



PxFusion – Technical Specification

Version 3.00

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OVERVIEW

PxFusion is a product that allows merchants to accept credit card details within a form on their own web page. The form posts sensitive data directly to Payment Express. Payment Express will process the transaction and cause the user's browser to return to the merchant website in a way that is totally transparent to the cardholder.

The process workflow can be broken down into three main steps:

- Obtaining a TransactionId (via a Web Service).
- Using a HTML form to POST sensitive data directly to Payment Express using the TransactionId as the identifier.
- Obtaining the results of the transaction using the TransactionId (via a Web Service).

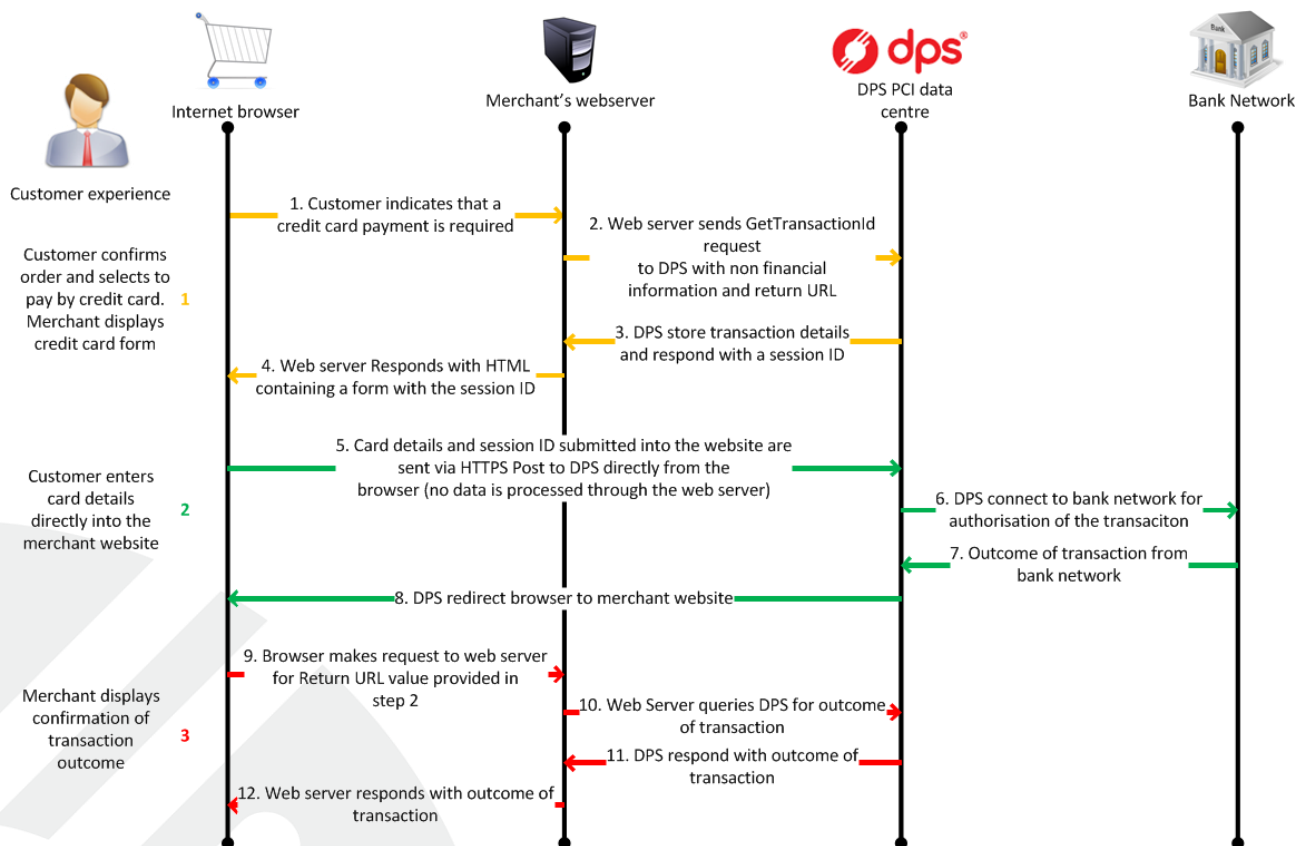
The following resources are exposed by Payment Express® for testing and production;

A SOAP web service: <https://sec.paymentexpress.com/pxf/pxf.svc>

WSDL is available here: <https://sec.paymentexpress.com/pxf/pxf.svc?wsdl>

A page accepting client-side form POSTs: <https://sec.paymentexpress.com/pxmi3/pxfusionauth>

When consuming the PxFusion web service please ensure that your web service stack supports lax versioning: that is, it does not throw exceptions for new unknown data members in received data. Also, ensure that your application does not perform schema validation against an expected schema before attempting to send or process messages.



GetTransactionId

The merchant will make a server-side SOAP HTTP POST to the web service. The data submitted will not include sensitive card data such as card number, expiry date, CVC, card holder name and issue number. This data is not collected by, and is never available to, the merchant website.

Input

The input properties for this GetTransactionId call are described below;

Property	Required	Description
amount	Yes	Amount of transaction in 1.23 format.
currency	Yes	Specify the currency here.
password	Yes	Password issued by Payment Express
returnUrl	Yes	The URL (with protocol) to which the users browser should be directed once a transaction has been attempted. Max length 255 char.
txnRef	Yes	Set by client to uniquely identify transaction. Used in order to process voids.
txnType	Yes	Purchase, Auth.
username	Yes	Username issued by Payment Express.
enableAddBillCard	Optional	Needed for recurring billing transactions when adding a card to the Payment Express system.
avsAction	No	Address Verification System property. Valid values are 0, 1, 2 & 3.
avsPostCode	No	Address Verification System property. Post Code that is listed on the customer's bank statement.
avsStreetAddress	No	Address Verification System property. Address that is listed on the customer's bank statement.
billingId	No	Specified for token billing transactions.
dateStart	No	The Issue date of the customer's credit card, if Issuer requires this field to be present.
enableAvsData	No	Address Verification System property. Values are 1 (Enable Verification), 0 (Disable Verification).
enablePaxInfo	No	Used for Airline Reservation Systems. Enable collection of extended booking data to go through to the acquirer if they support it.
merchantReference	No	64 character max free text field.
paxCarrier	No	Used for Airline Reservation Systems. 2 character airline identifier.
paxCarrier2	No	Used for Airline Reservation Systems. 2 character airline identifier.
paxCarrier3	No	Used for Airline Reservation Systems. 2 character airline identifier.

paxCarrier4	No	Used for Airline Reservation Systems. 2 character airline identifier.
paxClass1	No	Used for Airline Reservation Systems. Leg 1 flight class information.
paxClass2	No	Used for Airline Reservation Systems. Leg 2 flight class information.
paxClass3	No	Used for Airline Reservation Systems. Leg 3 flight class information.
paxClass4	No	Used for Airline Reservation Systems. Leg 4 flight class information.
paxDate2	No	Used for Airline Reservation Systems. Date departing in DD/MM/YY format.
paxDate3	No	Used for Airline Reservation Systems. Date departing in DD/MM/YY format.
paxDate4	No	Used for Airline Reservation Systems. Date departing in DD/MM/YY format.
paxDateDepart	No	Used for Airline Reservation Systems. Date departing in DD/MM/YY format.
paxFareBasis1	No	Used for Airline Reservation Systems.
paxFareBasis2	No	Used for Airline Reservation Systems.
paxFareBasis3	No	Used for Airline Reservation Systems.
paxFareBasis4	No	Used for Airline Reservation Systems.
paxFlightNumber1	No	Used for Airline Reservation Systems.
paxFlightNumber2	No	Used for Airline Reservation Systems.
paxFlightNumber3	No	Used for Airline Reservation Systems.
paxFlightNumber4	No	Used for Airline Reservation Systems.
paxLeg1	No	Used for Airline Reservation Systems. Leg 1 flight information.
paxLeg2	No	Used for Airline Reservation Systems. Leg 2 flight information.
paxLeg3	No	Used for Airline Reservation Systems. Leg 3 flight information.
paxLeg4	No	Used for Airline Reservation Systems. Leg 4 flight information.
paxName	No	Used for Airline Reservation Systems. Passenger Name.
paxOrigin	No	Used for Airline Reservation Systems. Passenger Origin.
paxStopOverCode1	No	Used for Airline Reservation Systems.
paxStopOverCode2	No	Used for Airline Reservation Systems.

paxStopOverCode3	No	Used for Airline Reservation Systems.
paxStopOverCode4	No	Used for Airline Reservation Systems.
paxTicketNumber	No	Used for Airline Reservation Systems. Passenger Ticket Number. Format: AAATTTTTTTTTTC.
paxTime1	No	Used for Airline Reservation Systems. Time departing.
paxTime2	No	Used for Airline Reservation Systems. Time departing.
paxTime3	No	Used for Airline Reservation Systems. Time departing.
paxTime4	No	Used for Airline Reservation Systems. Time departing.
paxTravelAgentInfo	No	Used for Airline Reservation Systems. Travel Agent description field.
timeout	No	A timestamp indicating a time after which, if attempted, the transaction will not be processed (http://www.w3.org/TR/xmlschema-2/#dateTime). Deprecated in favour of CancelTransaction.
txnData1	No	Optional Free Text. Max 255 char.
txnData2	No	Optional Free Text. Max 255 char.
txnData3	No	Optional Free Text. Max 255 char.

```
POST https://sec.paymentexpress.com/PxF/pxf.svc HTTP/1.1
Content-Type: text/xml; charset=utf-8
SOAPAction: "http://paymentexpress.com/IPxFusion/GetTransactionId"
Host: sec.paymentexpress.com
Content-Length: 2288
Expect: 100-continue
Connection: Keep-Alive
```

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransactionId xmlns="http://paymentexpress.com">
      <username>Username here</username>
      <password>Password here</password>
      <tranDetail xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
        <amount>1.00</amount>
        <avsAction i:nil="true"/>
        <avsPostCode i:nil="true"/>
        <avsStreetAddress i:nil="true"/>
        <billingId i:nil="true"/>
        <currency>AUD</currency>
        <dateStart i:nil="true"/>
        <enableAddBillCard>false</enableAddBillCard>
        <enableAvsData>false</enableAvsData>
        <enablePaxInfo>false</enablePaxInfo>
        <merchantReference>Unique ID here</merchantReference>
        <paxCarrier i:nil="true"/>
        <paxCarrier2 i:nil="true"/>
        <paxCarrier3 i:nil="true"/>
        <paxCarrier4 i:nil="true"/>
        <paxClass1 i:nil="true"/>
        <paxClass2 i:nil="true"/>
        <paxClass3 i:nil="true"/>
        <paxClass4 i:nil="true"/>
        <paxDate2 i:nil="true"/>
        <paxDate3 i:nil="true"/>
        <paxDate4 i:nil="true"/>
        <paxDateDepart i:nil="true"/>
        <paxFareBasis1 i:nil="true"/>
        <paxFareBasis2 i:nil="true"/>
        <paxFareBasis3 i:nil="true"/>
        <paxFareBasis4 i:nil="true"/>
        <paxFlightNumber1 i:nil="true"/>
        <paxFlightNumber2 i:nil="true"/>
        <paxFlightNumber3 i:nil="true"/>
        <paxFlightNumber4 i:nil="true"/>
        <paxLeg1 i:nil="true"/>
        <paxLeg2 i:nil="true"/>
        <paxLeg3 i:nil="true"/>
        <paxLeg4 i:nil="true"/>
        <paxName i:nil="true"/>
        <paxOrigin i:nil="true"/>
        <paxStopOverCode1 i:nil="true"/>
      </tranDetail>
    </GetTransactionId>
  </s:Body>
</s:Envelope>
```

```

<paxStopOverCode2 i:nil="true"/>
<paxStopOverCode3 i:nil="true"/>
<paxStopOverCode4 i:nil="true"/>
<paxTicketNumber i:nil="true"/>
<paxTime1 i:nil="true"/>
<paxTime2 i:nil="true"/>
<paxTime3 i:nil="true"/>
<paxTime4 i:nil="true"/>
<paxTravelAgentInfo i:nil="true"/>
<returnUrl>https://www.mysite.com/returnpage.php</returnUrl>
<timeout>0001-01-01T00:00:00</timeout>
<txnData1 i:nil="true"/>
<txnData2 i:nil="true"/>
<txnData3 i:nil="true"/>
<txnRef>Unique ID here</txnRef>
<txnType>Purchase</txnType>
</tranDetail>
</GetTransactionId>
</s:Body>
</s:Envelope>

```

Output

The response to the GetTransactionId call will include an indication of the success of the operation and an ID relating to the session created. If the success element value is false then the merchant application need not look to the other properties, the call should be re-tried and brought to the attention of site administrators if attention is needed. The SessionId property is a random identifier (which is not feasibly guessable) to be used for presentation within the form and URL presented on the client-side. The TransactionId property has been deprecated. It is expected that the merchant application stores the SessionId within their system.

```

HTTP/1.1 200 OK
Cache-Control: private
Content-Length: 530
Content-Type: text/xml; charset=utf-8
Server: Microsoft-IIS/7.5
X-AspNet-Version: 2.0.50727
Date: Wed, 09 Feb 2011 04:16:48 GMT

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransactionIdResponse xmlns="http://paymentexpress.com">
      <GetTransactionIdResult
xmlns:a="http://schemas.datacontract.org/2004/07/"
xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
        <a:sessionId>0000060001207174fc003a0a60bd3306</a:sessionId>
        <a:success>>true</a:success>

<a:transactionId>0000060001207174fc003a0a60bd3306</a:transactionId>
      </GetTransactionIdResult>
    </GetTransactionIdResponse>
  </s:Body>
</s:Envelope>

```


CancelTransaction

The merchant will make a server-side SOAP HTTP POST to the web service. The call will prevent a transaction taking place for a given SessionId.

Input

The input properties for this CancelTransaction call are described below;

Property	Required	Description
username	Yes	Username issued by Payment Express.
password	Yes	Password issued by Payment Express.
transactionId	Yes	The sessionId to be cancelled.

```
POST https://sec.paymentexpress.com/PxF/pxf.svc HTTP/1.1
Content-Type: text/xml; charset=utf-8
SOAPAction: "http://paymentexpress.com/IPxFusion/CancelTransaction"
Host: sec.paymentexpress.com
Content-Length: 348
Expect: 100-continue
Connection: Keep-Alive

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <CancelTransaction xmlns="http://paymentexpress.com">
      <username>Username here</username>
      <password>Password here</password>
      <transactionId>0000060001207174fc003a0a60bd3306</transactionId>
    </CancelTransaction>
  </s:Body>
</s:Envelope>
```

Output

A single property named CancelTransactionResult is returned in response to the CancelTransaction call.

```
HTTP/1.1 200 OK
Cache-Control: private
Content-Length: 239
Content-Type: text/xml; charset=utf-8
Server: Microsoft-IIS/7.5
X-AspNet-Version: 2.0.50727
Date: Wed, 09 Feb 2011 04:35:04 GMT

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <CancelTransactionResponse xmlns="http://paymentexpress.com">
      <CancelTransactionResult>true</CancelTransactionResult>
    </CancelTransactionResponse>
  </s:Body>
</s:Envelope>
```

RENDERING THE FORM

The merchant will dynamically render a form in their page which will POST sensitive card data directly to Payment Express® securely using HTTPS (SSL Certificate required). The following input elements should be included in the form;

Property	Mandatory	Type	Max Length
CardNumber	Yes	Numeric	19
ExpiryMonth	Yes	Numeric	2
ExpiryYear	Yes	Numeric	2
SessionId	Yes	Alphanumeric	N/A
CardHolderName	No	Alphanumeric	64
Cvc2	Yes	Numeric	4
Cvc2Presence	No	Numeric	1
IssueNumber	No	Numeric	3
UserTxnData1	No	Alphanumeric	255
UserTxnData2	No	Alphanumeric	255
UserTxnData3	No	Alphanumeric	255

The card detail input values are set by the user as they complete the fields. The SessionId returned by the GetTransactionId call should be included as the value of a hidden input named 'SessionId' within the form. Payment Express will ignore any extraneous variables included within the data posted by the form. UserTxnData1 – 3 fields will be stored by Payment Express only where no values were passed to Payment Express within the TxnData1 – 3 fields within the GetTransactionId request.

Minimum required:

```
<form method="post" enctype="multipart/form-data"
action="https://sec.paymentexpress.com/pxmi3/pxfusionauth">
<input type="text" name="CardNumber" />
<input type="text" name="ExpiryMonth" />
<input type="text" name="ExpiryYear" />
<input type="text" name="CardHolderName" />
<input type="text" name="Cvc2" />
<input type="hidden" name="SessionId"
value="0000060001207174fc003a0a60bd3306" />
<input type="submit" value="Submit" />
<input type="hidden" name="Action" value="Add" />
<input type="hidden" name="Object" value="DpsPxPay" />

</form>
```

```
POST https://sec.paymentexpress.com/pxmi3/pxfusionauth HTTP/1.1
Accept: image/gif, image/jpeg, image/pjpeg, application/x-ms-application,
application/vnd.ms-xpsdocument, application/xaml+xml, application/x-ms-xbap,
application/vnd.ms-excel, application/vnd.ms-powerpoint, application/msword,
application/x-shockwave-flash, */*
Accept-Language: en-us
Content-Type: multipart/form-data; boundary=-----7db1acd0c3c
User-Agent: Mozilla/4.0 (compatible; MSIE 8.0; Windows NT 6.0; Trident/4.0;
SLCC1; .NET CLR 2.0.50727; Media Center PC 5.0; .NET CLR 3.5.30729; MS-RTC LM
8; .NET CLR 3.0.30729; .NET4.0C; .NET4.0E)
Accept-Encoding: gzip, deflate
Host: sec.paymentexpress.com
Content-Length: 794
Connection: Keep-Alive
Cache-Control: no-cache
Cookie: PXID=; PXID=

-----7db1acd0c3c
Content-Disposition: form-data; name="CardNumber"

41111111111111111111
-----7db1acd0c3c
Content-Disposition: form-data; name="ExpiryMonth"

12
-----7db1acd0c3c
Content-Disposition: form-data; name="ExpiryYear"

12
-----7db1acd0c3c
Content-Disposition: form-data; name="CardHolderName"

C. Holder
-----7db1acd0c3c
Content-Disposition: form-data; name="Cvc2"

999
-----7db1acd0c3c
Content-Disposition: form-data; name="SessionId"

0000060001207174fc003a0a60bd3306
-----7db1acd0c3c
Content-Disposition: form-data; name="Action"

Add
-----7db1acd0c3c
Content-Disposition: form-data; name="Object"

DpsPxPay
-----7db1acd0c3c--
```

For example;

```
<form method="post" enctype="multipart/form-data"
action="https://sec.paymentexpress.com/pxmi3/pxfusionauth">
<input type="text" name="CardNum" />
<input type="text" name="ExMnth" />
<input type="text" name="ExYr" />
<input type="text" name="NmeCard" />
<input type="text" name="Cvc2" />
<input type="text" name="IssNum" />
<input type="text" name="UserTxnData1" />
<input type="text" name="UserTxnData2" />
<input type="text" name="UserTxnData3" />
<input type="hidden" name="SessionId"
value="0000060001207174fc003a0a60bd3306" />
<input type="submit" value="Submit" />
<input type="hidden" name="Action" value="Add" />
<input type="hidden" name="Object" value="DpsPxPay" />

</form>
```

In practice a merchant can implement the form in any way they choose including using different input types and JavaScript validation and CSS as long as they continue to pass through the correct name/value pairs. For example the following is valid;

```
<form method="post" enctype="multipart/form-data"
action="https://sec.paymentexpress.com/pxmi3/pxfusionauth"
autocomplete="off">
  <table>
    <tr>
      <td>
        Card Number
      </td>
      <td>
        <input type="text" name="CardNumber" maxlength="19" />
      </td>
    </tr>
    <tr>
      <td>
        Expiry Month/Year
      </td>
```

```

        <td>
            <select name="ExpiryMonth">
                <option value="01">Jan</option>
                <option value="02">Feb</option>
                <option value="03">Mar</option>
                <option value="04">Apr</option>
                <option value="05">May</option>
                <option value="06">Jun</option>
                <option value="07">Jul</option>
                <option value="08">Aug</option>
                <option value="09">Sep</option>
                <option value="10">Oct</option>
                <option value="11">Nov</option>
                <option value="12">Dec</option>
            </select>
            <select name="ExpiryYear">
                <option value="09">2009</option>
                <option value="10">2010</option>
                <option value="11">2011</option>
                <option value="12">2012</option>
                <option value="13">2013</option>
                <option value="14">2014</option>
                <option value="15">2015</option>
            </select>
        </td>
    </tr>
    <tr>
        <td>
            Card holder name
        </td>
        <td>
            <input type="text" name="CardHolderName" />
        </td>
    </tr>
    <tr>
        <td>
            Security code
        </td>
        <td>
            <input type="text" name="Cvc2" maxlength="4" />
        </td>
    </tr>
    <tr>
        <td>
            Issue number
        </td>
        <td>
            <input type="text" name="IssueNumber" maxlength="3" />
        </td>
    </tr>
</tr>

```

```

<tr>
  <td>
    Transaction Data
  </td>
  <td>
    <input type="text" name="UserTxnData1" />
  </td>
</tr>
<tr>
  <td>
    Transaction Data
  </td>
  <td>
    <input type="text" name="UserTxnData2" />
  </td>
</tr>
<tr>
  <td>
    Transaction Data
  </td>
  <td>
    <input type="text" name="UserTxnData3" />
  </td>
</tr>
<tr>
  <td>
    
  </td>
  <td>
    <input type="submit" value="Submit" />
  </td>
</tr>
</table>
<input type="hidden" name="SessionId"
value="00008400000001847b2bdcef432a4054" />
<input type="hidden" name="Action" value="Add" />
<input type="hidden" name="Object" value="DpsPxPay" />
</form>

```

TRANSACTION RESULT

Upon receiving the HTTP POST from the form at <https://sec.paymentexpress.com/pxmi3/pxfusionauth> Payment Express® will process the transaction. The posted data is validated and combined with the other information supplied previously using the sessionId supplied in the hidden field.

Payment Express® will process the transaction to the acquirer in real-time. When the transaction is processed, typically in under 2 seconds, Payment Express® will direct the user's browser to the returnUrl supplied in the GetTransactionId call.

In order to obtain the full URL with which to direct the user and notify the merchant of the transaction having taken place Payment Express take the returnUrl supplied with the initial SOAP web service call and appends a 'SessionId' query string value. For example if the returnUrl originally supplied was:

<https://www.mysite.com/returnpage.php?ses=1234>

And the sessionId for the transaction is 0000060001207174fc003a0a60bd3306; The URL to which the user will be returned is:

<https://www.mysite.com/returnpage.php?ses=1234&sessionId=0000060001207174fc003a0a60bd3306>

```
HTTP/1.1 302 Redirect
Content-Type: text/html; charset=UTF-8
Location:
https://www.mysite.com/returnpage.php?sessionId=0000060001207174fc003a0a60bd3306
Server: Microsoft-IIS/7.5
Date: Wed, 09 Feb 2011 04:41:27 GMT
Content-Length: 214

<head><title>Document Moved</title></head>
<body><h1>Object Moved</h1>This document may be found <a HREF="
https://www.mysite.com/returnpage.php?sessionId=0000060001207174fc003a0a60bd3306">here</a></body>
```

GetTransaction

Upon receiving a request for the returnUrl the merchant is in a position to be able to update their records in recognition of the transaction and/or present the result to the user. To do so the merchant must make a GetTransaction SOAP call. The merchant populates the TransactionId parameter of the GetTransaction SOAP call with sessionId value contained within the query string.

Input

The following properties are required in the GetTransaction call input;

Property	Required	Description
username	Yes	Username issued by Payment Express.
password	Yes	Password issued by Payment Express.
transactionId	Yes	sessionId value supplied in the query string.

```
POST https://sec.paymentexpress.com/PxF/pxf.svc HTTP/1.1
Content-Type: text/xml; charset=utf-8
SOAPAction: "http://paymentexpress.com/IPxFusion/GetTransaction"
Host: sec.paymentexpress.com
Content-Length: 342
Expect: 100-continue

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransaction xmlns="http://paymentexpress.com">
      <username>Username here</username>
      <password>Password here</password>
      <transactionId>0000060001207174fc003a0a60bd3306</transactionId>
    </GetTransaction>
  </s:Body>
</s:Envelope>
```


Output

The GetTransaction call response properties are as follows;

Property	Description
amount	Amount of transaction in 1.23 format.
authCode	Authorisation Code (up to 64 characters alphanumeric).
status	Status of transaction. See potential values below.
sessionId	Identifier returned by GetTransactionId call and submitted in GetTransaction request.
transactionId	The transactionId that is being queried.
billingId	Specified for token billing transactions.
cardHolderName	Card Holder Name as on Card.
cardName	Card used (Visa, MasterCard, Bankcard etc).
cardNumber	Truncated card number .
cardNumber2	A token which can be generated by Payment Express when adding a card for recurring billing.
currencyId	Numeric currency identifier.
currencyName	Three character currency code.
currencyRate	Currency rate.
cvc2ResultCode	Contains information regarding verification of cvc2.
dateExpiry	Expiry date of card in 4 digit MMY format. Note: do not include "/" or other delimiters.
dateSettlement	Date transaction will be settled to Bank Account in YYYYMMDD format. This is supported for most, but not all banks and card acquirers. If the DateSettlement is not available from the banking network, the DateSettlement will contain the current calendar date.
dpsBillingId	The Billing Id generated by Payment Express when adding a card for recurring billing. Needed for rebilling transactions when you do not use your own BillingId.
dpsTxnRef	Unique identifier for the transaction. Required for programmatic completions and refunds.
merchantReference	64 character free text field.
reco	2 character response code.
responseText	Response Text associated with ReCo.
testMode	Mode indicator.
txnData1, 2 and 3	Value supplied in either form post or in GetTransactionId call.

txnType

Purchase, Auth.

```
HTTP/1.1 200 OK
Cache-Control: private
Content-Length: 1014
Content-Type: text/xml; charset=utf-8
Server: Microsoft-IIS/7.5
X-AspNet-Version: 2.0.50727
Date: Wed, 09 Feb 2011 04:41:53 GMT

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransactionResponse xmlns="http://paymentexpress.com">
      <GetTransactionResult xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
        <amount>1.00</amount>
        <authCode/>
        <billingId/>
        <cardHolderName>C. HOLDER</cardHolderName>
        <cardName>Visa</cardName>
        <cardNumber>411111.....1111</cardNumber>
        <cardNumber2/>
        <currencyId>36</currencyId>
        <currencyName>AUD</currencyName>
        <currencyRate i:nil="true"/>
        <dateExpiry>1212</dateExpiry>
        <cvc2ResultCode>M</cvc2ResultCode>
        <dateSettlement>1980-01-01T00:00:00</dateSettlement>
        <dpsBillingId/>
        <dpsTxnRef>00000006067172bc</dpsTxnRef>
        <merchantReference>Unique ID here</merchantReference>
        <responseCode>BI</responseCode>
        <responseText>DECLINED</responseText>
        <sessionId>0000060001207174fc003a0a60bd3306</sessionId>
        <status>1</status>
        <testMode>>false</testMode>
        <transactionId>0000060001207174fc003a0a60bd3306</transactionId>
        <txnData1/>
        <txnData2/>
        <txnData3/>
        <txnRef/>
        <txnType>Purchase</txnType>
      </GetTransactionResult>
    </GetTransactionResponse>
  </s:Body>
</s:Envelope>
```

AUTH-COMplete

Overview

Payment Express supports Authorisation and Complete transaction types. An Auth transaction verifies that funds are available for the requested card and amount, and reserves the specified amount. A Complete transaction is sent at a later date to cause funds transfer for the previously authorised amount, or a smaller amount if the total original value is no longer required. This transaction set is useful when the merchant needs to ensure that funds up to a certain limit are available but the actual total amount is not yet known or goods or services have not yet been delivered.

Authorization

Use the GetTransactionId operation with TxnType set to "Auth" for the amount to be authorised. The Auth response contains a DpsTxnRef. The funds are not transferred from the cardholder account.

Complete

After a successful Auth transaction, but within 7 days maximum, a Complete transaction must be sent containing the DpsTxnRef returned by the Auth transaction. This can be done using either PxPost, DPS AUTHSSL, a Web Service or Payline/Payment manager (manual option).

TOKEN BILLING

Overview

Token Billing allows for regular billing of a cardholder card, under the control of the merchant, without requiring the merchant to either store sensitive card data securely or to obtain credit card details every time a new payment is requested. This functionality is implemented by providing the ability for a merchant to request Payment Express to capture and store credit card number and expiry date and to link these stored details to a merchant supplied "BillingId".

The **BillingId** is a 32 character field that contains a reference that is unique to the merchant's customer that will be associated with the credit card information stored securely at Payment Express. This is undertaken during the Setup Phase. For subsequent charges to the card (Rebill Phase), the merchant does not need to supply the card number or expiry date, only the BillingId originally associated during the Setup Phase.

The **DpsBillingId** is the same as the BillingId, but is generated by Payment Express not the merchant. A DpsBillingId will be generated for every transaction where the credit card information is to be stored. The returned value will be 16 characters in length and is unique. The merchant can choose to use the DpsBillingId or their own BillingId.

CardNumber2 is a token generated by Payment Express and associated with card details supplied. It is 16 numeric characters and conforms to a Luhn "mod 10" algorithm. This makes it ideal for storage within the database in place of a card number where the value is validated against checks which might normally be made against credit card numbers. A CardNumber2 value is always unique for a given card number. Should a card number be presented for tokenization multiple times the same CardNumber2 value will be returned.

CardNumber2 tokens are generated for all transactions once enabled by Payment Express (please contact your Payment Express account manager to discuss). The token number will be returned in the cardNumber2 property of the GetTransaction result.

Charging a CardNumber2 token involves a request from the merchant application or Batch processor including an appropriate cardNumber2, a TxnType (Purchase) and the amount to be charged (an optional MerchantReference can be added for reporting purposes). EnableAddBillCard value will need to be set to "False" (or 0) for the rebill phase. Payment Express retrieves the credit card number and expiry date stored in the Setup Phase and a purchase transaction is formatted and processed to the card acquirer.

CardNumber2 transactions use the card expiry date stored with the token regardless of whether one is passed through in the transaction data. Once a successful transaction is processed using the real card number associated with a CardNumber2 token the expiry date stored with this token will be updated to that which was used to process the transaction. If your client application displays details of stored tokens to cardholders eg: masked number and expiry date, it is advisable upon a successful transaction for the merchant application to update the expiry date that is stored with the generated token.

Setup Phase

A setup phase involves loading a card into Payment Express. To add a card for future rebilling, set the EnableAddBillCard value to "True" (or 1) when calling the GetTransactionId web service method/operation.

Optionally the setup phase can include a \$1.00 authorisation (Validate) transaction which will determine if the card is valid and not on hot or stolen card lists and that it has the correct expiry date and CVC value.

Rebill Phase

The merchant application or Batch processor requests a new transaction and supplies the appropriate BillingId, DpsBillingId or CardNumber2, a MerchantReference (which appears on reports) and the amount to be charged using either PxPost, DPS AUTHSSL or a Web Service. EnableAddBillCard value will be set to "False" (or 0) for the rebill phase.

Payment Express retrieves the credit card number and expiry date stored in the Setup Phase and a purchase transaction is formatted and processed to the card acquirer.

Recurring Transactions

If transactions are being processed to an acquirer that supports and is configured for recurring transactions, the Payment Express account can also be setup to process recurring transactions only.

The main advantage of recurring transactions is that the ExpiryDate is not required. This further reduces the amount of data that needs to be stored for a merchant, and bypasses the issue of expired cards.

To setup your Payment Express account for recurring transaction processing only, please contact support@paymentexpress.com (note: please ensure that your merchant bank account has been setup for recurring transactions).

Extended Airline Booking Data

PxFusion is capable of taking extended booking information, which is used to display on cardholders statements.

If you would like to add booking information to your transaction details you will need to set the EnablePaxInfo input property to "True" (or 1) and you will be able to use the following properties -

PaxDateDepart, PaxName, PaxLeg1, PaxLeg2, PaxLeg3, PaxLeg4, PaxOrigin, PaxTicketNumber, PaxCarrier and PaxTravelAgentInfo.

Sample data:

PaxDateDepart = "14122008"

PaxName = "Brian Smith"

PaxOrigin = "AKL"

PaxLeg1 = "SYD"

PaxLeg2 = "LAX"

PaxLeg3 = "LHR"

PaxLeg4 = "AKL"

PaxTicketNumber = "0030458343"

PaxCarrier = "QB"

PaxTravelAgentInfo = "BA1234567890"

Test Cards

The following pre-approved 'test card' numbers can be used for testing, within test environments.

Visa - 4111111111111111

MasterCard - 5431111111111111

Amex - 3711111111111114

Diners - 36000000000008

Note: These are only suitable for Payment Express test accounts.

VISA CHECKOUT

PxFusion supports Visa Checkout Payment as an alternative payment method to standard credit card. The following section documents the requirements and steps to accept payments using Visa Checkout.

Prerequisites

- Visa Checkout Sandbox account and credentials, consisting of an API key and shared secret, to communicate with Visa Checkout.
- Payment Express PxFusion test account credentials.

1. Visa Checkout Button

Merchant must code Visa Checkout Button on their webpage.

A quick start tutorial can be found on Visa's website:

https://arch.developer.visa.com/vme/merchant/documents/Getting_Started_With_Visa_Checkout/Quick_Start_Tutorial.html

When clicked, the Visa Checkout Button calls Visa Checkout directly and initiates a lightbox. The call contains the Merchant's API Key.

Example:

```
function onVisaCheckoutReady(){
    V.init( {
        apikey: "PP83HJWDJZ9PZ8PFSDAC13C_3-
1PAR1Gy0w5nivD8d1GY04bk",
        paymentRequest:{
            currencyCode: "NZD",
            total: "10.00",
            subtotal:"10.00",
            promoCode: "123456"
        },

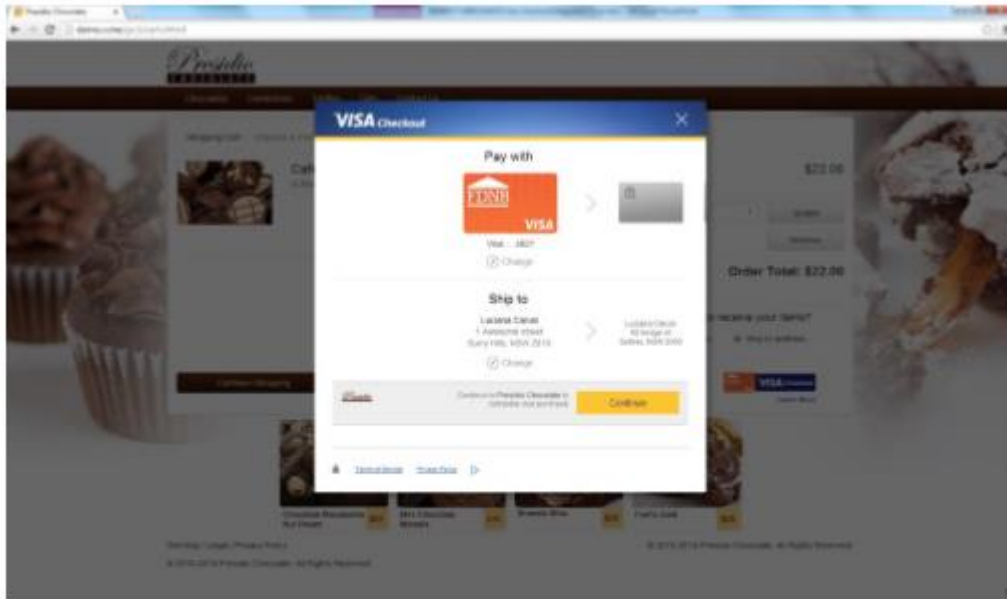
        settings: {
            externalProfileId: "profileid",
            externalClientId: "clientid",
            locale: "en_NZ",
            countryCode: "NZ"
        }
    });
    V.on("payment.success", function(payment){
        console.log("Success " +
JSON.stringify(payment));
    });

    V.on("payment.cancel", function(payment){
        console.log("cancel " +
JSON.stringify(payment));
    });

    V.on("payment.error", function(payment, error){
        console.log("Error " +
JSON.stringify(payment));
    });
}
```

2. Process Payment

Visa Checkout Customer completes the payment process within the lightbox.



3. Payload Returned

Merchant is returned the payload which contains the Call ID.

4. Submit Transaction using PxFusion

Merchant submits the Call ID to Payment Express using PxFusion. This is done using GetTransactionId.

Request:

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <GetTransactionId xmlns="http://paymentexpress.com">
      <username>Sample_Fusion</username>
      <password>*****</password>
      <tranDetail>
        <amount>1.00</amount>
        <avsAction />
        <avsPostCode />
        <avsStreetAddress />
        <billingId />
        <currency>NZD</currency>
        <dateStart />
        <merchantReference>PX Test</merchantReference>
        <returnUrl>https://www.mysite.com/return.html</returnUrl>
        <txnData1 />
        <txnData2 />
        <txnData3 />
        <txnRef />
        <txnType>Purchase</txnType>
        <callId>INSERT CALL ID</callId>
      </tranDetail>
    </GetTransactionId>
  </soap:Body>
</soap:Envelope>
```

Response:

```

GetTransactionId
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransactionIdResponse xmlns="http://paymentexpress.com">
      <GetTransactionIdResult
xmlns:a="http://schemas.datacontract.org/2004/07/"
xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
        <a:sessionId>000001000079155000584ceba047da3d</a:sessionId>
        <a:success>>true</a:success>

<a:transactionId>000001000079155000584ceba047da3d</a:transactionId>
      </GetTransactionIdResult>
    </GetTransactionIdResponse>
  </s:Body>
</s:Envelope>

```

5. Post SessionID and CallId to Payment Express

```

<form
action="https://sec.paymentexpress.com/pxmi3/pxfusionvisacheckout">
  SessionId: <input type="text" id="SessionId" name="SessionId"
value="" size="60">
  <br>
  CallId: <input type="text" id="CallId" name="CallId" value=""
size="60">
  <br><br>
  <input type="submit" value="Submit">
</form>

```

6. Payment Express Call Visa Checkout

Payment Express will call Visa Checkout to retrieve consumer's payment data.

7. Process Transaction

Payment Express Processes transaction with the merchant's acquirer.

8. Transaction Result

Payment Express returns transaction result information to Merchant in PxFusion Response.

Request:

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <GetTransaction xmlns="http://paymentexpress.com">
      <username>NLFusion_Dev</username>

<password>5001cdc9868939faad01327e0ba6422a8b74d417347c6618e0362964d08c4
909</password>
      <transactionId>000001000079155400f5fc9b111b8937</transactionId>
    </GetTransaction>
  </soap:Body>
</soap:Envelope>

```


Response:

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <GetTransactionResponse xmlns="http://paymentexpress.com">
      <GetTransactionResult xmlns:i="http://www.w3.org/2001/XMLSchema-
instance">
        <amount>1.00</amount>
        <authCode>012529</authCode>
        <billingId />
        <cardHolderName>PX TEST</cardHolderName>
        <cardName>Visa</cardName>
        <cardNumber>411111.....11</cardNumber>
        <cardNumber2 />
        <currencyId>554</currencyId>
        <currencyName>NZD</currencyName>
        <currencyRate i:nil="true" />
        <cvc2ResultCode>U</cvc2ResultCode>
        <dateExpiry>0120</dateExpiry>
        <dateSettlement>2016-05-02T00:00:00</dateSettlement>
        <dpsBillingId />
        <dpsTxnRef>00000001003ef479</dpsTxnRef>
        <merchantReference>Merchant ref</merchantReference>
        <responseCode>00</responseCode>
        <responseText>APPROVED</responseText>
        <riskRuleMatches
xmlns:a="http://schemas.datacontract.org/2004/07/" />
          <sessionId>000001000079155400f5fc9b111b8937</sessionId>
          <status>0</status>
          <testMode>>false</testMode>
          <transactionId>000001000079155400f5fc9b111b8937</transactionId>
          <transactionResultFields
xmlns:a="http://schemas.datacontract.org/2004/07/" />
            <txnData1>My TxnData 1</txnData1>
            <txnData2>My TxnData 2</txnData2>
            <txnData3>My TxnData 3</txnData3>
            <txnMac>2BC20210</txnMac>
            <txnRef />
            <txnType>Purchase</txnType>
            <callId>CALL ID</callId>
          </GetTransactionResult>
        </GetTransactionResponse>
      </s:Body>
    </s:Envelope>
```

PROPERTIES DESCRIPTION

The following section provides a detailed description of each PxFusion element and indicates if it used as an input or output. If a property is marked as input, it is not included in the response to GetTransaction.

Amount (input/output) Datatype: String Max 12 characters

Format is d.cc where d is dollar amount (no currency indicator) and cc is cents amount. For example, \$1.80 (one dollar and eighty cents) is represented as "1.80", not "1.8". A string value is used rather than the conventional Currency Datatype to allow for easy integration with Web applications. Maximum value allowable is \$99,999.99. Note that acquirer or card limits may be lower than this amount. When submitting transactions for currencies with no decimal division of units such as JPY the Amount input must be in an appropriate format e.g. "10".

AuthCode (output) Datatype: String Max 22 characters

Authorization code returned for approved transactions.

AvsAction (input) 1 digit

Address Verification System property. Valid values are 0, 1, 2 & 3.

0 - do not check AVS details with acquirer, but pass them through to Payment Express only.

1 - Attempt AVS check. If the acquirer doesn't support AVS or AVS is unavailable, then the transaction will proceed as normal. If AVS is supported and the AVS check fails, then the transaction will be declined.

2 - The same as 1 except the transaction must be checked by AVS. If AVS isn't available, the transaction will be declined.

3 - AVS check will be attempted and any outcome will be recorded, but ignored i.e. transaction will not be declined if AVS fails or unavailable.

AvsPostCode (input) Datatype: String Max 20 characters

Address Verification System property. Post Code that is listed on the customer's bank statement.

AvsStreetAddress (input) Datatype: String Max 60 characters

Address Verification System property. Address that is listed on the customer's bank statement.

BillingId (input/output) Datatype: String Max 32 characters

If a token based billing transaction is to be created, a BillingId may be supplied. This is an identifier supplied by the merchant application that is used to identify a customer or billing entry and can be used as input instead of card number and date expiry for subsequent billing transactions.

CardHolderName (input) Datatype: String Max 64 characters

The cardholder name as it appears on customer card; Optional and may be left blank.

CardName (output) Datatype: String Max 16 characters

The card type used for the transaction. Note that the list may be expanded as support for new cards is added. The CardName format is to capitalize the first letter with remaining letters in lowercase.

CardName Value	Description
Amex	American Express
Bankcard	Bank Card
Diners	Diners Card
Jcb	JCB
Mastercard	Mastercard

Visa	Visa
------	------

CardNumber2 (output) Datatype: String Max 19 characters

A token generated by Payment Express when adding a card for recurring billing. CardNumber2 is a 16 digit number which conforms to a Luhn 'mod 10' algorithm and has a 1-to-1 relationship with the actual card number used. To use CardNumber2 tokens your account must be configured to generate them. Please contact Payment Express support if you would like to use this value.

Currency (input/output) Datatype: String Max 4 characters

Indicates currency used for this transaction. If blank, currency will be determined by the bank account used which is selected using the Username/Password details. Not all acquirers can support multiple currencies. Valid values for Currency are:

CAD	Canadian Dollar
CHF	Swiss Franc
DKK	Danish Krone
EUR	Euro
FRF	French Franc
GBP	United Kingdom Pound
HKD	Hong Kong Dollar
JPY	Japanese Yen
NZD	New Zealand Dollar
SGD	Singapore Dollar
THB	Thai Baht
USD	United States Dollar
ZAR	Rand
AUD	Australian Dollar
WST	Samoan Tala
VUV	Vanuatu Vatu
TOP	Tongan Pa'anga
SBD	Solomon Islands Dollar
PGK	Papua New Guinea Kina
MYR	Malaysian Ringgit
KWD	Kuwaiti Dinar
FJD	Fiji Dollar

CurrencyId (output) Datatype: String Max 4 characters
Indicates the input currency's numeric ISO currency code.

CurrencyRate (Output) Datatype: String Max 3 characters
Charge rate, if applicable.

Cvc2 (Input) Datatype: String Max 4 characters

Card Verification Code 2 number. Some payment cards are issued with additional identifying information. These cards will have the account number printed on the signature panel of the card followed by a three or four digit value. This value is generated by the issuing bank and can be verified by the bank. Payment card brands have varying names for the value:

- American Express: Four-digit batch code (4DBC)
- MasterCard: Card Verification Code 2 (CVC2)
- Visa: Card Verification Value 2 (CVV2)

Supplying this value provides an indication of that the person participating in a transaction had physical possession of the card at some point in time. This is not currently implemented by all acquirer and may not necessarily be checked

Cvc2Presence (Input) String 1 characters

Merchant to send Payment Express a presence indicator within "Cvc2Presence" field in the transaction request to one of the below:

- 0 - You (MERCHANT) have chosen not to submit CVC
- 1 - You (MERCHANT) have included CVC in the Auth / Purchase
- 2 - Card holder has stated CVC is illegible.
- 9 - Card holder has stated CVC is not on the card.

Cvc2ResultCode (Output) String 1 characters

The CVC result code indicates the following:

Response Code	Definition	Interpreting Response Codes
M	CVC matched.	You will want to proceed with transactions for which you have received an authorisation approval. A CVC match indicates the values provided matches the Issuing Banks details
N	CVC did not match.	You may want to follow up with the cardholder to verify the CVC value before completing the transaction, even if you have received an authorisation approval. The CVC details provided by the Cardholder do not match their Issuing Banks details
P	CVC request not processed.	Issuing Bank is unable to process CVC at this time
S	CVC should be on the card, but merchant has sent code indicating there was no CVC.	You may want to follow up with the cardholder to verify that the customer checked the correct location for the CVC. If the transaction is Approved you may also wish to consider not fulfilling the transaction
U	Issuer does not support CVC.	The card issuing bank does not support CVC process

DateExpiry (output) Datatype: String Max 4 characters

Indicates card expiry date. Format is MMYT where MM is month 01-12 and Year 00-99. Do not insert "/" or other delimiter. Not required for Complete or Refund transactions.

DateSettlement (output) Datatype: String Max 8 characters

Indicates Date of settlement (when money will be deposited in Merchant bank account) if this is supported by the Acquirer, otherwise contains the date the transaction was processed in YYYYMMDD format.

DateStart (input) Datatype: String Max 4 characters

The Issue date of the customer's credit card, if Issuer requires this field to be present.

Format is MMY where MM is month 01-12 and Year 00-99. Do not insert "/" or other delimiter.
Used for Maestro/Solo cards.

EnableAddBillCard (input) Datatype: Boolean True/False

If set to "True" (or 1) the details necessary to charge the same customer in the future are securely stored. A BillingId may optionally be attached on input. A DpsBillingId is returned.

EnableAvsData (input) Datatype: Boolean True/False

Address Verification System property. Values are 1 (Enable Verification), 0 (Disable Verification). Your bank may require that you use AVS, in which case you will need to set to 1.

EnableMandatoryCVC2 (input) Datatype: Boolean True/False

When set to true, mandates a CVC2 value in the form post, the transaction will return a declined response if a CVC2 value is not submitted.

EnablePaxInfo (input) Data type: Boolean True/False

Used for Airline Reservation Systems. Enable collection of extended booking data to go through to the acquirer. Value will need to be true (1) if ticket information is included with the transaction.

DpsBillingId (input/output) Datatype: String Max 16 characters

Returned for a successful billing transaction if EnableAddBillCard is set. Supplied as input to rebill a transaction if BillingId is not used. It is not allowed to specify both a BillingId and a DpsBillingId when rebilling a transaction.

DpsTxnRef (output) Datatype: String Max 16 characters

Unique transaction identifier that is returned for every transaction. If the transaction was approved, DpsTxnRef can be used as an input to a Refund transaction. Used to specify a transaction for refund without supplying the original card number and expiry date (can only be done using PxPost, Web Service and DPS AUTHSSL).

MerchantReference (input/output) Datatype: String Max 64 characters

Free Text Field for use by merchant (could be order number, customer number etc.).

Password (input) Data type: String Max 64 characters

Used with Username to determine account for settlement. Payment Express clients can be set up with more than one bank account. Each transaction may be designated for a specific account if required.

PaxCarrier (input) Data type: String Max 2 characters

Used for Airline Reservation Systems. Carrier flight information. Alphanumeric.

PaxCarrier2 - 4 (input) Data type: String Max 2 characters

Used for Airline Reservation Systems. Carrier flight information. Alphanumeric.

PaxClass1 - 4 (input) Data type: String Max 1 characters

Used for Airline Reservation Systems. Class flight information. Alphanumeric.

PaxDate2 - 4 (input) Data type: String Max 20 characters

Used for Airline Reservation Systems. Leg depart date flight information. Alphanumeric.

PaxDateDepart (input) Data type: String Max 8 characters

Used for Airline Reservation Systems. Date departing in YYYYMMDD format. Numeric.

paxFareBasis1 - 4 (input) Data type: String Max 6 characters

Used for Airline Reservation Systems. Fare basis flight information. Alphanumeric.

paxFlightNumber1 - 4 (input) Data type: String Max 6 characters

Used for Airline Reservation Systems. Flight number information. Alphanumeric.

PaxLeg1 - 4 (input) Data type: String Max 3 characters

Used for Airline Reservation Systems. Flight number information. Alphanumeric.

PaxName (input) Data type: String Max 20 characters
Used for Airline Reservation Systems. Passenger Name. Alphanumeric.

PaxOrigin (input) Data type: String Max 3 characters
Used for Airline Reservation Systems. Passenger Origin of departure. Alphanumeric.

PaxStopoverCode1 - 4 (input) Data type: String Max 1 characters
Used for Airline Reservation Systems. Stop over code flight information. Alphanumeric.

PaxTicketNumber (input) Data type: String Max 10 characters
Used for Airline Reservation Systems. Passenger Ticket Number. Format: AAATTTTTTTTTTC. AAA is airline code, TTTTTTTTTT (10 chars) is actual ticket number and C is check digit. Numeric.

PaxTime1 - 4 (input) Data type: String Max 4 characters
Used for Airline Reservation Systems. Leg depart time flight information. Alphanumeric.

PaxTravelAgentInfo (input) Data type: String Max 25 characters
Used for Airline Reservation Systems. Travel Agent description field. Also known as the Booking Reference on some of Payment Express screens. Alphanumeric free text field.

ResponseCode (output) Datatype: String Max 2 characters
Response Code generated by Payment Express Server (for locally declined transactions) or by the Card Acquirer (for host originated responses). The ResponseCode should not be checked by the client application, as these values differ according to acquirer.

ResponseText (output) Datatype: String Max 32 characters
Response Text associated with the response code of the transaction

ReturnUrl (input) Datatype: String Max 255 characters
URL (with protocol) that the user will be forwarded to once the card details are submitted (with the session ID appended).

SessionId (output) Datatype: String Max 32 characters
Unique transaction identifier that is returned after a successful GetTransactionId call and used to obtain Transaction results using GetTransaction.

Status (output) Datatype: Integer Max 1 character
The status property contains an integer indicating the status of the GetTransactionId call and any transaction associated with it. Possible values for the status property are as follows.

Value	Detail
0	Transaction approved.
1	Transaction declined.
2	Transaction declined due to transient error (retry advised).
3	Invalid data submitted in form post (alert site admin).
4	Transaction result cannot be determined at this time (re-run GetTransaction).
5	Transaction did not proceed due to being attempted after timeout timestamp or having been cancelled by a CancelTransaction call.
6	No transaction found (SessionId query failed to return a transaction record – transaction not yet attempted).

TransactionId (output) Datatype: String Max 32 characters

Unique transaction identifier that is returned after a successful GetTransactionId call and used to obtain Transaction results using GetTransaction.

TxnData1, TxnData2, TxnData3 (input/output) String Max 255 characters

Optional free text fields.

TxnRef (input/output) Datatype: String Max 16 characters

An identifier provided by your application to uniquely identify the transaction. This is the TxnRef supplied by the client to initiate the transaction, or, if not supplied, a TxnRef value internally generated by Payment Express on return.

TxnType (input/output) Datatype: String Max 8 character

Value	Meaning
Auth	Authorise - amount is authorised, no funds transferred.
Purchase	Purchase - Funds are transferred immediately.

Username (input) Data type: String Max 32 characters

Used with Password to determine account for settlement. Payment Express clients can be set up with more than one bank account. Each transaction may be designated for a specific account if required.