4 Digits Account Number		CreditCard CommercialCreditCard CheckCard (Needs Verification)
ExpDate	Card Expiration Date		CreditCard CommercialCreditCard CheckCard (Needs Verification)
CardType	WebServices or Batch Values		CreditCard CommercialCreditCard CheckCard (Needs Verification)
	VISA		
	MC		
	AMEX		
	DISC		

	STAR	
	Pulse	
	NYCE	
	PIN Based Debit Card	

RECURRINGPAYMENTINFO OBJECT

Member	Description	Standard Validation	Validation Exceptions
RegistrationID	Registration ID to which the recurring payment schedule is associated.	Required (String)	Not Supported for any Third Party Payments
BeginDate	Define the Begin date of the recurring payments (String – Format Required MM/DD/YYYY)	Required (String MM/DD/YYYY)	Not Supported for any Third Party Payments
EndDate	Define the end date of the recurring payments (String – Format Required MM/DD/YYYY) Note: End Dates that are 29, 30, or 31 of any month will be automatically saved as the first of next month.	Required (String MM/DD/YYYY)	Not Supported for any Third Party Payments
NextPayDate	Define the next payment date (String – Format Required MM/DD/YYYY)	Reserved for internal use only.	Not Supported for any Third Party Payments
DisabledDate	Define the disabled date (String – Format Required MM/DD/YYYY)	Optional (String MM/DD/YYYY)	Not Supported for any Third Party Payments
RecurringIntervalType	Defines the interval parameters of the recurring payment schedule object. See description below. Valid RecurringIntervalTypes	Required	Not Supported for any Third Party Payments

Member	Description	Standard Validation	Validation Exceptions								
	values are: <table border="1" data-bbox="511 388 954 640"> <thead> <tr> <th data-bbox="511 388 732 514">WebServices or Batch Value</th> <th data-bbox="732 388 954 514">HTTPS Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="511 514 732 556">Daily</td> <td data-bbox="732 514 954 556">1</td> </tr> <tr> <td data-bbox="511 556 732 598">Monthly</td> <td data-bbox="732 556 954 598">2</td> </tr> <tr> <td data-bbox="511 598 732 640">Yearly</td> <td data-bbox="732 598 954 640">3</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Daily	1	Monthly	2	Yearly	3		
WebServices or Batch Value	HTTPS Value										
Daily	1										
Monthly	2										
Yearly	3										
IntervalParam1	Define the parameters for IntervalParam1. See description below.	Required Depending on type of recurring schedule being created. <i>(String)</i>	Not Supported for any Third Party Payments								
IntervalParam2	Define the parameters for IntervalParam2. See description below.	Required Depending on type of recurring schedule being created. <i>(String)</i>	Not Supported for any Third Party Payments								
IntervalParam3	Define the parameters for IntervalParam3. See description below.	Required Depending on type of recurring schedule being created. <i>(String)</i>	Not Supported for any Third Party Payments								
IntervalParam4	Define the parameters for IntervalParam4. See description below.	Optional. Depending on type of recurring	Not Supported for any Third Party Payments								

Member	Description	Standard Validation	Validation Exceptions
		schedule being created. <i>(String)</i>	
PaymentAmount	The face value of the transaction amount, which includes taxes. If you're utilizing EPay to calculate and apply convenience fees the convenience fee should NOT be included in the Payment Amount. .	Required <i>(Decimal)</i>	Not Supported for any Third Party Payments
ConvFeeAmount	Only applicable when "Allow Passed Convenience Fee" is enabled. Any amount in the Convenience Fee field will be accepted. A blank can be sent and zero will be assumed.	Optional if "Allow Passed Convenience Fee" is used. Must be blank or not passed when "Allow Passed Convenience Fee" is not used. <i>(Decimal)</i>	Not Supported for any Third Party Payments
Reference	Reference – An agency business application may send application-specific information to the EPE to help identify the transaction. Reference data should contain identifiers that will help the agency cross-reference this payment to a specific business transaction. For example, a courts application may send a ticket number to make it easier to locate a payment for that ticket using the	Optional <i>(String)</i> Max Len 254	Not Supported for any Third Party Payments

Member	Description	Standard Validation	Validation Exceptions
	search feature and it will make it easier to match payments using the posting file to a transaction in a parking ticket application.		
ScheduleType	Can be used for custom business requirements. For example, 1 = Minimum Payment 2 = Balance Due 4 = Fixed Amount (Integer)		
Payment Count	Number of payments made with the schedule		Internal Use Only and Cannot Be Updated
AmountPaid	Total of payment amounts made so far with the schedule		Internal Use Only and Cannot Be Updated
TargetAmount	Total Amount		Future Use Only
CreatedDate	Date schedule was originally created.	Required (String MM/DD/YYYY)	Internal Use Only and Cannot Be Updated
DisabledReason	Reason for Disabling the Schedule (String)	(String) Max Len 254	
Failed Count	Number of times the schedule has failed/payments have been declined		Internal Use Only and Cannot Be Updated

Using Recurrence Patterns

To create a recurring payment pattern, you must specify the "Recurring Interval Type" along with three string parameters: IntervalParam1, IntervalParam2, and IntervalParam3.

Setting up Daily recurring payments

An integer value of 1 is used when you specify a recurring interval type of **Daily**. The recurring pattern is defined by the first parameter (IntervalParam1).

IntervalParam1 = <blank>

<blank> = a payment will occur every day.

IntervalParam1 = "Interval"

<interval> = When IntervalParam1 is the string "Interval", IntervalParam2 must contain a string that contains numbers only. This string is the number of days between each payment.

IntervalParam1 = "Days"

<Days> When IntervalParam2 is the string "Days", IntervalParam2 must contain a seven-character string which contains days of the week payments will occur. The first character in the string represents Sunday. For example, the string "0100000" indicates that payments will occur on Mondays. The string "0111110" indicates that payments will occur on Monday, Tuesday, Wednesday, Thursday, and Friday. The string "0101010" indicates that payments will occur on Monday, Wednesday, and Friday. You may include IntervalParam3 as an integer specifying the number of weeks to skip between payment cycles.

Daily Examples

Payment every other day

IntervalParam1 = "Interval"

IntervalParam2 = "2"

IntervalParam3 = ""

Payments every weekday

IntervalParam1 = "Days"

IntervalParam2 = "0111110"

IntervalParam3 = ""

Payments biweekly on Fridays

IntervalParam1 = "Days"

IntervalParam2 = "0000010"

IntervalParam3 = "2"

Setting up Monthly recurring payments

An integer value of 2 is used when you specify a recurring interval type of **Monthly**. The recurring pattern is defined by the first parameter (IntervalParam1).

IntervalParam1 = "Days"

<Days> When IntervalParam1 is "Days", IntervalParam2 should be a comma-delimited list of days of the month.

Note that the days 29, 30, and 31 will automatically be converted to the first of the month. It is recommended that you not use these days.

IntervalParam3 and IntervalParam4 are optional when using "Days" in IntervalParam1. IntervalParam3 can contain a number between 1 and 28 representing the number of days BEFORE the day identified in IntervalParam2. For example this can be used in situations where you want the payment executed 2 days prior to the first of the month. IntervalParam4 can contain a number between 1 and 12 representing the number of months between each payment, i.e. every other month would be 2. If this value is not supplied it's assumed to be executed every month.

IntervalParam1 = "DayByWeek"

<DayByWeek> When IntervalParam1 is "DayByWeek", you are specifying that recurring payments should occur in the form of "the first Monday" or "the third Wednesday" of each month. IntervalParam2 specifies the week number (1, 2, 3, or 4 for first, second, third, or fourth weeks). IntervalParam3 specifies the day of the week (1 is Sunday, 7 is Saturday).

IntervalParam4 is optional when using "DaybyWeek" in IntervalParam1. IntervalParam4 can contain a number between 1 and 12 representing the number of months between each payment, i.e. every other month would be 2. If this value is not supplied it's assumed to be executed every month.

Monthly Examples

Payments on the 1st of each month

IntervalParam1 = "Days"

IntervalParam2 = "1"

IntervalParam3 = ""

Payments on the 2 days before the end of month

IntervalParam1 = "Days"

IntervalParam2 = "1"

IntervalParam3 = "2"

Payments Semi Monthly

IntervalParam1 = "Days"

IntervalParam2 = "1"

IntervalParam3 = ""

IntervalParam4 = "2"

Payments on the 1st, 10th, and 20th of each month

IntervalParam1 = "Days"

IntervalParam2 = "1, 10, 20"

IntervalParam3 = ""

Payments on the 1st Monday of each month

IntervalParam1 = "DayByWeek"

IntervalParam2 = "1"

IntervalParam3 = "2"

Payments on the 3rd Friday of each month

IntervalParam1 = "DayByWeek"

IntervalParam2 = "3"

IntervalParam3 = "6"

Setting up Yearly recurring payments

An integer value of 3 is used when you specify a recurring interval type of **Yearly**. The recurring pattern is defined by the first parameter (IntervalParam1).

IntervalParam1 = "Days"

<Days> When IntervalParam1 is "Days", IntervalParam2 should be a comma-delimited list of dates of the year. These dates must be specified in the format "MM/DD".

Yearly Examples*Payment on April 15th of each year*

IntervalParam1 = "Days"

IntervalParam2 = "04/15"

IntervalParam3 = ""

Payment on January 30th, April 30th, July 30th, and October 30th of each year

IntervalParam1 = "Days"

IntervalParam2 = "01/30, 04/30, 07/30, 10/30"

IntervalParam3 = ""

Below are Recurring Schedule Examples:

Schedule Description	Interval Type	IntervalParam1	IntervalParam2	IntervalParam3	IntervalParam4
Payment Every Day	Daily	blank			
Payments Every Other Day	Daily	Interval	2 (X days between payments)		
Payments Made Each Monday	Daily	Days	0100000 <Days of Week>		
Payments Made on Mondays Every Other Monday	Daily	Days	0100000 <Days of Week>	2 <Periods to Skip>	
Payments on Certain Dates of the Month	Monthly	Days	1,15,28		
Payments Made on the First of each Month	Monthly	Days	1 <Comma delimited days of the month>	<Execute Payment X days before the date identified in IntervalParam2>	<X Months between each payment>
Payments on the 2 days before the end of month	Monthly	Days	1	2 <Execute Payment X days before the date identified in IntervalParam2>	
Payments Semi Monthly	Monthly	Days	1		2 <X Months between each payment>
Payments on the 1st, 10th, and 20th of each month	Monthly	Days	1,10,20 <Comma delimited days of the month>	<Execute Payment X days before the date identified in IntervalParam2>	<X Months between each payment>
Payments on the 1st Monday of each month	Monthly	DayByWeek	1 < Week Number>	2 <Day of Week 1 = Sunday, 2 = Monday...	<X Months between each payment>

				7 = Saturday>	
Payments on the 3rd Friday of each month	Monthly	DayByWeek	3 < Week Number>	6 <Day of Week 1 = Sunday, 2 = Monday... 7 = Saturday>	
Payment on 15 th of each year	Yearly	Days	04/15 < Comma-Delimited List of MM/DD>		
Payment on January 30th, April 30th, July 30th, and October 30th of each year	Yearly	Days	01/30,04/30, 07/30,10/30 < Comma-Delimited List of MM/DD>		

EPAYWSRECURRINGSCCHEDULE OBJECT

This is returned by the RetrieveSchedules Functional Object and includes payment details.

Member	Description	Standard Validation
Application ID		
RecurringID	Recurring ID	Required (String)
RegistrationID	Registration ID to which the recurring payment schedule is associated.	Required (String)
BeginDate	Define the Begin date of the recurring payments (String – Format Required MM/DD/YYYY)	Required (String MM/DD/YYYY)
EndDate	Define the end date of the recurring payments (String – Format Required MM/DD/YYYY)	Required (String MM/DD/YYYY)
NextPayDate	Define the next payment date (String – Format Required MM/DD/YYYY)	Reserved for internal use only.

Member	Description	Standard Validation				
DisabledDate	Define the disabled date (<i>String – Format Required MM/DD/YYYY</i>)	Optional (<i>String MM/DD/YYYY</i>)				
RecurringIntervalType	<p>Defines the interval parameters of the recurring payment schedule object. See description below.</p> <p>Valid RecurringIntervalTypes values are:</p> <table border="1" data-bbox="511 682 730 940"> <tr> <td data-bbox="511 682 730 814">WebServices or Batch Value</td> </tr> <tr> <td data-bbox="511 814 730 856">Daily</td> </tr> <tr> <td data-bbox="511 856 730 898">Monthly</td> </tr> <tr> <td data-bbox="511 898 730 940">Yearly</td> </tr> </table>	WebServices or Batch Value	Daily	Monthly	Yearly	Required
WebServices or Batch Value						
Daily						
Monthly						
Yearly						
IntervalParam1	Define the parameters for IntervalParam1. See description below.	Required Depending on type of recurring schedule being created. (<i>String</i>)				
IntervalParam2	Define the parameters for IntervalParam2. See description below.	Required Depending on type of recurring schedule being created. (<i>String</i>)				
IntervalParam3	Define the parameters for IntervalParam3. See description below.	Required Depending on type of recurring schedule being created. (<i>String</i>)				
IntervalParam4	Define the parameters for IntervalParam4. See description below.	Optional. Depending on type of recurring				

Member	Description	Standard Validation
		schedule being created. <i>(String)</i>
PaymentAmount	The face value of the transaction amount, which includes taxes. If you're utilizing EPay to calculate and apply convenience fees the convenience fee should NOT be included in the Payment Amount. .	Required <i>(Decimal)</i>
ConvFeeAmount	Only applicable when "Allow Passed Convenience Fee" is enabled. Any amount in the Convenience Fee field will be accepted. A blank can be sent and zero will be assumed.	Optional if "Allow Passed Convenience Fee" is used. Must be blank or not passed when "Allow Passed Convenience Fee" is not used. <i>(Decimal)</i>
Reference	Reference – An agency business application may send application-specific information to help identify the transaction. Reference data should contain identifiers that will help the agency cross-reference this payment to a specific business transaction. For example, a courts application may send a ticket number to make it easier to locate a payment for that ticket using the search feature and it will make it easier to match payments using the posting file to a transaction in a parking ticket application.	Optional <i>(String)</i> Max Len 254
ScheduleType	Can be used for custom business requirements. For example, 1 = Minimum Payment 2 = Balance Due 3 = Fixed Amount	

Member	Description	Standard Validation
Disabled Reason	Reason for Disabling Schedule	
IsDisabled		Boolean

Functional Objects

The following section provides details on each of PayPoint functions available for processing payment transactions.

MAKEPAYMENT

The MakePayment Object is used for all the payment mediums:

- ACH Credit
- Business Check
- Cash
- Commercial Credit Card
- Credit Card
- e-Check
- LockBox
- PINless Debit
- PIN-based Debit
- Point of Sale (POS)
- RemoteCapture

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
Header	PayPoint Header (See Header Object)	Required	None
ConvenienceFee	<p>Convenience Fee - Only if application requires it. The amount of money charged for this transaction. This value is generated through a call to the "CalculateConvenienceFee" function.</p> <p>If application is configured to "Allow Passed Convenience Fee", any amount in the Convenience Fee field will be</p>	Optional (<i>Decimal</i>)	Not Supported for any Third Party Payments

Member	Description	Standard Validation	Validation Exceptions
	<p>accepted. The “CalculateConvenienceFee” function may still be used when the “Allowed Passed Convenience Fee” is enabled. A blank can be sent and zero will be assumed.</p>		
RegistrationID	<p>Registered Account Identifier. This ID is used to identify a previously registered account. Note: If a RegisterID is passed, the system will look up the existing registered account data and fill in the PaymentInfo object using the data. The PaymentMedium must still be set to any value other than Unknown. The following fields may also be passed in for PaymentInfoCC objects and will be merged with the existing registration data:</p> <ul style="list-style-type: none"> • CVV2 • PurchaseID • TrackData • UserIPAddress • ECommerceGoodsFlag • CardStatusFlag 	Optional (String)	Not Supported for any Third Party Payments
UserID	<p>Identifies the User who is making the Payment. The UserID field can be used for researching payments and is part of the report criteria in the following PayPoint Reports- Audit Summary, Transaction</p>	Optional (String)	None

Member	Description	Standard Validation	Validation Exceptions
	Detail, and Security Summary.		
GroupID	An agency business application may set the Group ID to a unique value to group a set of payments as a single transaction set. When searching for payments in PayPoint administrative site, grouped items can be easily displayed together	Optional (String)	Not Supported for any Third Party Payments
RecurringPaymentID	Not Used	Not Used	None
TransactionBatchID	Not Used	Not Used	None
PaymentAmount	The face value of the transaction amount, which includes taxes. If you're utilizing EPay to calculate and apply convenience fees, the convenience fee should NOT be included in the Payment Amount. .	Required (Decimal)	None
PaymentDate	Payment Date – This allows for postdating a payment. <i>Previous dates are not accepted.</i>	Optional (String) Format Required MM/DD/YY YY).	<i>If Warehouse Payments is selected during boarding, post-dated payments are supported for eCheck, Credit Card and Pinless Debit payments.</i>
PaymentInfo	Payment Info contains Card or E-Check account information. See PaymentInfoCC or PaymentInfoEFT depending on payment method.	Required	None
Reference	Reference – An agency	Optional	None

Member	Description	Standard Validation	Validation Exceptions						
	<p>business application may send application-specific information to the EPE to help identify the transaction. Reference data should contain identifiers that will help the agency cross-reference this payment to a specific business transaction. For example, a courts application may send a ticket number to make it easier to locate a payment for that ticket using the search feature and it will make it easier to match payments using the posting file to a transaction in a parking ticket application.</p>	<p>(String)Max Len 254</p>							
AAAUserID	Used Internally	Optional	None						
PaymentFlags	<p>PaymentFlags – Indicates if the duplicate payment check should be overridden</p> <table border="1" data-bbox="513 1209 915 1381"> <thead> <tr> <th data-bbox="513 1209 776 1293">WebServices or Batch Value</th> <th data-bbox="782 1209 915 1293">HTTPS Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="513 1297 776 1339">None</td> <td data-bbox="782 1297 915 1339">0</td> </tr> <tr> <td data-bbox="513 1344 776 1381">No_Dupe_Check</td> <td data-bbox="782 1344 915 1381">1</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	None	0	No_Dupe_Check	1	Optional	None
WebServices or Batch Value	HTTPS Value								
None	0								
No_Dupe_Check	1								
TaxAmount	Tax Amount – For commercial cards only	Not Supported	Optional for Commercial Credit Cards only (Decimal)						

RESPONSE OBJECT MEMBERS

Member	Description																																														
ConfirmationNumber	ConfirmationNumber is a string containing a unique number assigned by PayPoint for this payment. If the payment transaction failed, this value may be blank. <i>(String)</i>																																														
ResultMessage	ResultMessage is a string containing a message describing the result of a method call. <i>(String)</i> <i>Note: This field will not exceed 5000 characters.</i>																																														
ReturnCode	<p>Return code specifying the result of the request <i>(String)</i>. Either a numeric or descriptive code will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr><td>Unknown</td><td>0</td></tr> <tr><td>Payment_Success</td><td>2</td></tr> <tr><td>Cancel_Success</td><td>3</td></tr> <tr><td>Error</td><td>4</td></tr> <tr><td>Declined</td><td>5</td></tr> <tr><td>Verification_failed</td><td>6</td></tr> <tr><td>Communication_Error</td><td>7</td></tr> <tr><td>Network_Error</td><td>10</td></tr> <tr><td>CreditCards_Disabled</td><td>12</td></tr> <tr><td>Unaccepted_Card_Type</td><td>13</td></tr> <tr><td>Payment_Exceeds_System_Limit</td><td>14</td></tr> <tr><td>Payment_Exceeds_Card_Limit</td><td>15</td></tr> <tr><td>Possible_Duplicate_Payment</td><td>16</td></tr> <tr><td>Undefined_Item</td><td>18</td></tr> <tr><td>eChecks_Disabled</td><td>24</td></tr> <tr><td>Missing_Identification</td><td>25</td></tr> <tr><td>Waiting_On_PreNote</td><td>26</td></tr> <tr><td>PreNote_Failed</td><td>27</td></tr> <tr><td>Payment_Pending</td><td>32</td></tr> <tr><td>Post_Date_Too_Large</td><td>33</td></tr> <tr><td>PINLessDebit_Disabled</td><td>38</td></tr> <tr><td>PINDebit_Disabled</td><td>39</td></tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Payment_Success	2	Cancel_Success	3	Error	4	Declined	5	Verification_failed	6	Communication_Error	7	Network_Error	10	CreditCards_Disabled	12	Unaccepted_Card_Type	13	Payment_Exceeds_System_Limit	14	Payment_Exceeds_Card_Limit	15	Possible_Duplicate_Payment	16	Undefined_Item	18	eChecks_Disabled	24	Missing_Identification	25	Waiting_On_PreNote	26	PreNote_Failed	27	Payment_Pending	32	Post_Date_Too_Large	33	PINLessDebit_Disabled	38	PINDebit_Disabled	39
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Member	Description																														
SettlementSubmissionDate	The date when the payment will be submitted for settlement. (String – Format Required MM/DD/YYYY)																														
TotalAmount	Total Amount equals the payment amount plus the convenience fee and any other charges associated with the transaction. (Decimal)																														
CardType	<table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr><td>Test</td><td>1</td></tr> <tr><td>VISA</td><td>2</td></tr> <tr><td>MC</td><td>3</td></tr> <tr><td>AMEX</td><td>4</td></tr> <tr><td>DISC</td><td>5</td></tr> <tr><td>DCCB</td><td>6</td></tr> <tr><td>CBLN</td><td>7</td></tr> <tr><td>JAL</td><td>8</td></tr> <tr><td>JCB</td><td>9</td></tr> <tr><td>ENRT</td><td>10</td></tr> <tr><td>STAR</td><td>12</td></tr> <tr><td>Pulse</td><td>13</td></tr> <tr><td>NYCE</td><td>14</td></tr> <tr><td>PIN Based Debit</td><td>15</td></tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Test	1	VISA	2	MC	3	AMEX	4	DISC	5	DCCB	6	CBLN	7	JAL	8	JCB	9	ENRT	10	STAR	12	Pulse	13	NYCE	14	PIN Based Debit	15
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AuthorizationCode	If this is a Credit Card payment and the return code is Payment_Success (2) this value will be filled with the Credit Card Processors Authorization Code. This code should be shown on any receipts presented to the consumer. (String)																														

MAKEPOSPAYMENT API

To support MasterCard terminal identification rules and also EMV, a new API call was created. This is similar in structure to the MakePayment API but includes many different fields.

A separate EMV Implementation Document will be submitted to our clients who wish to use Point of Sale Terminals.

This API supports all the current features utilized by the MakePayment API.

The MakePOSPayment API may be used for all the payment mediums that involve Point of Sale type Transactions and also PINless Debit:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PIN-based Debit
- PINless Debit

 REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
Header	PayPoint Header (See Header Object)	Required	None
ConvenienceFee	<p>Convenience Fee - Only if application requires it. The amount of money charged for this transaction. This value is generated through a call to the “CalculateConvenienceFee” function.</p> <p>If application is configured to "Allow Passed Convenience Fee", any amount in the Convenience Fee field will be accepted. The “CalculateConvenienceFee” function may still be used when the “Allowed Passed Convenience Fee” is enabled. A blank can be sent and zero will be assumed.</p>	Optional (<i>Decimal</i>)	Not Supported for any Third Party Payments
RegistrationID	<p>Registered Account Identifier. This ID is used to identify a previously registered account.</p> <p>Note: If a RegisterID is passed, the system will look up the existing registered account data and fill in the</p>	Optional (<i>String</i>)	Not Supported for any Third Party Payments

	<p>PaymentInfo object using the data. The PaymentMedium must still be set to any value other than Unknown. The following fields may also be passed in for PaymentInfoCC objects and will be merged with the existing registration data:</p> <ul style="list-style-type: none"> • CVV2 • PurchaseID • TrackData • UserIPAddress • ECommerceGoodsFlag • CardStatusFlag 		
UserID	<p>Identifies the User who is making the Payment. The UserID field can be used for researching payments and is part of the report criteria in the following PayPoint Reports- Audit Summary, Transaction Detail, and Security Summary.</p>	Optional (String)	None
GroupID	<p>An agency business application may set the Group ID to a unique value to group a set of payments as a single transaction set. When searching for payments in PayPoint administrative site, grouped items can be easily displayed together</p>	Optional (String)	Not Supported for any Third Party Payments
RecurringPaymentID	Not Used	Not Used	None
TransactionBatchID	Not Used	Not Used	None
PaymentAmount	<p>The face value of the transaction amount, which includes taxes. If you're utilizing EPay to calculate and apply convenience fees, the convenience fee should NOT be included in the Payment Amount. .</p>	Required (Decimal)	None
PaymentDate	<p>Payment Date – This allows for postdating a payment.</p>	Optional (String)	If Warehouse Payments is

	<i>Previous dates are not accepted.</i>	<i>Format Required MM/DD/YYYY).</i>	<i>selected during boarding, post-dated payments are supported for eCheck, Credit Card and Pinless Debit payments.</i>
PaymentPOSInfo	Note: Updated from MakePayment API Payment Info contains Card or E-Check account information. See PaymentInfoPOSCC or PaymentInfoPOSEFT depending on payment method.	Required	None
Reference	Reference – An agency business application may send application-specific information to the EPE to help identify the transaction. Reference data should contain identifiers that will help the agency cross-reference this payment to a specific business transaction. For example, a courts application may send a ticket number to make it easier to locate a payment for that ticket using the search feature and it will make it easier to match payments using the posting file to a transaction in a parking ticket application.	Optional (String)Max Len 254	None
AAAUserID	Used Internally	Optional	None

PaymentFlags	PaymentFlags – Indicates if the duplicate payment check should be overridden	Optional	None						
	<table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>None</td> <td>0</td> </tr> <tr> <td>No_Dupe_Check</td> <td>1</td> </tr> </tbody> </table>			WebServices or Batch Value	HTTPS Value	None	0	No_Dupe_Check	1
	WebServices or Batch Value			HTTPS Value					
	None			0					
No_Dupe_Check	1								
TaxAmount	Tax Amount – For commercial cards only	Optional	Optional for Commercial Credit Cards only <i>(Decimal)</i>						
Terminal ID	Terminal Identifier	Optional Alphanumeric Max Len 10	Required for TeleCheck POS and Auth Med = Walkin For Credit Cards, if this is not sent, use the Terminal ID in the Configuration						
Terminal City	City where Terminal is located	Optional Required Len 16	Required for eCheck, if Use POS= Yes and Auth Med = Walkin For Credit Cards, if this is not sent, use the Terminal ID in the Configuration						
Terminal State	State where Terminal is located	Optional	Required for						

		Required Len 2	eCheck, if Use POS= Yes and Auth Med = Walkin For Credit Cards, if this is not sent, use the Terminal ID in the Boarding
Merchant Tax ID	Tax ID of the business making the payment	Used for Commercial Cards	
Alternate Merchant Name	Reserved for Future Use	Optional Len 22	
Alternate Merchant City	Reserved for Future Use	Optional Len 11	

RESPONSE OBJECT MEMBERS

Member	Description																																														
ConfirmationNumber	ConfirmationNumber is a string containing a unique number assigned by PayPoint for this payment. If the payment transaction failed, this value may be blank. <i>(String)</i>																																														
ResultMessage	ResultMessage is a string containing a message describing the result of a method call. <i>(String)</i> <i>Note: This field will not exceed 5000 characters.</i>																																														
ReturnCode	Return code specifying the result of the request <i>(String)</i> . Either a numeric or descriptive code will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="576 884 1369 1883"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr><td>Unknown</td><td>0</td></tr> <tr><td>Payment_Success</td><td>2</td></tr> <tr><td>Cancel_Success</td><td>3</td></tr> <tr><td>Error</td><td>4</td></tr> <tr><td>Declined</td><td>5</td></tr> <tr><td>Verification_failed</td><td>6</td></tr> <tr><td>Communication_Error</td><td>7</td></tr> <tr><td>Network_Error</td><td>10</td></tr> <tr><td>CreditCards_Disabled</td><td>12</td></tr> <tr><td>Unaccepted_Card_Type</td><td>13</td></tr> <tr><td>Payment_Exceeds_System_Limit</td><td>14</td></tr> <tr><td>Payment_Exceeds_Card_Limit</td><td>15</td></tr> <tr><td>Possible_Duplicate_Payment</td><td>16</td></tr> <tr><td>Undefined_Item</td><td>18</td></tr> <tr><td>eChecks_Disabled</td><td>24</td></tr> <tr><td>Missing_Identification</td><td>25</td></tr> <tr><td>Waiting_On_PreNote</td><td>26</td></tr> <tr><td>PreNote_Failed</td><td>27</td></tr> <tr><td>Payment_Pending</td><td>32</td></tr> <tr><td>Post_Date_Too_Large</td><td>33</td></tr> <tr><td>PINLessDebit_Disabled</td><td>38</td></tr> <tr><td>PINDebit_Disabled</td><td>39</td></tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Unknown	0	Payment_Success	2	Cancel_Success	3	Error	4	Declined	5	Verification_failed	6	Communication_Error	7	Network_Error	10	CreditCards_Disabled	12	Unaccepted_Card_Type	13	Payment_Exceeds_System_Limit	14	Payment_Exceeds_Card_Limit	15	Possible_Duplicate_Payment	16	Undefined_Item	18	eChecks_Disabled	24	Missing_Identification	25	Waiting_On_PreNote	26	PreNote_Failed	27	Payment_Pending	32	Post_Date_Too_Large	33	PINLessDebit_Disabled	38	PINDebit_Disabled	39
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PINDebit_Disabled	39																																														

Member	Description	
	For a full description of Return Codes see the end of this section.	
SettlementSubmissionDate	The date when the payment will be submitted for settlement. <i>(String – Format Required MM/DD/YYYY)</i>	
TotalAmount	Total Amount equals the payment amount plus the convenience fee and any other charges associated with the transaction. <i>(Decimal)</i>	
CardType	WebServices or Batch Value	HTTPS Value
	Test	1
	VISA	2
	MC	3
	AMEX	4
	DISC	5
	DCCB	6
	CBLN	7
	JAL	8
	JCB	9
	ENRT	10
	STAR	12
	Pulse	13
	NYCE	14
PIN Based Debit	15	
AuthorizationCode	If this is a Credit Card payment and the return code is Payment_Success (2) this value will be filled with the Credit Card Processors Authorization Code. This code should be shown on any receipts presented to the consumer. <i>(String)</i>	

PINLESSDEBITCHECK

This object is only used to identify the status of a PINless debit payment and does not apply to all other payment mediums.

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation
Header	PayPoint Header Object (See description above)	Required
CardNumber	PinlessDebit Card Number	Required

RESPONSE OBJECT MEMBERS

Member	Description										
CardType	<table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Test</td> <td>1</td> </tr> <tr> <td>STAR</td> <td>12</td> </tr> <tr> <td>Pulse</td> <td>13</td> </tr> <tr> <td>NYCE</td> <td>14</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Test	1	STAR	12	Pulse	13	NYCE	14
	WebServices or Batch Value	HTTPS Value									
	Test	1									
	STAR	12									
	Pulse	13									
NYCE	14										
SignatureEligible	String Value (true/false) Indicates card is Signature Eligible as a credit card.										
ResultMessage	ResultMessage is a string containing a message describing the result of the request. <i>(String) Note: This field will not exceed 5000 characters.</i>										
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code (<i>string</i>) will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.										
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WebServices or Batch Value	HTTPS Value										
Unknown	0										

Eligible	36
Not_Eligible	37
PINLessDebit_Disabled	38
PINDebit_Disabled	39

For a full description of Return Codes see the end of this section.

Based on the API results, the transaction may be processed as credit or debit or the user may need to be prompted to select which path (payment medium).

Scenario	Signature Eligible Flag	Return Code	Results
1	False	Eligible (36)	Debit only Card was entered and may only be processed as PINless Debit
2	True	Eligible (36)	Eligible to be processed as Debit or Credit Card User must be presented with Debit or Credit Option
3	True	Not_Eligible(37)	Signature Debit Account may only be processed as Credit Card
4	False	Not_Eligible(37)	Invalid Card or Standard Credit Card or Debit only Card (not eligible for PINless Debit) was entered

CARDTYPEINQUIRY

This API is only used to identify information about the card being processed.

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation
Header	PayPoint Header Object (See description above)	Required
CardNumber	Card Number	Required

RESPONSE OBJECT MEMBERS

Member	Description												
ResultMessage	ResultMessage is a string containing a message describing the result of the request. <i>(String) Note: This field will not exceed 5000 characters.</i>												
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code <i>(string)</i> will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="609 1276 1490 1539"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value												
Unknown	0												
Success	1												
Error	4												
Network_Error	10												
Undefined_Item	18												
LowBIN	This field contains the low BIN value of the BIN range. See note below Left justified, Space filled												
HighBIN	This field contains the high BIN value of the BIN range. See note below Left justified, Space filled Where BIN ranges contain identical data elements/attributes, the ranges have been consolidated to eliminate duplicate records.												

Member	Description										
Prepaid-Ind	P = Prepaid Card Default: Space filled										
ProductID	These values indicate card product sub categories (Purchase Card, Business Card, etc.) for Visa, MasterCard, Discover & American Express. Values are subject to change at any time. Left justified, Space filled.										
BINLength	Length of the BIN. A value between 01 to 16. Right justified, zero filled										
BINDetailPAN	Displays the Primary PAN Length.										
BankName	This is the Issuer Bank name for the BIN Left justified, Space filled.										
	<table border="1"> <tr> <td data-bbox="607 741 919 819">If Issuer Bank Name available</td> <td data-bbox="919 741 1502 819">ISSUER BANK NAME</td> </tr> </table>	If Issuer Bank Name available	ISSUER BANK NAME								
	If Issuer Bank Name available	ISSUER BANK NAME									
	<table border="1"> <tr> <td data-bbox="607 827 919 863">If PIN Only</td> <td data-bbox="919 827 1502 863">NETWORK ONLY</td> </tr> </table>	If PIN Only	NETWORK ONLY								
If PIN Only	NETWORK ONLY										
<table border="1"> <tr> <td data-bbox="607 871 919 947">Licensee name</td> <td data-bbox="919 871 1502 947">Licensee name is populated if provided by VISA otherwise, Issuer Bank name is use</td> </tr> </table>	Licensee name	Licensee name is populated if provided by VISA otherwise, Issuer Bank name is use									
Licensee name	Licensee name is populated if provided by VISA otherwise, Issuer Bank name is use										
CountryCode	<p>The Global BIN file includes cards issued from other countries and will be reported as long as they reside on the VISA ARDEF and MC MPE. Debit networks will recognize all BINS as USA and no international distinction.</p> <p>VISA: Three character alpha country code MC: Three character alpha country code Amex : 'USA' for US issued cards and 'XXX' for non-USA issued cards.</p> <p>Discover: Three character alpha country code or spaces in cases when Discover does not share the issuer country.</p>										
DetailCardProduct	<table border="1"> <tr> <td data-bbox="607 1419 716 1463">V</td> <td data-bbox="716 1419 1408 1463">Visa</td> </tr> <tr> <td data-bbox="607 1463 716 1507">M</td> <td data-bbox="716 1463 1408 1507">MasterCard</td> </tr> <tr> <td data-bbox="607 1507 716 1551">A</td> <td data-bbox="716 1507 1408 1551">American Express</td> </tr> <tr> <td data-bbox="607 1551 716 1596">D</td> <td data-bbox="716 1551 1408 1596">Discover</td> </tr> <tr> <td data-bbox="607 1596 716 1673">N</td> <td data-bbox="716 1596 1408 1673">PIN Only (Non-Visa/MasterCard/ AMEX/Discover)</td> </tr> </table>	V	Visa	M	MasterCard	A	American Express	D	Discover	N	PIN Only (Non-Visa/MasterCard/ AMEX/Discover)
V	Visa										
M	MasterCard										
A	American Express										
D	Discover										
N	PIN Only (Non-Visa/MasterCard/ AMEX/Discover)										
DetailCardInd	<p>Determines the card type (credit, debit, prepaid) and usage (pin, signature etc.) Left justified, Space filled.</p>										
	<table border="1"> <thead> <tr> <th data-bbox="607 1854 824 1892">Indicator</th> <th data-bbox="824 1854 992 1892">Card</th> <th data-bbox="992 1854 1456 1892">Description</th> </tr> </thead> </table>	Indicator	Card	Description							
Indicator	Card	Description									

Member	Description										
		Issue Type									
	C	Credit	Credit Hybrid (meaning it has pin)								
	E	Debit	Debit – Pin Only with EBT.								
	H	Debit	Debit Hybrid (PIN and Signature).								
	J	Debit	USA Commercial Debit – Signature Only - No PIN Access.								
	K	Debit	USA Commercial Debit - Pin Capable.								
	L	Debit	NON USA Consumer Debit - No Pin Access								
	M	Debit	NON USA Commercial Debit - No Pin Access.								
	N	Debit	NON USA Consumer Debit - Pin Capable								
	O	Debit	NON USA Commercial Debit - Pin Capable								
	P	Debit	Debit - PIN Only without EBT.								
	R	Credit	Private Label (MasterCard)								
	S	Debit	Signature only (not PIN capable).								
	U	Prepaid	Reloadable Prepaid - Amex only								
	V	Prepaid	Stored Value Prepaid – Amex only								
	X	Credit	True credit								
RegulatorInd	Applies to US issued cards only <table border="1" data-bbox="610 1587 1461 1890"> <thead> <tr> <th data-bbox="610 1587 773 1625">Value</th> <th data-bbox="777 1587 1461 1625">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="610 1631 773 1669">B</td> <td data-bbox="777 1631 1461 1669">ISS REGULATED (regulated issuer)</td> </tr> <tr> <td data-bbox="610 1675 773 1801">N (default)</td> <td data-bbox="777 1675 1461 1801">ISS NONREGULATED (unregulated issuer OR Non US issued card)</td> </tr> <tr> <td data-bbox="610 1808 773 1887">1</td> <td data-bbox="777 1808 1461 1887">ISS REGULATED FRAUD (regulated issuer with fraud)</td> </tr> </tbody> </table>			Value	Description	B	ISS REGULATED (regulated issuer)	N (default)	ISS NONREGULATED (unregulated issuer OR Non US issued card)	1	ISS REGULATED FRAUD (regulated issuer with fraud)
Value	Description										
B	ISS REGULATED (regulated issuer)										
N (default)	ISS NONREGULATED (unregulated issuer OR Non US issued card)										
1	ISS REGULATED FRAUD (regulated issuer with fraud)										

Member	Description																												
VisaProductSubType	<p>This is used to identify product sub-types, i.e. further classification of product.</p> <table border="1" data-bbox="610 346 1456 1079"> <thead> <tr> <th>Value</th> <th>Descriptor</th> </tr> </thead> <tbody> <tr> <td>AC</td> <td>Brazil Agriculture Maintenance Account / Custeio</td> </tr> <tr> <td>AE</td> <td>Brazil Agriculture Debit Account / Electron</td> </tr> <tr> <td>AG</td> <td>Brazil Agriculture</td> </tr> <tr> <td>AI</td> <td>Brazil Agriculture Investment Loan / Investimento</td> </tr> <tr> <td>CG</td> <td>Brazil Cargo</td> </tr> <tr> <td>CS</td> <td>Construction</td> </tr> <tr> <td>DS</td> <td>Distribution</td> </tr> <tr> <td>HC</td> <td>Healthcare</td> </tr> <tr> <td>LP</td> <td>Visa Large-Purchase Advantage (VLPA)</td> </tr> <tr> <td>MA</td> <td>Visa Mobile Agent</td> </tr> <tr> <td>MB</td> <td>Interoperable Mobile Branchless Banking</td> </tr> <tr> <td>MG</td> <td>Visa Mobile General</td> </tr> <tr> <td>VA</td> <td>Brazil Food or Supermarket / Alimentacao Visa Vale</td> </tr> </tbody> </table>	Value	Descriptor	AC	Brazil Agriculture Maintenance Account / Custeio	AE	Brazil Agriculture Debit Account / Electron	AG	Brazil Agriculture	AI	Brazil Agriculture Investment Loan / Investimento	CG	Brazil Cargo	CS	Construction	DS	Distribution	HC	Healthcare	LP	Visa Large-Purchase Advantage (VLPA)	MA	Visa Mobile Agent	MB	Interoperable Mobile Branchless Banking	MG	Visa Mobile General	VA	Brazil Food or Supermarket / Alimentacao Visa Vale
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VA	Brazil Food or Supermarket / Alimentacao Visa Vale																												
TicketIndicator	<p>L = Visa Large Ticket Default: Space filled</p>																												
AccountLevelProcessingInd	<p>This indicator is an optional service that allows an issuer to manage select product-based payment services at the account level rather than at the BIN level. ALP is not typically used by merchants.</p> <table border="1" data-bbox="610 1293 1456 1514"> <thead> <tr> <th>Indicator</th> <th>Description:</th> </tr> </thead> <tbody> <tr> <td>Y</td> <td>Account Level Processing.</td> </tr> <tr> <td>Space</td> <td>Default</td> </tr> <tr> <td>N</td> <td>Not applicable for BIN</td> </tr> </tbody> </table>	Indicator	Description:	Y	Account Level Processing.	Space	Default	N	Not applicable for BIN																				
Indicator	Description:																												
Y	Account Level Processing.																												
Space	Default																												
N	Not applicable for BIN																												
AccountFundSource	<p>For all card types. Identifies the source of the funds associated with the primary account for the card.</p> <table border="1" data-bbox="610 1640 1456 1896"> <thead> <tr> <th>Indicator</th> <th>Descriptor</th> </tr> </thead> <tbody> <tr> <td>C</td> <td>Credit</td> </tr> <tr> <td>D</td> <td>Debit</td> </tr> <tr> <td>P</td> <td>Prepaid</td> </tr> <tr> <td>H</td> <td>Charge</td> </tr> </tbody> </table>	Indicator	Descriptor	C	Credit	D	Debit	P	Prepaid	H	Charge																		
Indicator	Descriptor																												
C	Credit																												
D	Debit																												
P	Prepaid																												
H	Charge																												

Member	Description											
	R	Deferred Debit (Visa ONLY).										
	Space Filled	Network only ranges										
CardClass	<p>This indicator identifies cards capable of performing Business to Business (B2B). Visa, MasterCard and Discover only</p> <table border="1" data-bbox="610 478 1144 739"> <thead> <tr> <th data-bbox="617 487 779 562">Indicator</th> <th data-bbox="786 487 1138 562">Descriptor</th> </tr> </thead> <tbody> <tr> <td data-bbox="617 571 779 606">B</td> <td data-bbox="786 571 1138 606">Business</td> </tr> <tr> <td data-bbox="617 615 779 651">C</td> <td data-bbox="786 615 1138 651">Consumer</td> </tr> <tr> <td data-bbox="617 659 779 695">P</td> <td data-bbox="786 659 1138 695">Purchase</td> </tr> <tr> <td data-bbox="617 703 779 739">T</td> <td data-bbox="786 703 1138 739">Corporate</td> </tr> </tbody> </table>		Indicator	Descriptor	B	Business	C	Consumer	P	Purchase	T	Corporate
Indicator	Descriptor											
B	Business											
C	Consumer											
P	Purchase											
T	Corporate											

CALCULATECONVENIENCEFEE

This object is used to determine the associated convenience fees and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions														
Header	PayPoint Header Object (See description above)	Required	Not Supported for any Third Party Payments														
PaymentAmount	Payment amount to use in the convenience fee calculation.	Required (<i>Decimal</i>)	Not Supported for any Third Party Payments														
Account Number	Credit/Debit Card number.	Required (<i>String</i>)	Not Supported for any Third Party Payments														
PaymentMedium	Indicates the Payment Medium used for this transaction. <table border="1" data-bbox="451 1520 979 1862"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>e-Check</td> <td>1</td> </tr> <tr> <td>CreditCard</td> <td>2</td> </tr> <tr> <td>CommercialCreditCard</td> <td>3</td> </tr> <tr> <td>BusinessCheck</td> <td>5</td> </tr> <tr> <td>PinlessDebit</td> <td>6</td> </tr> <tr> <td>PINDebit</td> <td>7</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	e-Check	1	CreditCard	2	CommercialCreditCard	3	BusinessCheck	5	PinlessDebit	6	PINDebit	7	Required	Not Supported for any Third Party Payments
WebServices or Batch Value	HTTPS Value																
e-Check	1																
CreditCard	2																
CommercialCreditCard	3																
BusinessCheck	5																
PinlessDebit	6																
PINDebit	7																

	<p>Note: The difference between e-Check and BusinessCheck is e-Check is for Personal Consumer Accounts and BusinessCheck is for business/corporate accounts. You should ask users which type of account they are making the payment toward. This ultimately affects the standard entry class sent through the ACH network. E-Check sends a standard entry class of WEB and the BusinessCheck sends a standard entry class of CCD.</p>		
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RESPONSE OBJECT MEMBERS

Member	Description										
ConvenienceFee	The dollar amount of the convenience fee associated with the payment amount passed. <i>(Decimal)</i>										
PaymentAmount	Payment amount that corresponds to the provided convenience fee. <i>(Decimal)</i>										
ResultMessage	ResultMessage is a string containing a message describing the result of the request. <i>(String) Note: This field will not exceed 5000 characters.</i>										
ReturnCode	<p>Return code specifying the result of the request. Either a numeric or descriptive code <i>(string)</i> will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.</p> <table border="1" data-bbox="578 1566 1370 1787"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Undefined_Item	18
WebServices or Batch Value	HTTPS Value										
Unknown	0										
Success	1										
Error	4										
Undefined_Item	18										

CANCELPAYMENT

This object is used to stop a payment from processing and supports all payment mediums:

- ACH Credit
- Business Check
- Cash
- Commercial Credit Card
- Credit Card
- e-Check
- LockBox
- PINless Debit
- PIN-based Debit
- Point of Sale (POS)
- RemoteCapture

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
Header	PayPoint Header Object (See description above)	Required	None
ConfirmationNumber	Confirmation Number that was returned by the original “MakePayment” request.	Required (String)	None
RefundAmount	Amount of the payment that will be refunded upon completion of the CancelPayment request. The amount must be an amount less than or equal to the original amount of the payment excluding any convenience fees,	Required (Decimal)	None
ConvenienceFeeRefundAmount	Amount of the convenience fee will be	Not Used	Required if your

Member	Description	Standard Validation	Validation Exceptions
	refunded.		application is configured with PayPoint Convenience fee options. The amount must be less than or equal to the original convenience fee. <i>(Decimal)</i>
TrackData	When card data is collected via a card swipe device the TrackData should be passed along in the request.	Not Used	Required for PIN-based Debit <i>(String)</i>
PINData	Encrypted PIN captured by the PIN device	Not Used	Required for PIN-based Debit <i>(String)</i>
PINKeySerialNumber	Serial number used to encrypt PIN with DUKPT (Derived Unique Key Per Transaction) encryption.	Not Used	Required for PIN-based Debit <i>(String)</i>
ExpirationDate	Expiration Month/Year of Credit Card This is only needed when a refund is being processed against a credit card that has expired.	Optional (MMYY)	Required only for credit card refunds that use BuyPass and when Expiration Month and Expiration

Member	Description	Standard Validation	Validation Exceptions
			Year are not both used
ExpirationMonth	Expiration Month This is only needed when a refund is being processed against a credit card that has expired.	Optional (MM)	Required only for credit card refunds that use BuyPass and when ExpirationDate is not used.
ExpirationYear	Expiration Year of Credit Card This is only needed when a refund is being processed against a credit card that has expired.	Optional (YY)	Required only for credit card refunds that use BuyPass and when ExpirationDate is not used.

 RESPONSE OBJECT MEMBERS

Member	Description
ConfirmationNumber	ConfirmationNumber is the confirmation number assigned by PayPoint for a cancellation transaction. This confirmation number will differ from the one received when the original payment was made to ensure the system tracks each and every event. <i>(String)</i>
RefundAmount	Amount of the payment that will be refunded upon completion of the CancelPayment request. <i>(Decimal)</i>
ResultMessage	ResultMessage is a string containing a message describing the result of the request. <i>(String)</i> <i>Note: This field will not exceed 5000 characters.</i>
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code <i>(string)</i> will be returned depending on the integration method. Numeric for HTTP & String Value

	<p>for Web Service. Both are listed as the possible values returned.</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Cancel_Success</td> <td>3</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Declined</td> <td>5</td> </tr> <tr> <td>Verification_failed</td> <td>6</td> </tr> <tr> <td>Communication_Error</td> <td>7</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>CreditCards_Disabled</td> <td>12</td> </tr> <tr> <td>Unaccepted_Card_Type</td> <td>13</td> </tr> <tr> <td>Possible_Duplicate_Payment</td> <td>16</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Cancel_Success	3	Error	4	Declined	5	Verification_failed	6	Communication_Error	7	Network_Error	10	CreditCards_Disabled	12	Unaccepted_Card_Type	13	Possible_Duplicate_Payment	16	Undefined_Item	18
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CreditCards_Disabled	12																								
Unaccepted_Card_Type	13																								
Possible_Duplicate_Payment	16																								
Undefined_Item	18																								
SettlementSubmissionDate	The date when the refund will be submitted for settlement. (<i>String MM/DD/YYYY</i>)																								

PAYMENTSTATUS

The PaymentStatus Object is used to identify information about a specific payment and supports all payment mediums:

- ACH Credit
- Business Check
- Cash
- Commercial Credit Card
- Credit Card
- e-Check
- LockBox
- PINless Debit
- PIN-based Debit
- Point of Sale (POS)
- RemoteCapture

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation
Header	PayPoint Header Object (See description above)	Required
ConfirmationNumber	Confirmation Number that was returned by the original “MakePayment” request. <i>(String)</i>	See Note Below
Reference	Reference data can be used to search for the payment status. The reference data sent in the payment status object must match the reference data sent in the original payment transaction. <i>(String) The field can be very helpful for customer service. You can use the reference data to search for a payment status when your customer doesn't know the confirmation number.</i>	See Note Below

*** Note: You must pass either a Confirmation Number or Reference ID. If you pass data in both fields, the payment status check will default to the confirmation number.**

RESPONSE OBJECT MEMBERS

Member	Description																								
PaymentStatus	Results of the payment status inquiry will return of the following codes: <table border="1" data-bbox="506 1350 1409 1873"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Payment_Success</td> <td>2</td> </tr> <tr> <td>Cancel_Success</td> <td>3</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Declined</td> <td>5</td> </tr> <tr> <td>Verification_failed</td> <td>6</td> </tr> <tr> <td>Communication_Error</td> <td>7</td> </tr> <tr> <td>Settled</td> <td>8</td> </tr> <tr> <td>Settled_Error</td> <td>9</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>CreditCards_Disabled</td> <td>12</td> </tr> </tbody> </table>	WebServices or Batch Value	HTTPS Value	Unknown	0	Payment_Success	2	Cancel_Success	3	Error	4	Declined	5	Verification_failed	6	Communication_Error	7	Settled	8	Settled_Error	9	Network_Error	10	CreditCards_Disabled	12
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Member	Description
	Unaccepted_Card_Type 13
	Payment_Exceeds_System_Limit 14
	Payment_Exceeds_Card_Limit 15
	Possible_Duplicate_Payment 16
	Undefined_Item 18
	Chargeback 19
	Chargeback_Reversal 20
	Settlement_Incomplete 21
	Partial_Settlement 22
	Settlement_Pending 23
	eChecks_Disabled 24
	Missing_Identification 25
	Waiting_On_PreNote 26
	PreNote_Failed 27
	Stop_Payment_Issued 28
	Non_Sufficient_Funds 29
	Final_Non_Sufficient_Funds 30
	Account_Invalid 31
	Payment_Pending 32
	Post_Date_Too_Large 33
	Refund_Settlement_Pending 34
	Pre_Auth_Success 35
	Not_Eligible 37
	PINLessDebit_Disabled 38
	PINDebit_Disabled 39
	For a full description of Return Codes see the end of this section.
ResultMessage	ResultMessage is a string containing a message describing the result of a method call. (<i>String</i>) <i>Note: This field will not exceed 5000 characters.</i>
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code (<i>string</i>) will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.

Member	Description	
	WebServices or Batch Value	HTTPS Value
	Unknown	0
	Success	1
	Error	4
	Undefined_Item	18
	For a full description of Return Codes see the end of this section.	
ConfirmationNumber	Confirmation Number of the payment status requested. This value will be provided in the results anytime there was a match on the ConfirmationNumber or References provided on the input parameters. (String)	
Net Amount	Total Amount of the payment amount. (<i>Decimal</i>)	
Gross Amount	Total Amount equals the payment amount plus the convenience fee and any other charges associated with the transaction. (<i>Decimal</i>)	
PaymentTimeStamp	Date time that payment was saved in PayPoint. (<i>String – Format Required MM/DD/YYYY hh:mm:ss</i>)	
PaymentPostDate	Date that the payment was authorized. (<i>String – Format Required MM/DD/YYYY</i>)	
AuthorizationCode	If this is a Credit Card payment and the return code is Payment_Success (2) this value will be filled with the Credit Card Processors Authorization Code. If this is eCheck, it's the approval code sent back by TeleCheck.	
CustomReference	Custom data sent by the Agency's business application. (<i>String</i>)	

REGISTRATIONCRD

The RegistrationCRD Object supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions														
Header	PayPoint Header (See Header Object)	Required	Not Supported for any Third Party Payments														
Action	<p>Register Action to be performed. Valid Action values include:</p> <table border="1" data-bbox="448 1186 985 1533"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Create</td> <td>1</td> </tr> <tr> <td>Update</td> <td>2</td> </tr> <tr> <td>Delete</td> <td>3</td> </tr> <tr> <td>UpdateNonSensitiveOnly</td> <td>4</td> </tr> <tr> <td>Enable</td> <td>5</td> </tr> <tr> <td>Disable</td> <td>6</td> </tr> </tbody> </table> <p>Note: "Update" and "UpdateNonSensitiveOnly" require all fields to be passed in. Use the RegistrationInquiry method to retrieve the existing record, change the needed fields, and then call RegistrationCRD. "Update" updates all fields while</p>	WebServices or Batch Value	HTTPS Value	Create	1	Update	2	Delete	3	UpdateNonSensitiveOnly	4	Enable	5	Disable	6	Required	Not Supported for any Third Party Payments
WebServices or Batch Value	HTTPS Value																
Create	1																
Update	2																
Delete	3																
UpdateNonSensitiveOnly	4																
Enable	5																
Disable	6																

	<p>"UpdateNonSensitiveOnly" updates all fields except the following:</p> <ul style="list-style-type: none"> • CC Account Number • eCheck Account Number • eCheck SSN • eCheck Driver's License Number • eCheck Federal Tax ID <p>“Disable” and “Enable” only changes the status of the registration and does not update any other fields.</p> <p>Note: Setting a registration to Disable prevents future schedules and new post-dated or real-time payments from being created. All active schedules and post-dated payments will continue to process using that registration.</p>		
LookupReference	Applicable to Create or Update only. Used to reference one or more registrations to a single unique identifier.	Optional (String)	Not Supported for any Third Party Payments
AgreedToTerms	Before sending registration data to PayPoint, your application must ask the user for approval. If they agree, then this flag should be set to true. If this flag is not set to true, the registration cannot be stored with our system.	Required (Boolean)	Not Supported for any Third Party Payments
RegisterID	Utilized for update or delete actions. This should contain the original RegisterID returned when creating your Registration.	Required (String)	Not Supported for any Third Party Payments
PaymentInfo	Payment Info contains credit card or e-Check billing information. See PaymentInfoCC or PaymentInfoEFT depending on type of transaction.	Required	Not Supported for any Third Party Payments

RESPONSE OBJECT MEMBERS

Member	Description												
RegisterID	For a Create request, the Registration ID assigned by PayPoint is returned. For Replace or Delete requests, the Registration ID passed in the request object is returned. <i>(String)</i>												
ResultMessage	ResultMessage is a string containing a message describing the result of the request. <i>(String)</i> <i>Note: This field will not exceed 5000 characters.</i>												
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code <i>(string)</i> will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="578 863 1409 1129"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value												
Unknown	0												
Success	1												
Error	4												
Network_Error	10												
Undefined_Item	18												

REGISTRATIONINQUIRY

The RegistrationCRD Object is used to determine information about a registered account and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
RegisterID	The PayPoint Registration ID returned by the original create registration ID request.	Required (<i>String</i>)	Not Supported for any Third Party Payments
Header	PayPoint Header (See Header Object)	Required	Not Supported for any Third Party Payments

RESPONSE OBJECT MEMBERS

Member	Description												
PaymentInfo	Payment Info contains Card or E-Check account information. See PaymentInfoCC or PaymentInfoEFT depending on the type of account registered. The financial information and other confidential data is truncated to ensure privacy.												
ResultMessage	ResultMessage is a string containing a message describing the result of request. (<i>String</i>) <i>Note: This field will not exceed 5000 characters.</i>												
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code (<i>string</i>) will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="578 1430 1370 1692"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> For a full description of Return Codes see the end of this section.	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value												
Unknown	0												
Success	1												
Error	4												
Network_Error	10												
Undefined_Item	18												

REGISTRATIONLOOKUP

The RegistrationLookup Object is used to retrieve one or more registrations within an array relating to a specific identifier and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

Note: This API only applies to Webservice and Batch because this can retrieve an array of data and is not supported in HTTP API.

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
LookupReference	The Lookup Reference is a unique identifier that can be tied to multiple registrations. Note: This field is case and space sensitive.	Required (<i>String</i>)	Not Supported for any Third Party Payments
Header	PayPoint Header (See Header Object)	Required	Not Supported for any Third Party Payments

RESPONSE OBJECT MEMBERS

Member	Description
Registrations	Array of EpayRegistration Objects
RegistrationCount	Number of EpayRegistration Objects Retrieved (<i>Integer</i>).
ResultMessage	ResultMessage is a string containing a message describing the result of request. (<i>String</i>)

	<i>Note: This field will not exceed 5000 characters.</i>												
ReturnCode	<p>Return code specifying the result of the request. Either a numeric or descriptive code (<i>string</i>) will be returned depending on the integration method. Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value												
Unknown	0												
Success	1												
Error	4												
Network_Error	10												
Undefined_Item	18												

RECURRINGPAYMENTCRD

The RecurringPaymentCRD Object is used to create a recurring payment schedule and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions		
Action	<p>Recurring Payment Action requested.</p> <p>Valid Action values include:</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> </table>	WebServices or Batch Value	HTTPS Value	Required (String)	Note: Recurring Schedules or Payments cannot be created with a
WebServices or Batch Value	HTTPS Value				

Member	Description		Standard Validation	Validation Exceptions					
	<table border="1"> <tr> <td>Create</td> <td>1</td> </tr> <tr> <td>Update</td> <td>2</td> </tr> <tr> <td>Delete</td> <td>3</td> </tr> </table> <p>Note, Any other Action Sent in RecurringPaymentCRD will result in an error.</p>	Create	1	Update	2	Delete	3		<p>Registration with status of “Disabled.”</p> <p>Not Supported for any Third Party Payments</p>
Create	1								
Update	2								
Delete	3								
Header	PayPoint Header (See Header Object)		Required	Not Supported for any Third Party Payments					
RecurringID	The PayPoint Recurring Payment ID returned to the original Create request is required to Delete. This member is omitted for Create requests. <i>(String)</i>		Required <i>(String)</i>	<p>Not Used for Create requests.</p> <p>Not Supported for any Third Party Payments</p>					
RecurringPaymentInfo	PayPoint Recurring Payment Schedule Object.		Required	Not Supported for any Third Party Payments					

RESPONSE OBJECT MEMBERS

Member	Description														
RecurringID	This contains the RecurringID returned by PayPoint when creating your recurring payment. (<i>String</i>)														
ResultMessage	ResultMessage is a string containing a message describing the result of a method call. (<i>String</i>) <i>Note: This field will not exceed 5000 characters.</i>														
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code (<i>string</i>) will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="578 772 1370 1079"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Declined</td> <td>5</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> For a full description of Return Codes see the end of this section.	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Declined	5	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value														
Unknown	0														
Success	1														
Error	4														
Declined	5														
Network_Error	10														
Undefined_Item	18														

RECURRINGPAYMENTINQUIRY

The RecurringPaymentInquiry Object is used to retrieve information about a recurring payment schedule and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions
Header	PayPoint Header Object (See description above)	Required	Not Supported for any Third Party Payments
RecurringID	The PayPoint Recurring Payment ID returned by the original Create request.	Required (String)	Not Supported for any Third Party Payments

RESPONSE OBJECT MEMBERS

Member	Description														
RecurringPaymentInfo	PayPoint Recurring Payment Schedule Object. (See RecurringPaymentCRD above for object details)														
ResultMessage	ResultMessage is a string containing a message describing the result of the request. (String) <i>Note: This field will not exceed 5000 characters.</i>														
ReturnCode	<p>Return code specifying the result of the request. Either a numeric or descriptive code (string) will be returned depending on the integration method- Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned.</p> <table border="1"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Declined</td> <td>5</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Declined	5	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value														
Unknown	0														
Success	1														
Error	4														
Declined	5														
Network_Error	10														
Undefined_Item	18														

RETRIEVESCHEDULES

RetrieveSchedules uses limited optimized request data.

This is used to retrieve recurring schedule information from PayPoint.

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation				
KeyType	<p>Payments can be retrieved based on Site, Agency or Application levels.</p> <p>Valid KeyType values are:</p> <table border="1"> <tr> <td>WebServices or Batch Value</td> </tr> <tr> <td>Site</td> </tr> <tr> <td>Agency</td> </tr> <tr> <td>Application</td> </tr> </table>	WebServices or Batch Value	Site	Agency	Application	<p>Required (String)</p>
WebServices or Batch Value						
Site						
Agency						
Application						
KeyID	The Identifier assigned to the Merchant Site, Agency, or Application during Account Registration.	<p>Required (String)</p>				
SecurityKey	Unique password token assigned to the PayPoint Account. An initial token is assigned during Account Registration. The password token can only be obtained or updated through the customer support center.	<p>Required (String)</p>				
RegistrationID	Registration ID or IDs associated with the schedules. This supports a single ID or comma delimited list of multiple registrationids	<p>Required only if Registration Lookup or RecurringID are not used. (String)</p>				
RegistrationLookup	Unique identifier that can be tied to multiple registrations.	<p>Required only if RegistrationID or RecurringID are not used. (String)</p>				
RecurringID	Recurring Schedule ID or IDs. This supports a	<p>Required only if RegistrationID or</p>				

	single ID or comma delimited list of multiple recurringids	RegistrationLookup are not used. (String)
--	--	--

RESPONSE OBJECT MEMBERS

Member	Description						
<u>Schedules</u>	Array of EpayWSRecurringSchedule Objects (see below).						
Schedule Count	Number of EpayWSRecurringSchedule Objects Retrieved (Integer).						
ResultsExceededLimit	This will indicate if the Results exceeded the Maximum Results Limit.						
MaxResultsLimit	This will indicate the Maximum Results Limit for this Application.						
<u>ResultMessage</u>	ResultMessage is a string containing a message describing the result of request. (String)						
<u>ReturnCode</u>	Return code specifying the result of the request. A descriptive code (string) will be returned depending on the integration method. <table border="1" data-bbox="578 1108 1101 1371"> <thead> <tr> <th>WebServices or Batch Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> </tr> <tr> <td>Success</td> </tr> <tr> <td>Error</td> </tr> <tr> <td>Network_Error</td> </tr> <tr> <td>Undefined_Item</td> </tr> </tbody> </table>	WebServices or Batch Value	Unknown	Success	Error	Network_Error	Undefined_Item
WebServices or Batch Value							
Unknown							
Success							
Error							
Network_Error							
Undefined_Item							

REGISTRATIONLOOKUPFS

The RegistrationLookupFS Object is used to retrieve one or more registrations within an array relating to a specific identifier and supports the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit

Note: This API only applies to Webservice and Batch because this can retrieve an array of data and is not supported in HTTP API.

REQUEST OBJECT MEMBERS

Member	Description	Standard Validation	Validation Exceptions				
KeyType	Payments can be retrieved based on Site, Agency or Application levels. Valid KeyType values are: <table border="1" data-bbox="467 1186 724 1392"> <tr> <td>WebServices or Batch Value</td> </tr> <tr> <td>Site</td> </tr> <tr> <td>Agency</td> </tr> <tr> <td>Application</td> </tr> </table>	WebServices or Batch Value	Site	Agency	Application	Required (String)	KeyType
WebServices or Batch Value							
Site							
Agency							
Application							
KeyID	The Identifier assigned to the Merchant Site, Agency, or Application during Account Registration.	Required (String)	KeyID				
SecurityKey	Unique password token assigned to the PayPoint Account. An initial token is assigned during Account Registration. The password token can only be obtained or updated through the customer support center.	Required (String)	SecurityKey				
RegistrationID	Registration ID or IDs associated with the schedules. This supports a single ID or comma delimited list of	Required only if Registration Lookup or	RegistrationID				

	multiple registrationids	RecurringID are not used. <i>(String)</i>	
RegistrationLookup	Unique identifier that can be tied to multiple registrations.	Required only if RegistrationID or RecurringID are not used. <i>(String)</i>	RegistrationLookup
Header	PayPoint Header (See Header Object)	Required	Not Supported for any Third Party Payments

RESPONSE OBJECT MEMBERS

Member	Description												
Registrations	Array of EpayWSRegistration Objects												
RegistrationCount	Number of EpayWSRegistration Objects Retrieved <i>(Integer)</i> .												
ResultMessage	ResultMessage is a string containing a message describing the result of request. <i>(String)</i> <i>Note: This field will not exceed 5000 characters.</i>												
ReturnCode	Return code specifying the result of the request. Either a numeric or descriptive code <i>(string)</i> will be returned depending on the integration method. Numeric for HTTP & String Value for Web Service. Both are listed as the possible values returned. <table border="1" data-bbox="578 1524 1370 1789"> <thead> <tr> <th>WebServices or Batch Value</th> <th>HTTPS Value</th> </tr> </thead> <tbody> <tr> <td>Unknown</td> <td>0</td> </tr> <tr> <td>Success</td> <td>1</td> </tr> <tr> <td>Error</td> <td>4</td> </tr> <tr> <td>Network_Error</td> <td>10</td> </tr> <tr> <td>Undefined_Item</td> <td>18</td> </tr> </tbody> </table> <p>For a full description of Return Codes see the end of this section.</p>	WebServices or Batch Value	HTTPS Value	Unknown	0	Success	1	Error	4	Network_Error	10	Undefined_Item	18
WebServices or Batch Value	HTTPS Value												
Unknown	0												
Success	1												
Error	4												
Network_Error	10												
Undefined_Item	18												

Secure HTTP Integration

Secure HTTP Integration uses standard HTTPS web technology to communicate via the query string method. This integration method allows an agency to integrate their existing or new Web-based applications without having to develop the pages to collect payment authorization data.

The business application in all cases performs all calculations, item totaling, and tax calculations to determine the final payment amount. PayPoint collects the payment amount, the credit card number or bank account number and other financial data depending on the payment method. PayPoint processes the payment transaction in a secure dialog with the payment processor. Developers responsible for the business application integration must be proficient in HTML.

The business application may send data to PayPoint either through a query string data. Depending on the method requested, the API returns its results to the application either via a query string or as the HTTP GET results of the query.

Internet Explorer limits the query string to 2,048 characters. While most other browsers support more than this, PayPoint is designed to work with the lower limit. Thus, all input and output parameter names are cryptically short to save space in the query string. For example, the ReturnCode is a numeric value instead of a string value.

The URL's referenced in this example utilize "localhost". You will want to replace this reference with PayPoint URL provided after successfully registering for a PayPoint account.

To ensure proper interpretation of your parameters you should URL encode each of the parameter values.

Secure HTTP Integration supports the following payment mediums:

- ACH Credit
- Business Check
- Cash
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit
- Point of Sale (POS)
- EFT Credit
- Fed Wire
- IAT ACH Debit

- Other EFT

STANDARD INPUT PARAMETERS

The following parameters are standard for all PayPoint HTTP API requests.

Parameter	Description	Standard Validation
m	Return Mode. This value must be either “q” for query string returns, or “r” for response mode.	Required
r	Return Page. This is the URL of the page that the API should return its results to via the query string. This value is required when the Return Mode is set to “q.”	Required, if m = q.
a	Application ID. This is the numeric Application ID for your specific enterprise/agency/application.	Required
s	Security Key. The unique token assigned to the PayPoint Account. An initial token is assigned during Account Registration. The token can be updated through the PayPoint administrative site.	Required
p	Payment Channel. This integer specifies the payment channel used for a particular payment or interaction. The acceptable values are 0 (unknown), 1 (Web), 2 (IVR), 3 (walk-in), 4 (fax), 5 (voice), 6 (mail) and 7 (recurring).	Required
ip	Source Identification of originating request. This is often used to store IP addresses, but will support any alphanumeric combination up to 15 characters.	Optional
i	Reference Identifier. You may pass in a reference identifier to help tie your request to a particular user or session within your application. This id will simply be returned to you as part of the results. Note: this parameter is optional for developer use in maintaining state between calls to the HTTP API. It is not stored in the database with the payment, and should not be confused with MakePayment’s “Custom Reference” field.	Optional

STANDARD OUTPUT PARAMETERS

The following parameters are standard for the HTTP API responses.

Parameter	Description
c	Return Code. This is a numeric code specifying the results of the API method call. Please see the PayPoint Web Service API documentation for the list of these values and their meanings.
m	Result Message. English text describing the results for the API call. The value is <blank> for successful and will contain data for failures and errors. <i>Note: This will not exceed 5000 characters.</i>
i	Reference Identifier. This value is the custom reference identifier that you passed as optional input parameter.

CLIENT SIDE USAGE EXAMPLE

Using the client-side API requires information to be passed between the business application and the PayPoint via a user's browser. The following ASP code makes a call to the API's method to calculate the convenience fee for a particular payment.

```
Response.Redirect  
"https://api.thepayplace.com/epay/http/ccf.aspx?m=q&r=http://localhost/myapp/response  
.asp&i=1234&a=1&y=10.75"
```

In the example above, the API page for calculating the convenience fee (ccf.aspx) is called for application 1 for a payment amount of \$10.75. The API page will process the request and return its result to your specified page (in this case, it's "http://localhost/myapp/response.asp") on the query string. The following is an example of the page redirection that may occur from a successful call:

```
http://localhost/myapp/response.asp?c=1&m=&i=1234&o=2.50&y=10.75&t=13.25
```

The return code (c) is 1, and the message (m) is empty. The reference identifier (i) is the same as the one passed in. The convenience fee (o), payment amount (y), and total amount (t) are all returned to you.

Notes:

- To ensure proper interpretation of your parameters you should URL encode each of the parameter values.

SERVER SIDE USAGE

Using the server-side API allows all information to be passed between your application's server and the PayPoint API server without using the user's browser. In the example below, uses the WinHTTP object to post the data to the server.

```
sFormData = "m=r&i=1234&a=1&n=MyApp&p=1&y=10.75"

Set oHTTP = CreateObject("WinHttp.WinHttpRequest.5")

oHTTP.Open "POST", "https://api.thepayplace.com/epay/http/ccf.aspx"

oHTTP.SetRequestHeader "Content-Type", "application/x-www-form-
urlencoded"

oHTTP.Send sFormData

' oHTTP.ResponseText contains the response data
```

The server-side API can either return the data via the query string to a referring page, or it can send it directly back to you via results of the FORM POST. The latter is the preferred technique, as it is more straightforward and simple to use (the example request above uses this technique). The results that come back from this method are in the form of *name=value*
. For example, the results from the above query would be:

```
c=1<br>m=<br>i=1234<br>o=2.50<br>y=10.75<br>t=13.25<br>
```

Notes:

- The order of return parameters is not guaranteed!
- Although "WinHttp.WinHttpRequest.5.1" is the standard object Microsoft recommends using, on older machines with just the WinHTTP SDK installed, a Prog ID of "WinHttp.WinHttpRequest.5" may work instead.
- If you are converting the above code to VB6, make sure to declare the sFormData variable as a Variant – not a String. A bug in the WinHTTP API will cause the request to fail if you pass a String variable to the Send method.
- To ensure proper interpretation of your parameters you should URL encode each of the parameter values.

READING THE API METHOD SPECIFICATIONS

The input and output parameters are listed in the API specifications below. Specified with each parameter is the full name of the property that this parameter represents within the PayPoint Web Service API documentation. The expected data type of the parameter is also provided. Please refer to the Web Service API documentation (above) for more information on specific properties.

CALCULATECONVENIENCEFEE

The Calculate Convenience Fee method is accessed via the <https://api.thepayplace.com/epay/http/ccf.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
y	EPayCalculateConvenienceFeeRequest.PaymentAmount (<i>Decimal</i>)
c	EPayCalculateConvenienceFeeRequest.EPayCalculateConvenienceFee.Account Number (<i>String</i>)
pm	EPayCalculateConvenienceFeeRequest.EPayCalculateConvenienceFee.Payment Medium (<i>EPayPaymentMedium Enumeration</i>)

OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
o	EPayCalculateConvenienceFeeResult.ConvenienceFee (<i>Decimal</i>)
y	EPayCalculateConvenienceFeeResult.PaymentAmount (<i>Decimal</i>)
t	EPayCalculateConvenienceFeeResult.TotalAmount (<i>Decimal</i>)

PINLESSDEBITCHECK

The Pinless Debit Check method is accessed via the <https://api.thepayplace.com/epay/http/pdc.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
c	EPayPINlessDebitCheck.CardNumber

OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
n	PinlessDebitCheck.CardType
s	PinlessDebitCheck.SignatureEligible
c	PinlessDebitCheck.ResultMessage
m	PinlessDebitCheck.ReturnCode

CANCELPAYMENT

The Cancel Payment method is accessed via the <https://api.thepayplace.com/epay/http/cp.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
o	EPayCancelPaymentRequest.ConfirmationNumber (<i>String</i>)
e	EPayCancelPaymentRequest.RefundAmount (<i>Decimal</i>)
v	EPayCancelPaymentRequest.ConvenienceFeeRefundAmount (<i>Decimal</i>)
t	EPayCancelPaymentRequest.TrackData (<i>String</i>)
pd	EPayCancelPaymentRequest.PINData (<i>String</i>)

ksn	EPayCancelPaymentRequest.PINKeySerialNumber (<i>String</i>)
ed	EPayCancelPaymentRequest.ExpirationDate (<i>String</i>)
em	EPayCancelPaymentRequest.ExpirationMonth (<i>String</i>)
ey	EPayCancelPaymentRequest.ExpirationYear(<i>String</i>)

 OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
o	EPayCancelPaymentResult.ConfirmationNumber (<i>String</i>)
e	EPayCancelPaymentResult.RefundAmount (<i>Decimal</i>)
t	EPayCancelPaymentResult.SettlementSubmissionDate (<i>String</i>)

 REGISTRATIONCRD (CREATE, REPLACE, DELETE)

The Registration CRD method is accessed via the <https://api.thepayplace.com/epay/http/e.aspx> API page on the PayPoint web site.

 INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
t	EPayRegistrationCRDRequest.Action (<i>EPayCRDAction Enumeration</i>)
g	EPayRegistrationCRDRequest.AgreedToTerms (<i>Boolean</i>)
e	EPayRegistrationCRDRequest.RegisterID (<i>String</i>)
pp	EPayRegistrationCRDRequest.PaymentInfo.PaymentMedium (<i>EPayPaymentMedium Enumeration</i>)
ppa	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AccountType (<i>EPayEFTAccountType Enumeration</i>)
ppb	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.BankRoutingNumber (<i>String</i>)
ppn	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.BankAccountNumber (<i>String</i>)

Parameter Identifier	Corresponding Web Service Member
ppk	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.BankState (String)
ppm	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.BankName (String)
ppd	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.DriversLicenseNumber (String)
ppr	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.DriversLicenseState (String)
pps	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.SSN (String)
ppu	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.BusinessName (String)
ppf	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.FederalTaxID (String)
ppv	EPayRegistrationCRDRequest..PaymentInfo.PaymentInfoEFT.UserIPAddress (String)
ppt	EPayRegistrationCRD.PaymentInfo.PaymentInfoEFT.AuthorizationMedium (EPayPaymentChannel)
ppp	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.PreNoteStatus (EPayPreNoteStatus Enumeration)
ppan	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameFirst (String)
ppaa	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameLast (String)
ppam	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameMiddle (String)
ppae	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameFull (String)
ppap	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Phone1 (String)
ppah	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Phone2 (String)
ppai	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Email (String)

Parameter Identifier	Corresponding Web Service Member
ppas	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Street1 (<i>String</i>)
ppat	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Street2 (<i>String</i>)
ppac	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.City (<i>String</i>)
ppast	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.State (<i>String</i>)
ppaz	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Zip (<i>String</i>)
ppdn	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameFirst (<i>String</i>)
ppda	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameLast (<i>String</i>)
ppdm	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameMiddle (<i>String</i>)
ppde	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameFull (<i>String</i>)
ppdp	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Phone1 (<i>String</i>)
ppdh	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Phone2 (<i>String</i>)
ppdi	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Email (<i>String</i>)
ppds	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Street1 (<i>String</i>)
ppdt	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Street2 (<i>String</i>)
ppdc	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.City (<i>String</i>)
ppdst	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.State (<i>String</i>)
ppdz	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Z

Parameter Identifier	Corresponding Web Service Member
	ip (<i>String</i>)
pac	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.CardNumber (<i>String</i>)
paec	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ExpirationDate (<i>String</i>)
pax	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ExpirationMonth (<i>String</i>)
pap	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ExpirationYear (<i>String</i>)
pabn	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameFirst (<i>String</i>)
paba	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameLast (<i>String</i>)
pabm	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameMiddle (<i>String</i>)
pabe	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameFull (<i>String</i>)
pabp	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Phone1 (<i>String</i>)
pabh	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Phone2 (<i>String</i>)
pabi	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Email (<i>String</i>)
pabs	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Street1 (<i>String</i>)
pabt	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Street2 (<i>String</i>)
pabc	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.City (<i>String</i>)
pabst	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.State (<i>String</i>)
pabz	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Zip (<i>String</i>)

Parameter Identifier	Corresponding Web Service Member
pasn	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFirst (<i>String</i>)
pasa	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameLast (<i>String</i>)
pasn	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameMiddle (<i>String</i>)
pase	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFull (<i>String</i>)
pasp	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone1 (<i>String</i>)
pash	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone2 (<i>String</i>)
pasi	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Email (<i>String</i>)
pass	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Street1 (<i>String</i>)
past	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Street2 (<i>String</i>)
pascc	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.City (<i>String</i>)
passt	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.State (<i>String</i>)
pasz	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Zip (<i>String</i>)
paa	EPayRegistrationCRDRequest.PaymentInfo.PaymentInfoCC.CardType (<i>EPayCardType Enumeration</i>)

 OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
e	EPayRegisterCRDResult.RegisterID (<i>String</i>)

REGISTRATIONINQUIRY

The Register Inquiry method is accessed via the <https://api.thepayplace.com/epay/http/ei.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
e	EPayRegistration.InquiryRequest.RegisterID (<i>String</i>)

OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
pp	EPayRegistrationInquiryResult..PaymentInfo.PaymentMedium (<i>EPaymentMedium Enumeration</i>)
ppa	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AccountType (<i>EPaymentEFTAccountType Enumeration</i>)
ppb	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.BankRoutingNumber (<i>String</i>)
ppn	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.BankAccountNumber (<i>String</i>)
ppk	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.BankState (<i>String</i>)
ppm	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.BankName (<i>String</i>)
ppd	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.DriversLicenseNumber (<i>String</i>)
ppr	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.DriversLicenseState (<i>String</i>)
pps	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.SSN (<i>String</i>)
ppu	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoEFT.BusinessName (<i>String</i>)

Parameter Identifier	Corresponding Web Service Member
ppf	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoEFT.FederalTaxID (String)
ppt	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoEFT.AuthorizationMedium (EPayPaymentChannel Enumeration)
ppp	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoEFT.PreNoteStatus (EPayPreNoteStatus Enumeration)
ppan	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.NameFirst (String)
ppaa	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.NameLast (String)
ppam	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.NameMiddle (String)
ppae	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.NameFull (String)
ppap	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Phone1 (String)
ppah	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Phone2 (String)
ppai	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Email (String)
ppas	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Street1 (String)
ppat	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Street2 (String)
ppac	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.City (String)
ppast	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.State (String)
ppaz	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressShipping.Zip (String)
ppdn	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.NameFirst (String)
ppda	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.N

Parameter Identifier	Corresponding Web Service Member
	ameLast (<i>String</i>)
ppdm	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.NameMiddle (<i>String</i>)
ppde	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.NameFull (<i>String</i>)
ppdp	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Phone1 (<i>String</i>)
ppdh	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Phone2 (<i>String</i>)
ppdi	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Email (<i>String</i>)
ppds	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Street1 (<i>String</i>)
ppdt	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Street2 (<i>String</i>)
ppdc	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.City (<i>String</i>)
ppdst	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.State (<i>String</i>)
ppdz	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoEFT.AddressBilling.Zip (<i>String</i>)
pac	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.CardNumber (<i>String</i>)
paec	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.ExpirationDate (<i>String</i>)
pax	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.ExpirationMonth (<i>String</i>)
pap	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.ExpirationYear (<i>String</i>)
pabn	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.NameFirst (<i>String</i>)
paba	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.NameLast (<i>String</i>)

Parameter Identifier	Corresponding Web Service Member
pabm	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.NameMiddle (<i>String</i>)
pabe	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.NameFull (<i>String</i>)
pabp	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Phone1 (<i>String</i>)
pabh	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Phone2 (<i>String</i>)
pabi	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Email (<i>String</i>)
pabs	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Street1 (<i>String</i>)
pabt	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Street2 (<i>String</i>)
pabc	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.City (<i>String</i>)
pabst	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.State (<i>String</i>)
pabz	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.BillingAddress.Zip (<i>String</i>)
pasn	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFirst (<i>String</i>)
pasa	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.NameLast (<i>String</i>)
pasmm	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.NameMiddle (<i>String</i>)
pase	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFull (<i>String</i>)
paspp	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone1 (<i>String</i>)
pash	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone2 (<i>String</i>)
pasi	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.E

Parameter Identifier	Corresponding Web Service Member
	mail (<i>String</i>)
pass	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.Street1 (<i>String</i>)
past	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.Street2 (<i>String</i>)
pasc	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.City (<i>String</i>)
passt	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.State (<i>String</i>)
pasz	EPayRegistrationInquiryResult.PaymentInfo.PaymentInfoCC.ShippingAddress.Zip (<i>String</i>)
paa	EPayRegistrationInquiryResult..PaymentInfo.PaymentInfoCC.CardType (<i>EPayCardType Enumeration</i>)

MAKEPAYMENT

The Make Payment method is accessed via the <https://api.thepayplace.com/epay/http/mp.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
g	EPayMakePaymentRequest.GroupID (<i>String</i>)
e	EPayMakePaymentRequest.RegistrationID (<i>String</i>)
u	EPayMakePaymentRequest.RecurringPaymentID (<i>String</i>)
t	EPayMakePaymentRequest.TransactionBatchID(<i>String</i>)
f	EPayMakePaymentRequest.Reference (<i>String</i>)
au	EPayMakePaymentRequest.AAAUserID (<i>String</i>)
l	EPayMakePaymentRequest. EPayMakePayment.PaymentFlags (<i>EPayMakePaymentFlags Enumeration</i>)
y	EPayMakePaymentRequest.PaymentDate (<i>String</i>)
o	EPayMakePaymentRequest.PaymentAmount (<i>Decimal</i>)
v	EPayMakePaymentRequest.ConvenienceFee (<i>Decimal</i>)
x	EPayMakePaymentRequest.TaxAmount (<i>Decimal</i>)
pp	EPayMakePaymentRequest.PaymentInfo.PaymentMedium (<i>EPayPaymentMedium Enumeration</i>)
ppa	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AccountType (<i>EPayEFTAccountType Enumeration</i>)
ppb	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.BankRoutingNumber (<i>String</i>)
ppn	EpayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.BankAccountNumber (<i>String</i>)
ppk	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.BankState (<i>String</i>)
ppm	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.BankName (<i>String</i>)
ppd	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.DriversLicenseNumber (<i>String</i>)
ppr	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.DriversLicenseState (<i>String</i>)
pps	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.SSN (<i>String</i>)
ppu	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.BusinessName (<i>String</i>)

Parameter Identifier	Corresponding Web Service Member
ppf	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.FederalTaxID (<i>String</i>)
ppv	EPayMakePayment.PaymentInfo.PaymentInfoEFT.UserIPAddress (<i>String</i>)
ppt	EPayMakePayment.PaymentInfo.PaymentInfoEFT.AuthorizationMedium (<i>EPayPaymentChannel Enumeration</i>)
ppc	EPayMakePayment.PaymentInfo.PaymentInfoEFT.RecurringIndicator (<i>EPayRecurringIndicator Enumeration</i>)
ppan	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameFirst (<i>String</i>)
ppaa	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameLast (<i>String</i>)
ppam	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameMiddle (<i>String</i>)
ppae	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.NameFull (<i>String</i>)
ppap	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Phone1 (<i>String</i>)
ppah	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Phone2 (<i>String</i>)
ppai	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Email (<i>String</i>)
ppas	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Street1 (<i>String</i>)
ppat	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Street2 (<i>String</i>)
ppac	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.City (<i>String</i>)
ppast	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.State (<i>String</i>)
ppaz	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressShipping.Zip (<i>String</i>)
ppay	EPayMakePayment.PaymentInfo.PaymentInfoEFT.AddressShipping.Country (<i>String</i>)
ppdn	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameFirst (<i>String</i>)
ppda	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameLast

Parameter Identifier	Corresponding Web Service Member
	<i>(String)</i>
ppdm	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameMiddle <i>(String)</i>
ppde	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.NameFull <i>(String)</i>
ppdp	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Phone1 <i>(String)</i>
ppdh	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Phone2 <i>(String)</i>
ppdi	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Email <i>(String)</i>
ppds	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Street1 <i>(String)</i>
ppdt	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Street2 <i>(String)</i>
ppdc	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.City <i>(String)</i>
ppdst	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.State <i>(String)</i>
ppdz	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Zip <i>(String)</i>
ppdy	EPayMakePaymentRequest.PaymentInfo.PaymentInfoEFT.AddressBilling.Country <i>(String)</i>
pac	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.CardNumber <i>(String)</i>
paec	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ExpirationDate <i>(String)</i>
pax	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ExpirationMonth <i>(String)</i>
pap	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ExpirationYear <i>(String)</i>
pau	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.PurchaseID <i>(String)</i>
pat	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.TrackData <i>(String)</i>
pav	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.CVV2 <i>(String)</i>
pas	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.UserIPAddress <i>(String)</i>
pabn	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameFirst <i>(String)</i>
paba	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameLast <i>(String)</i>
pabm	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameMiddle

Parameter Identifier	Corresponding Web Service Member
	<i>(String)</i>
pabe	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.NameFull <i>(String)</i>
pabp	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Phone1 <i>(String)</i>
pabh	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Phone2 <i>(String)</i>
pabi	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Email <i>(String)</i>
pabs	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Street1 <i>(String)</i>
pabt	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Street2 <i>(String)</i>
pabc	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.City <i>(String)</i>
pabst	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.State <i>(String)</i>
pabz	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.BillingAddress.Zip <i>(String)</i>
pasn	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFirst <i>(String)</i>
pasa	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameLast <i>(String)</i>
pasmm	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameMiddle <i>(String)</i>
pase	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.NameFull <i>(String)</i>
paspp	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone1 <i>(String)</i>
pasph	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Phone2 <i>(String)</i>
pasip	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Email <i>(String)</i>
pass	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Street1 <i>(String)</i>
past	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Street2 <i>(String)</i>
pascc	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.City <i>(String)</i>
passt	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.State <i>(String)</i>

Parameter Identifier	Corresponding Web Service Member
pasz	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ShippingAddress.Zip (<i>String</i>)
pasy	EPayMakePayment.PaymentInfo.PaymentInfoCC.ShippingAddress.Country (<i>String</i>)
paa	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.CardType (<i>EPayCardType Enumeration</i>)
par	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.CardStatusFlag (<i>EPayCreditCardStatusFlag Enumeration</i>)
pao	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.ECommerceGoodsFlag (<i>Boolean</i>)
pai	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.Installment (<i>Boolean</i>)
papd	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.PINData (<i>String</i>)
pan	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.InstallmentSequence (<i>Integer</i>)
pal	EPayMakePaymentRequest.PaymentInfo.PaymentInfoCC.InstallmentCount (<i>Integer</i>)
paksn	EPayMakePayment.PaymentInfo.PaymentInfoCC.PINKeySerialNumber (<i>String</i>)

 OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
o	EPayMakePaymentResult.ConfirmationNumber (<i>String</i>)
t	EPayMakePaymentResult.TotalAmount (<i>Decimal</i>)
e	EPayMakePaymentResult.SettlementSubmissionDate (<i>String</i>)
d	EPayMakePaymentResult.CardType (<i>EPayCardType Enumeration</i>)
z	EPayMakePaymentResult.AuthorizationCode (<i>String</i>)
c	EPayPaymentResult.ReturnCode (<i>EPayResultCode Enumeration</i>) (<i>String</i>)

PAYMENTSTATUS

The Payment Status method is accessed via the [https:// api.thepayplace.com/epay/http/ps.aspx](https://api.thepayplace.com/epay/http/ps.aspx) API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
o	EPayPaymentStatusRequest.ConfirmationNumber (<i>String</i>)
e	EPayPaymentStatusRequest.Reference (<i>String</i>)

OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
y	EPayPaymentStatusResult.PaymentStatus(<i>EPayResultCode Enumeration</i>)
m	EPayPaymentStatusResult.ResultMessage (<i>String</i>)
c	EPayPaymentStatusResult.ReturnCode (<i>EPayResultCode Enumeration</i>) (<i>String</i>)
o	EPayPaymentStatusResult.ConfirmationNumber (<i>String</i>)
n	EPayPaymentStatusResult.Net Amount (<i>Decimal</i>)
g	EPayPaymentStatusResult.Gross Amount (<i>Decimal</i>)
d	EPayPaymentStatusResult.PaymentTimeStamp (<i>String – Format Required</i> <i>MM/DD/YYYY hh:mm:ss</i>)
p	EPayPaymentStatusResult.PaymentPostDate (<i>String – Format Required</i> <i>MM/DD/YYYY</i>)
z	EPayPaymentStatusResult.AuthorizationCode (<i>String</i>)
f	EPayPaymentStatusResult.CustomReference (<i>String</i>)

RECURRINGPAYMENTCRD (CREATE, UPDATE, DELETE)

The Recurring Payment CRD method is accessed via the <https://api.thepayplace.com/epay/http/r.aspx> API page on the PayPoint web site.

INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
t	EPayRecurringPaymentCRDRequest.Action (<i>EPayCRDAction Enumeration</i>)
rr	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.RecurringPaymentID (<i>String</i>)
re	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.RegisterID (<i>String</i>)
rb	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.BeginDate (<i>String</i>)
rn	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.EndDate (<i>String</i>)
rx	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.NextPayDate (<i>String</i>)
rd	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.DisabledDate (<i>String</i>)
rc	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.RecurringIntervalType (<i>EPayRecurringIntervalType Enumeration</i>)
ri	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.IntervalParam1 (<i>String</i>)
rt	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.IntervalParam2 (<i>String</i>)
rv	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.IntervalParam3 (<i>String</i>)
ra	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.IntervalParam4 (<i>String</i>)
rp	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.PaymentAmount (<i>Decimal</i>)
rf	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.Reference (<i>String</i>)

rz	EPayRecurringPaymentCRDRequest.RecurringPaymentInfo.ConvFeeAmount (<i>Decimal</i>)
e	EPayRecurringPaymentCRDRequest.RecurringID (<i>String</i>)

 OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
e	EPayRecurringPaymentCRDResult.RecurringID (<i>String</i>)

 RECURRINGPAYMENTINQUIRY

The Recurring Payment Inquiry method is accessed via the <https://api.thepayplace.com/epay/http/ri.aspx> API page on the PayPoint web site.

 INPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
e	EPayRecurringPaymentInquiryRequest.RecurringID (<i>String</i>)

 OUTPUT PARAMETERS

Parameter Identifier	Corresponding Web Service Member
rr	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.RecurringPaymentID (<i>String</i>)
re	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.RegisterID (<i>String</i>)
rb	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.BeginDate (<i>String</i>)
rn	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.EndDate (<i>String</i>)
rx	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.NextPayDate (<i>String</i>)
rc	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.RecurringIntervalType

	<i>(EPayRecurringIntervalType Enumeration)</i>
ri	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.IntervalParam1 <i>(String)</i>
rt	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.IntervalParam2 <i>(String)</i>
rv	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.IntervalParam3 <i>(String)</i>
ra	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.IntervalParam4 <i>(String)</i>
rp	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.PaymentAmount <i>(Decimal)</i>
rz	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.ConvFeeAmount <i>(Decimal)</i>
rf	EPayRecurringPaymentInquiryResult.RecurringPaymentInfo.Reference <i>(String)</i>

Batch Interface Option

The PayPoint Batch interface allows you to integrated payment functionality in an off-line mode. This interface can be used by any integrator who does not need a real time response to an authorization request. The same API functions discussed in the Web Service section above are supported through PayPoint Batch Processing option. PayPoint will accept batch XML files that conform to the XML Schema defined by PayPoint through its Secure FTP site. All XML files received prior to 12:00 AM EST can be picked up by 6:00 AM EST. In order to transmit batch files to and from PayPoint you must first contact PayPoint customer service organization and request a FTP Account for sending and receiving files to our Secure FTP (SFTP) site. You will need to obtain a SFTP client. PayPoint recommends F-Secure.

In order to integrate with PayPoint's batch interface you must be familiar with building and reading XML files. PayPoint has a developed XML Schema for the XML Request and XML Response files. The request file will contain all of the commands you wish Point to execute for you. When completed PayPoint will return a XML Response file that contains the API results of each of your request commands.

When creating Request files there are a couple critical rules that you must follow:

One File Per Application ID – PayPoint will only accept commands for a single Application Identifier. If you are developing a solution that utilizes multiple PayPoint

Application Identifiers you must separate your API commands for each application into separate XML request Files.

XML Format – If you do not provide well-formed XML you will not receive a response XML file back. Reasons for not receiving a response file back can include malformed XML, invalid Application Identifier or no Application Identifier.

Unique File Naming - You should attempt to name your request files with a unique name. To ensure uniqueness within PayPoint’s batch processing environment your file will automatically assign a unique suffix including a unique date/time stamp.

Unique Request IDs- You should use a unique identifier for each of your requests within your file.

Dropping and Picking Up Files – You will be assigned a unique id for access to a PayPoint Secure FTP site. There will be two directories under the FTP account assigned to you. There will be a “Request” directory where you will need to drop files you want to be processed. And there will be a “Response” directory where you will pick up the results of your batch process. Request received by 12:00 AM EST can be picked up by 6:00 AM EST.

You can obtain a copy of the latest PayPoint XML Request and Response XSD (Schema) files at the following URL location <https://admin.thepayplace.com/epayadmin/validatebulkfile.aspx>. This page also contains an option to have PayPoint validate your XML against our schemas and a sample file that shows various API request in a single file for a single application.

The naming convention utilized in the XML Schema follows the same naming of the web service object model described earlier in this section. When developing the content of your XML data please refer to the Web Service section of this document for the available API request / response elements and their definitions.

The only difference is there are a couple of extra elements available for you to pass custom data. This is the data that goes within the “CustomData” “Custom” element. Data within the comments element are ignored by PayPoint. This custom element is not required. For example, it can be used to application or batch identifiers unique to this transmission that may be useful to the integrated application when it receives a response file back in associating it with an original transmission or set of transactions.

PayPoint will analyze your file and re-order your requests in three groups:

1. Group 1 is imported first:
 - a. RegistrationCRD Requests (Create, Update, or and Delete)
 - b. RecurringPaymentCRD Requests (Create, Update, or Delete)

2. After all Group 1 request types are imported, then Group 2 is imported:
 - a. MakePayment Requests
 - b. CancelPayment Requests

3. After Group 2 request types are imported, the Group 3 is imported:
 - a. PaymentStatusRequest
 - b. RegistrationInquiryRequest
 - c. RecurringPaymentInquiryRequest
 - d. RegistrationLookupRequests

Return Code Definitions

The result of actions through API calls or batch processing such as settlement with in PayPoint result in a specific return code associated with the action. These return codes are visible within the PayPoint Administrative interface when researching specific payments. In addition API request also receive additional details with the ResultMessage provided with the result of any API request. The Result Message will contain more descriptive text. For example you may receive a result of Undefined_Item (18) which indicates that you've provided invalid data. The Result Message would describe which element did not meet data validation requirements.

Note: Result Message Field will not exceed 5000 characters.

Below is a list of the return code enumerations and numeric values associated with possible return codes.

The return codes provide information on that status of a given API request or results associated with post processing activities like settlement. Refer to the specific API request to determine the possible return codes for a given API request.

Return Code	Numeric ReturnCode	Description
Success	1	Request was received and successfully processed Returned on API calls which don't involve executing a payment or payment cancellation.
Payment_Success	2	Specific to Make a Payment. Indicates the payment was accepted and

Return Code	Numeric ReturnCode	Description
		successfully issued for authorization.
Cancel_Success	3	Specific to Cancel Payment. Indicates the request to cancel a payment was received and successfully issued to the processor.
Error	4	Indicates an error occurred in processing your request. Any number of problems could produce an error condition. You must refer to the Result Message for more details. In some cases the Result Message will contain a reference number that can be used by PayPoint support staff to determine the source of a problem. In normal processing conditions Error after integration testing are rare, however your application still must be prepared to alert the consumer that a problem has occurred and provide options for dealing payment submission through other forms
Declined	5	Indicates that a payment authorization has been denied by the processor. There can be multiple reasons for a Decline by a processor including insufficient funds, fraudulent activity against the card or account. The Result Message may contain additional details that come back from the processor. Your application will need to deal with alerting the consumer that their payment authorization has been declined. You may want to ask them to verify their information and/or utilize a different payment method.
Verification_Failed	6	Indicates that that consumer identity information did not match the processors records. If you are enforcing checks on CVV2 or Address verification and the

Return Code	Numeric ReturnCode	Description
		consumers input does not match what the process has on file the payment will be declined. This is a form of payment Decline and your application must provide options for the user to verify their information and re-submit the payment and/or provide an alternative payment method.
Communication_Error	7	Indicates that the PayPoint system is experiencing issues communicating with in its internal systems. PayPoint connections are built on a high level of redundancy which means the likelihood of getting this return code is rare. If you application experiences these errors you should contact PayPoint Support personnel.
Settled	8	Indicates that the transaction was issued for Settlement and was successfully accepted. When issue payment actions such as Make A Payment or Cancel Payment your initial request is sent through an authorization process.
Settlement_Error	9	Indicates that when the payment action was issued for settlement an error occurred. If a payment action receives a Settlement Error you should contact PayPoint Support personnel for additional details.
Network_Error	10	Indicates that the PayPoint system is experiencing issues communicating with third party processing. For example PayPoint relies on credit card processors such as Vital, PaymentTech, FDMS, etc to process payment authorizations. If the processor communications is not available you'll receive this return code. Your application needs to deal with

Return Code	Numeric ReturnCode	Description
		provide consumer feedback that their payment cannot currently be processed and provide them with options to return later and/or provide other methods of payment. PayPoint and its third party connections are built on a high level of redundancy which means the likely hood of getting the return code are very rare. If you application experiences these errors you should contact PayPoint Support personnel.
CreditCards_Disabled	12	Indicates that the application you are attempting to issue a credit card payment action against is currently not enabled for Credit Cards. If you wish to start accepting credit cards contact PayPoint Support personnel.
Unaccepted_Card_Type	13	Indicates the Make A Payment request was rejected because the card type used is not valid for this application. PayPoint enables only cards being accepted by your Payment Processor.
Payment_Exceeds_System_Limit	14	PayPoint has the ability to set a daily limit on payments received and processed for a given account. This limit is determined at the time you fill out your PayPoint application. The default setting is unlimited. Unless you explicitly request a limitation on your PayPoint application you will never see this return code.
Payment_Exceeds_Allowable_Limit	15	PayPoint has the ability to set a single payment limit on payments received and processed for a given account. This limit is determined at the time you fill out your PayPoint application. The default setting is unlimited. Unless you explicitly request a limitation on your PayPoint

Return Code	Numeric ReturnCode	Description
		application you will never see this return code.
Possible_Duplicate_Payment	16	PayPoint has the ability to track duplicate payments received and can reject them as a part of the Make A Payment request. This feature is determined at the time you fill out your PayPoint Application. The default setting is set to not check for duplicates. Unless you explicitly request a duplicate payment check option on your PayPoint application you will never see this return code.
Undefined_Item	18	Prior to processing a request within PayPoint the data you send is run through a data validation process. This process checks to ensure that your request conforms to the specification. For example that you have provide all required data elements in your request, or that you are passing proper data types (i.e. not passing characters in numeric values). If your request fails this validation process PayPoint will reject your request with this return code. The Result Message will provide more specific details on what data failed validation.
Chargeback	19	Indicates that the payment was successfully charged back.
Chargeback_Reversal	20	Indicates that a charge back request was successfully reversed.
Settlement_Incomplete	21	Catch all error for technical problems encountered during settlement processing. You should never see this result code. If this error is ever seen contact PayPoint Support personnel.
Partial_Settlement	22	Anytime there are multiple payments actions under a single transaction where

Return Code	Numeric ReturnCode	Description
		one payment is settled but the other has not you will see a Partial_Settlement Result Code. For example if you have a primary payment and a convenience fee payment under the same transaction and only the primary payment has been issued for settlement. Another possible example is a E-Check payment which is refunded, the original payment would be settled but the refund may not have settled yet.
Settlement_Pending	23	This result code is specific to E-Check payments which have a longer settlement process than Credit Cards. This result code means a payment has been sent off for settlement, but we have not received back confirmation of the settlement result. Settlement results within ACH are typically updated as a result of no negative activity within the first 6 days from the settlement issuance.
eChecks_Disabled	24	Indicates that the application you are attempting to issue a E-Check payment action against is currently not enabled for E-Checks. If you wish to start accepting E-Checks contact PayPoint Support personnel.
Missing_Identification	25	The result code is specific to E-Checks. PayPoint provides fraud detection services. PayPoint provides the ability to enable identity verification services for an additional cost. These services are offered to allow clients to be NACHA compliant with consumer identity requirements. If enabled this result code indicates that the payment is being rejected because you did not provide the required identity data such as Driver's

Return Code	Numeric ReturnCode	Description
		License Number or SSN.
Waiting_On_PreNote	26	This result code is specific to E-Checks. PayPoint supports the ability to require the issuance of Pre-Notes for registered accounts. If your application is enabled to require Pre-Notes it may also be set to require a successful pre-note before accepting payments. You will receive this result code for any payments received prior to completion of the pre-note process for a given registered account.
PreNote_Failed	27	This result code is specific to E-Checks. PayPoint supports the ability to require the issuance of Pre-Notes for registered accounts. If your application is enabled to require Pre-Notes it may also be set to require a successful pre-note before accepting payments. Indicates that the Pre-Note request for a registered account has failed. No Payments can be applied against the registered account until the account information is updated and a new pre-note is issued by PayPoint. You will receive this result code for any payments received prior to correcting the registration information and successful issuance of the pre-note.
Stop_Payment_Issued	28	This result code is specific to E-Checks. Consumers have the right to issue a stop payment up to 60 days after making an original payment. This result code indicates that we received a stop payment request through the ACH network and have reversed the original payment transaction within PayPoint and a reversal has been issued against the merchants account.

Return Code	Numeric ReturnCode	Description
Non_Sufficient_Funds	29	This result code is specific to E-Checks. This indicates that a E-Check which was issued for settlement resulted in a Non-Sufficient Funds return. Depending on your configuration the payment will be re-presented through the ACH network up to 2 additional times. If you see this message it indicates 1 of 2 possible attempts. If after re-presentation the payment still results in Non-Sufficient funds in the consumers account a Final_Non_Sufficient_Funds result code is returned.
Final_Non_Sufficient_Funds	30	This result code is specific to E-Checks. This indicates that the consumers account has insufficient funds to process the original payment request. As a result PayPoint will reverse the transaction. In addition a reversal of the original payment request will be issued against the merchants account.
Account_Invalid	31	This result code is specific to E-Checks. When a E-Check payment request is received PayPoint will perform a basic check of the account and routing numbers provided against known data sources such as Thomson account files to ensure the account number is valid. However after a payment is issued for settlement there can be other conditions that result in invalidating the use of the account number. One example is consumers who may have debit blocks on their accounts which would result in a denial by the consumers back to allow the debit to take place. If an Invalid account result is received PayPoint will reverse the transaction within PayPoint.

Return Code	Numeric ReturnCode	Description
		In addition a reversal of the original payment request will be issued against the merchants account.
Payment_Pending	32	Indicates that the original Payment was issued with a postdated payment. PayPoint only support postdated transactions for E-Check payments. Once the payment date is reached the payment request will be sent through the normal payment authorization and settlement processing.
Post_Date_Too_Large	33	This result code is specific to E-Checks. This result indicates that at the time the Make A Payment request sent the payment was posted dated beyond the acceptable limits. PayPoint can support postdated payments up to 365 days. The default value is to not accept postdated payments. When you fill out your PayPoint Application form you must identify the number of days your application will accept posted dated payments.
Refund_Settlement_Pending	34	E-Check Only result code. This result code indicates that a E-Check Payment which is currently in Settlement_Pending status was refunded. (i.e. before the original payment fully settled through ACH). The refund stays in a Refund_Settlement_Pending status until the original payment fully settles and the refund can be settled against the original payment.
Pre_Auth_Success	35	This result code is specific to Credit Card payments and is only seen when PayPoint is responsible for doing account verifications when new registrations are created. Account Verification is a feature

Return Code	Numeric ReturnCode	Description
		that can be enabled on your PayPoint account to make a verification request of the account data associated with the registration data being created or updated. To verify a credit card a Pre-Authorization for \$1.00 is made to verify account is valid.
Eligible	36	Result code is specific to PINless debit cards. The result is returned as a result of a call to the PinlessDebitCheck API call. This result code indicates that the card is eligible to be processed through the PINless debit network.
Not_Eligible	37	Result code is specific to PINless debit cards. The result is returned as a result of a call to the PinlessDebitCheck API call. This result code indicates that the card is NOT eligible to be processed through the PINless debit network.
PINLessDebit_Disabled	38	Result code is specific to PINless debit cards. This result is returned when your PayPoint account is not enabled to process PINless debit transactions.
PINDebit_Disabled	39	Result is specific to PIN based debit cards. This result is returned when your PayPoint account is not enabled to process PIN debit transactions.

Plugin Support- Pre and Post Authorization

PayPoint supports custom plug-ins to be executed before and/or after the payment authorization is made. Pre-authorization plugins would allow specific business rules to be applied before a payment authorization is attempted. Post-authorization plugins would allow updates to a client's host system as soon as a payment is authorized. Contact PayPoint Support if you are interested in implementing these custom plug-ins for your application.

4.0 Payment Posting File

PayPoint provides a batch interface for transmitting daily payment activity. This process is referred to as the PayPoint Posting File Process. Posting files contain details about payments, cancellations, and returns processed throughout the day by PayPoint. These details can be used by business applications for a variety of purposes including balancing, audit checks against transactional systems, and posting to backend accounting systems. The customer will download their payment data from the secure PayPoint FTP server.

Select Extract File Type

PayPoint extracts payment data from the database on a nightly basis. You can specify how you want to aggregate and/or segregate the data into extract files. The following three options are available:

1. Receive a single file at the Site level. PayPoint aggregates and reports payment data for all business applications into a single extract file.
2. Receive a separate file for each Agency (e.g. Department or Business Unit) defined under a Site. PayPoint aggregates and reports payment data for all business applications defined under an Agency into a single extract file for that Agency.
3. Receive a separate file for each business application defined under a Site. PayPoint aggregates and reports payment data for each business application into a separate extract file for that application.

The standard file is ANSI but if you would like the posting file in UTF-8 format, please inform your project manager.

The PayPoint Project Manager can advise and assist you during the selection process. We will generate the appropriate site, agency, and business application identifiers and configure PayPoint to support your selection.

Extract File Name Standard

The PayPoint extract file name standard uses the first 2 nodes to uniquely identify the payment data. The first node will always be the unique Site Identifier. This number is assigned during the initial PayPoint Account Registration process. The PayPoint Project Manager will provide this information when the initial PayPoint Account is registered. The second node will be either the Agency identifier or the Business Application identifier. This number will either identify an agency or business application, based on the selection of the payment extract file type (see above). The format for the filename is as follows:

Site Identifier + Agency or Business Application Identifier + Year (YY) + Month (MM) + Day (DD) + Hour (HH) + Minutes (MM).

Note: If you select Payment Extract File Option 1, the Agency or Business Application Identifier node of the filename will contain zeros.

Extract File Format Specifications

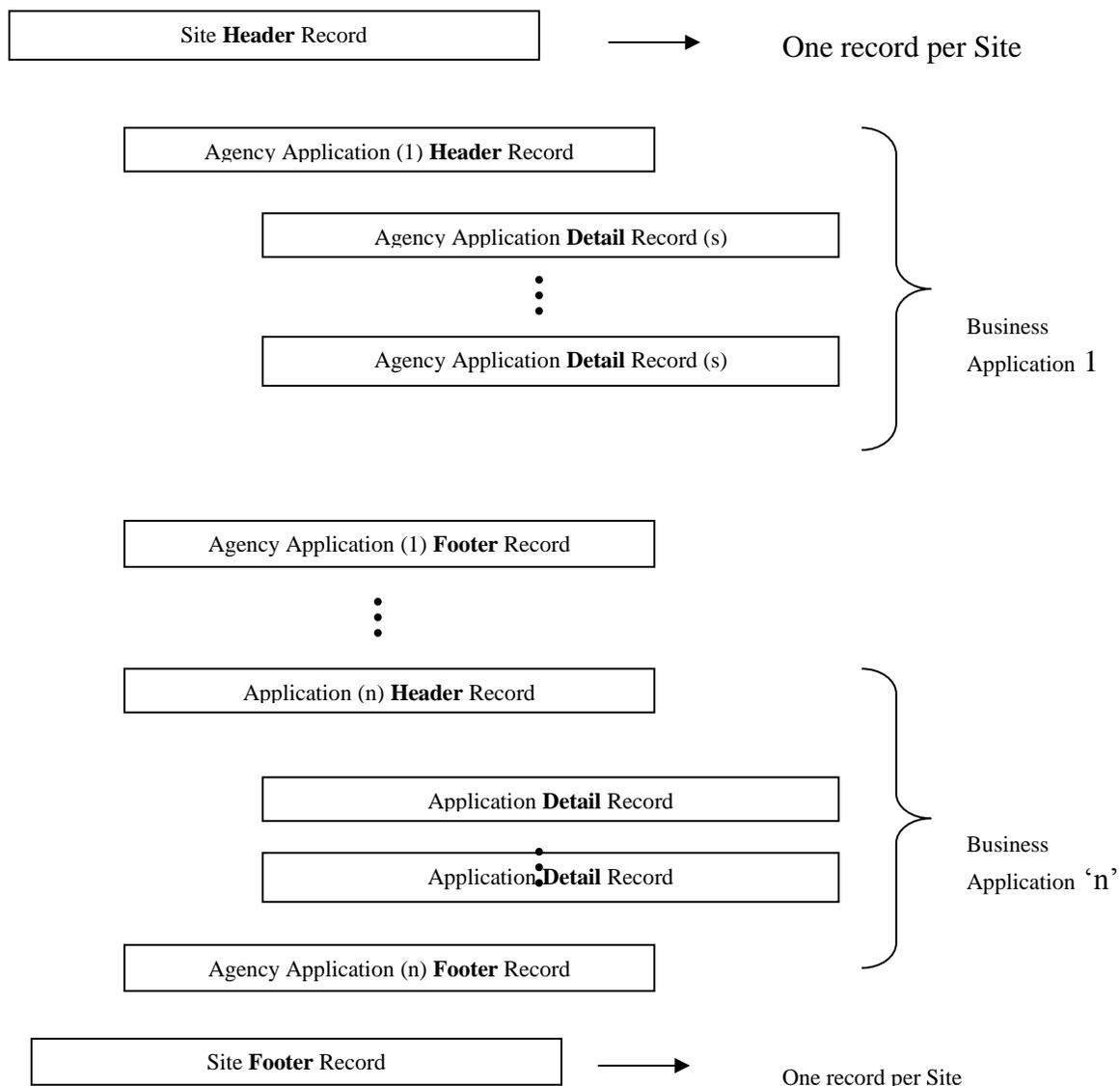
The extract file format and data specifications are listed below. The character set used in these records contains the ASCII characters A-Z, 0-9, Space, and null.

- ASCII
- Numeric Fields are **right justified** and space filled.
- Alphanumeric and Alphabetic Fields are **left justified** and space or null filled.
- Fixed length format for all fields and records
- Payment extract files are encrypted with a 256-bit AES compliant encryption algorithm. Encrypted files are placed on the PayPoint FTP server. The tool used for encryption is PKWare. To decrypt extract files, you must have either PKWare or PKWare Reader software installed and a password assigned for your Site.

The PayPoint Project Manager will assist or answer any questions related to the file specifications.

Sequence of Records in Extract File

Each extract file begins with a Site Header Record. After the Site Header, the file contains one or more sets of Agency Application records. The first record in an Agency Application set is the Agency Application header record. One or more Entity Application Detail records follow the Agency Application Header record. Each detail record contains details for a single payment processed by PayPoint. The Application Detail records are followed by an Agency Application Footer record. This record signifies an end to the set of records for an Agency Application. After the last set of Agency Application records, the file ends with a Site Footer record. The Site Footer record contains a record count for verification that all records were transmitted successfully.



Extract File Structure

A brief definition of each Extract File record type is listed below:

SH = SITE HEADER

The Site Header record indicates the header record for the enterprise. There will be only one header record associated with an extract file and it will always be the first record in the extract file.

Field Name	Length	Start Col	End Col	Data Type	Comments
Record Type	2	1	2	A (2)	SH
Site	13	3	15	9 (13)	Site Identifier (right-justified)

AH = APPLICATION HEADER

The Agency Application Header indicates the start of payment data associated with a specific business application within the enterprise (Site). There will be only one AH record type for each application associated with a given Site. Depending on the number of business applications and the extract option selected, each file may contain either one or multiple AH records.

Field Name	Length	Start Col	End Col	Data Type	Comments
Record Type	2	1	2	A (2)	AH
Site	13	3	15	9 (13)	Site Identifier (right-justified)
Agency	13	16	28	9 (13)	Unique Number that identifies a specific Agency. (right-justified)
Application	13	29	41	9 (13)	Unique Number that identifies a specific Application. (right-justified)

AD = STANDARD APPLICATION DETAIL

Each Application Detail record contains details for a single payment processed by PayPoint for a specific Agency Application. AD records contain payment details for all types of payment activity -- including original payments, cancellations, returns, and charge backs -- processed for a given Agency Application since the last time an extract was performed.

Field Name	Length	Start Col	End Col	Data Type	Comments
Record Type	2	1	2	A (2)	AD
Payment Method	1	3	3	9 (1)	1 = Credit Card (General) 2 = E-Check (TeleCheck [®]) 3 = PINless Debit, Credit Card, Debit (Concord) 4 = E-Check 6 = Credit Card, Debit (Vital) 7 = Third Party Payments (ACH Credit, POS, Cash) 8 = Non-Face to Face Platform (NFTF) (TeleCheck [®]) 9 = Credit Card (First Data South)
Payment ID	13	4	16	9 (13)	Unique ID assigned to a payment within PayPoint
Transaction Date	16	17	32	A (16)	Date the original payment request was saved. MM/DD/YYYY HH:MM
Payment Code	2	33	34	9 (2)	1 = Primary Payment 2 = Convenience Fee 4 = ChargeBack Primary 5 = PreNote 6 = ChargeBack Convenience Fee
Payment Command Code	2	35	36	9 (2)	1 = Payment 5 = Refund 9 = Chargeback 10 = Chargeback Reversal 11 = Stop Payment (E-check Only) 12 = Non-Sufficient Funds (E-check

Field Name	Length	Start Col	End Col	Data Type	Comments
					Only) 13 = Invalid Account (E-check Only) 14 = Partial Refund 15= ACH Credit 16 = Processor Void
Payment Amount	13	37	49	9 (13)	Dollar amount for this payment. Decimal point is imbedded. If there is no decimal point entered, the field will show up as whole dollars. Ex. if you enter 15.00, then 15.00 will be in the file. If you enter 15, then 15 will be in the file.
Confirmation Number	14	50	63	A (14)	Unique PayPoint Confirmation number.
Registered Account ID	13	64	76	9 (13)	Unique identifier assigned to a registered account. This field will only contain a value if the payment was completed using a registered account (a recurring payment, for example).
Recurring Id	13	77	89	9 (13)	Unique identifier assigned to a recurring payment schedule defined for a registered account. This field will only contain a value if this payment was generated by a recurring payment schedule.
Card Type Code	1	90	90	A(1)	2 = Visa 3 = MasterCard 4=American Express 5=Discover C=PINless Debit - Star Debit D = PINless Debit - Pulse Debit E = PINless Debit - NYCE F= Pin Based Debit
Routing	9	91	99	9 (9)	Bank Routing Number. This filed is

Field Name	Length	Start Col	End Col	Data Type	Comments
Number					only used for E-Check payments.
Account Number	9	100	108	9 (4)	Last four digits of the account number used.
First Name	25	109	133	A (25)	First Name of person making the payment.
Middle Initial	1	134	134	A (1)	Middle initial of person making the payment.
Last Name	50	135	184	A (50)	Last name of person making the payment.
Account Holder Name	100	185	284	A (100)	Full name of person making the payment.
Email Address	75	285	359	A (75)	Email address for person making the payment.
Street Name 1	50	360	409	A (50)	Street name for person making the payment.
Street Name 2	50	410	459	A (50)	Secondary street name for person making the payment.
City	50	460	509	A (50)	City for person making the payment
State	2	510	511	A (2)	State for person making the payment
Zip	10	512	521	A (10)	Zip for person making the payment
Authorization Medium	1	522	522	9 (1)	0 = Unknown 1=Web 2=IVR 3=Walk-in 4=Voice 5=Fax 6=Mail 7=Recurring Payment Note: For eCheck Payments, this field is the eCheck Authorization. For Credit Card, Debit Card, Third Party Payments, this field matches the Payment Channel.
Custom Reference Data	254	523	777	A (254)	Custom data sent by the Agency's business application.

AF = APPLICATION FOOTER

The Application Footer record indicates the completion of payment details for a given business application. There will be one AF record for each application header record in a given extract file. The application footer will also provide record count information for a given business application.

Field Name	Length	Start Col	End Col	Data Type	Comments
Record Type	2	1	2	A (2)	AF
Site	13	3	15	9 (13)	Site Identifier (right-justified)
Agency	13	16	28	9 (13)	Unique Number that identifies a specific Agency. (right-justified)
Application	13	29	41	9 (13)	Unique Number that identifies a specific Application. (right-justified)
Total Records for Application	13	42	54	9 (13)	Count of all records for the Application.
Total Amount of Records for Application	13	55	67	9 (13)	Total Amount of all records for the Application.

SF = SITE FOOTER

The Site Footer record indicates the end-of-file for the entire extract file. There will be one SF record in a given file and it will always be the last record in the file. It will contain record total information for the entire extract file.

Field Name	Length	Start Col	End Col	Data Type	Comments
Record Type	2	1	2	A (2)	SF
Site	13	3	15	9 (13)	Site Identifier
Total Records for Site	13	16	28	9 (13)	Count of all records in the file including headers and footers.

Extended Application Detail (AD) Posting File Fields

An extended version of the posting file is available which includes the following fields as a set at the end of each Standard Application Detail (AD) record:

Field Name	Length	Start Col	End Col	Data Type	Comments	
Transaction ID	12	778	789	A(12)	Unique identifier for transaction. For example, a refund will have the same transaction ID as the initial payment.	
PaymentDate	16	790	805	A(16)	The date the payment action was saved. Original payments will have the same payment date as the transaction date. MM/DD/YYYY HH:MM	
AuthCode	10	806	815	A(10)	If this is a Credit Card payment and the return code is Payment_Success (2) this value will be filled with the Credit Card Processors Authorization Code. If this is eCheck, it's the approval code sent back by TeleCheck.	
Phone	20	816	835	A(20)	Phone Number of the Customer	
Settlement Submission Date	16	836	851	A(16)	Estimated date for settlement MM/DD/YYYY HH:MM	
PostDate	10	852	861	A(10)	Date the payment was authorized MM/DD/YYYY	
Payment Channel	1	862	862	A(1)	Payment Channel describes the means through which the payment was made.	
					WebServices or Batch Value	HTTPS Value
					Web	1
					IVR	2
					Walkin	3
Voice	4					

Field Name	Length	Start Col	End Col	Data Type	Comments
					FAX 5
					Mail 6
ACHPayment Type	1	863	863	A(1)	(NFTF Only) eCheck Return Code
ACHReturn Code	3	864	866	A(3)	(NFTF Only and eCheck Returns only) This describes if the original payment source: <ul style="list-style-type: none"> • Unknown = 0, • ACH = 1, • Draft = 2, • Image = 3

5.0 Resources Available

This section provides a list of resources for Electronic Payment Processing standards and best practices. The following sites offer information about e-commerce/payment issues, trends, and risks, as well as useful details about Web site privacy. The resources presented here are available through the Internet as of the publication date of this guide. Whether you have previous experience or are new to offering electronic payments, these resources may help you learn more about the e-commerce market, ensure the security of your Web site, and explore the opportunities of eCommerce.

- *The Electronic Payments Journal*. National Automated Clearing House Association (NACHA); The Electronic Payments Association. NACHA is the standards organization that oversees rules governing the ACH network. <http://www.nacha.org/>.
- *Electronics Payment Primer, 2002*. National Electronic Commerce Coordinating Council (NECCC). Government based National Electronic Commerce Coordinating Council. <http://www.ec3.org/>.
- *Federal Reserve System 12 CFR Part 205 [Regulation E Docket No. R1074]*. *Federal Reserve Board*. Federal Reserve Board. This regulation establishes the basic rights, liabilities, and responsibilities for consumers who use electronic funds transfer services. The primary objective of this regulation is consumer protection. <http://www.federalreserve.gov/>.

6.0 Integration Timeline

This template integration schedule is prepared by the PayPoint Project Team as a means to outline the timeframe necessary for integrating the various PayPoint components into an Agency business application. The PayPoint Project Manager will assist an Agency in creating a custom timeline for the Agency’s particular situation and environment. The template schedule and the recommended project organization include a number of key factors such as:

- Standard project milestones and estimated duration,
- Recommended Agency resources, and
- Roles and responsibilities.

The project schedule should be followed as closely as possible, while remaining flexible enough to accommodate adjustments as needed.

Integration Milestone	⇄Schedule⇄		
	Start Date	End Date	Notes
PHASE 1			
Get Merchant Account			* 2 – 3 Weeks (* to acquire new merchant number for credit card payments)
PayPoint Account Registration			2 weeks
PHASE 2			
API Installation and Integration			(40 – 60 hours)
PHASE 3			
Test Mode			(40 - 60 hours)
PHASE 4			
Certification Mode			(40 – 60 hours)
Training			(4 – 8 hours)
PHASE 5			
Production Mode (Go Live)			(4 hours)

7.0 Project Organization

This section describes the minimum staffing requirements, including the major roles and responsibilities of the key individuals for each team. The project organization may evolve throughout the integration lifecycle resulting in the assignment of additional team members by either team.

Role	Responsibility
Agency Executive Sponsor	<ul style="list-style-type: none"> ▪ Business champion ▪ Facilitate and expedite implementation ▪ Issue resolution
Agency Project Manager	<ul style="list-style-type: none"> ▪ Day-to-Day Project Management for Agency Integration ▪ Single Point of Contact ▪ Status Monitoring ▪ Issue resolution ▪ Submits request for transition to Certification Mode ▪ Complete and submit Certification Checklist ▪ Submits request for transition to Production Mode ▪ Subject Matter Expert
Agency Business/Financial Analyst	<ul style="list-style-type: none"> ▪ Business Requirements of Application ▪ Merchant Account / Banking relationship ▪ Testing and Validation ▪ Certification Testing ▪ Subject Matter Expert
Agency Programmer	<ul style="list-style-type: none"> ▪ Develop interface with PayPoint (API) ▪ Testing and Validation
Agency Security Specialist	<ul style="list-style-type: none"> ▪ Security policy ▪ Role-based Security for PayPoint Application ▪ Security testing and validation
PayPoint Account Executive	<ul style="list-style-type: none"> ▪ Initial Contact with Client ▪ Contract Negotiation ▪ Contract Monitoring ▪ On-going relationship with Client
PayPoint Project Director	<ul style="list-style-type: none"> ▪ Oversight of Integration Project ▪ Support for Project Team

Role	Responsibility
	<ul style="list-style-type: none">▪ Risk Management Oversight▪ Issue Resolution
PayPoint Project Manager	<ul style="list-style-type: none">▪ Day-to-Day Project Management for PayPoint tasks▪ Single Point of Contact▪ Risk Management▪ Status Reporting▪ Issue Resolution▪ Subject Matter Expert▪ Contract Administration and Management
PayPoint Business Analyst	<ul style="list-style-type: none">▪ Secondary Contact▪ Business Requirements of Application▪ Testing Requirements▪ Training▪ Subject Matter Expert
PayPoint Executive Sponsor	<ul style="list-style-type: none">▪ Executive Level Project Support▪ Steering Committee▪ Interface with PayPoint Account Executive▪ Contract Management

8.0 Support Services

At the conclusion of the PayPoint implementation, each Agency will use our central support group as the primary point of contact for all support services. A Customer Support Representative will answer your questions. Questions are answered quickly and reliably thanks to our training program and dedicated staff. Issues do not linger. We have a well-defined internal escalation plan that describes in detail the path to get results when needed. The PayPoint support contact information will be provided to you as part of your PayPoint integration process.

If you have any questions or concerns, please contact the PayPoint support desk.

Appendix A: PayPoint Account Application

Before you can begin processing payments with PayPoint for your application you must complete an Account Application form. Please contact your Project Manager or Client Relationship Representative for a copy of the electronic version of the form.

Appendix B: Acronyms and Definitions

In the course of this document, several terms related to electronic payment processes and the PayPoint solution are used. Definitions are as follows:

Term	Definition
ACH	Automated Clearing House. A funds transfer system governed by the rules of the National Automated Clearing House Association which provides for the interbank clearing of electronic entries for participating financial institutions. This will typically be the Federal Reserve.
Acquirer	A financial institution, or third-party processor, authorized to accept credit card transactions from merchants and enter the transactions into interchange for settlement. The acquirer may also be called a Merchant Bank or Merchant Services Provider.
Authorization	An authorization indicates the availability of the cardholder's credit at the time the authorization is requested.
Authorization (E-Check)	The process by which an E-Check processor approves a transaction. Authorization of an E-Check transaction does not guarantee that funds will be available when the transaction is settled.
AVS	Address Verification Service. This service compares the billing address on record with the billing address provided by the cardholder completing a transaction.
Card Issuer	Financial organization authorized by a card association to issue credit or debit cards to individual cardholders.
Chargeback	A credit card transaction that is returned as a financial liability to the Acquirer (merchant bank) by the Card Issuer, usually because of a disputed transaction. The Acquirer may return the transaction to the merchant and debit the merchant account. Chargebacks are normally the result from the failure to adhere to card association regulations and/or operating procedures.
Clearing	The process of exchanging financial transaction details between Acquirers and a Card Issuers (for credit card transactions) or Originating Banks and Receiving Banks (for ACH transactions) to facilitate settlement of payment transactions.
Credit Card	A card that enables the cardholder to purchase goods or services against a line of credit established by the Card Issuer.
CVV2	Card Verification Value 2 for Visa (CVC2 for MasterCard and CID for American Express). A 3- or 4-digit verification identifier that is typically found on the back of credit cards and used to verify the presence of the card

Term	Definition
	in a non-face-to-face transaction.
FTP	File Transfer Protocol. A standard Internet protocol that provides a simple way to exchange files between computers on the Internet. Like the Hypertext Transfer Protocol (HTTP), which transfers displayable Web pages and related files, and the Simple Mail Transfer Protocol (SMTP), which transfers e-mail, FTP is an application protocol that uses the Internet's TCP/IP protocols. It is commonly used to download programs and other files.