

Transaction Central Interface Guide

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I. Methods of Submitting a Transaction

A. Method 1 – HTTPS Post

If you have your own web site or client application and you want to collect credit card information on your side and send PRI a secure transaction over the internet, we can provide you with sample code that sends us the payment data via HTTPS Post. PRI supports Sale, Void, Credit, Settle, and Verbal Authorization transaction types.

If you have your own web site but do not want to collect the credit card information, you can link to PRI's secure page and we will collect the credit card information on our secure servers.

B. Method 2 – HTTPS Post with XML Response

Method 2 is an HTTPS Post Web Service. This method is similar to Method 1, however, the client and server use a SOAP XML message to exchange information. This method is a good choice if you are using a new technology like Java or Microsoft Dot Net to call PRI's web service.

C. Method 3 – Software Development Kit (DLL)

PRI has a Software Development Kit (SDK) that is available for download. When you install the SDK on your system it will give you the capability to send us payment data using a custom client application. The SDK will install several DLLs to your system that enable you to make a simple function call to send us a payment transaction. This data will be transmitted securely to PRI using Web Services. The data is formatted in XML using the HTTPS/SOAP protocol.

D. Method 4 - FTP

Using secure File Transfer Protocol (FTP) you can transfer a file to PRI over the Internet. You can transfer the file using an FTP program like “CuteFTP” or transfer the file from a custom program like Visual Basic. In either case this file will need to be encrypted using PGP.

E. Method 5 – Online Entry

Using a Microsoft Internet Explorer browser go to <https://www.oc2net.net/billing/> and enter the credit card or ACH transaction using a keyboard and mouse. Using this secure web site you can also upload a file to PRI. This file can contain multiple transactions and can be a comma delimited text file or an excel spreadsheet.

II. Test Account

URL: <https://www.oc2net.net/billing/>

Test Account MerchantID = 10011 Password = 1234

Regkey = KK48NPYEJHMAH6DK

The login page brings you to this page to view returns, upload files, run online transaction and view reports

Note: Account 10011 is a test account and does not process live transactions, when you are finished testing you must use your live Transaction Central Account.

III. HTTPS Post Interface

A. Credit Card Sale Transactions – Merchant Hosted

Using the HTTPS Post Method, you collect all the demographic and credit card information and securely post the data to PRI.

URL:

<https://webservices.primerchants.com/billing/TransactionCentral/processCC.asp?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Key
*Amount	Currency	8	Amount of sale including decimal point
*REFID	Text	50	Your Reference Number
TaxAmount	Text	8	Sales tax amount with decimal point
PONumber	Text	15	Required for Corporate Purchase Card
*AccountNo	Text	17	Credit Card Account Number
*CCMonth	Number	2	Month Credit Card Expires
*CCYear	Number	2	Year Credit Card Expires
*NameonAccount	Text	30	Name on Credit Card
*AVSADDR	Text	30	Address of Card Holder
*AVSZIP	Text	10	Postal Code of Card Holder
*CCRURL	Text	60	1) URL to redirect after processing transaction 2) “ ” in this field to get post string
CVV2	Text	4	CVV2 or CID Security Code
USER1	Text	60	User Defined Information sent will be returned
USER2	Text	60	User Defined Information sent will be returned
USER3	Text	60	User Defined Information sent will be returned
USER4	Text	60	User Defined Information sent will be returned
**TrackData	Text	76	Track 1 Data for swiped transactions

*REQUIRED FIELDS

**Required when posting swiped transactions. Please send us the unaltered track data including the beginning sentinel.

Option 1: We will redirect a post string of below data to the URL as Specified in CCRURL Field.

Fields sent back to your Redirect that were sent CCRURL Field:

For Failures:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Declined. Test for blank and null also.
Notes	Text	20	Text Description of the Failures
AVSCode	Text	2	AVS Response Code
CVV2ResponseMsg	Text	1	CVV2 Response Message (M = Match or N = No Match or U = Issuer Not Identified)

For Success:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Authorization Code Sent Back From Processor
AVSCode	Text	2	AVS Response Code
CVV2ResponseMsg	Text	1	CVV2 Response Message (M or N or U)

Option 2: If CCRURL = "" the following post string will display without redirecting.

For Success:

TransID=1236654&RefNo=54654654&Auth=025698&AVSCode=X&Notes=&
USER1=USER1&USER2=USER2&USER3=USER3&USER4=USER4

For Failures:

TransID=1236654&RefNo=54654654&Auth=Declined&AVSCode=X&Notes=
Declined by Card Issuer&
USER1=USER1&USER2=USER2&USER3=USER3&USER4=USER4

B. Credit Card Sale Transactions with Email Response

The following version of the HTTPS Post accepts the customer email address and will email the Merchant and Customer after a transaction is posted to PRI.

URL:

<https://webservices.primerchants.com/billing/TransactionCentral/processCCOnline.asp?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Key
*Amount	Currency	8	Amount of sale including decimal point
*REFID	Text	50	Your Reference Number
*AccountNo	Text	17	Credit Card Account Number
*CCMonth	Number	2	Month Credit Card Expires
*CCYear	Number	2	Year Credit Card Expires
*NameonAccount	Text	30	Name on Credit Card
*AVSADDR	Text	30	Address of Card Holder
*AVSZIP	Text	10	Postal Code of Card Holder
*CCRURL	Text	60	1) URL to redirect after processing transaction 2) " " in this field to get post string
Email	Text	100	Customer Email Addresses separated by comma
USER1	Text	60	User Defined Information sent will be returned
USER2	Text	60	User Defined Information sent will be returned
USER3	Text	60	User Defined Information sent will be returned
USER4	Text	60	User Defined Information sent will be returned

*REQUIRED FIELDS

Option 1: We will redirect a post string of below data to the URL as Specified in CCRURL Field.

Fields sent back to your Redirect that were sent CCRURL Field:

For Failures:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Declined
Notes	Text	20	Text Description of the Failures

For Success:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Authorization Code Sent Back From Processor

Option 2: If CCRURL = "", the following post string will display without redirecting.

For Success:

TransID=1236654&REFNO=54654654&Auth=025698&AVSCode=X&Notes=&user1=user1&user2=user2&user3=user3&user4=user4

For Failures:

TransID=1236654&REFNO=54654654&Auth=Declined&AVSCode=X&Notes=Declined by Card Issuer&user1=user1&user2=user2&user3=user3&user4=user4

C. Credit Card Sale Transaction – PRI Hosted

Using this method, you post your PRI assigned Merchant ID and password to PRI's secure web page and let PRI collect all the credit card information on our secure servers.

URL:

<https://webservices.primerchants.com/billing/TransactionCentral/EnterTransaction.asp?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Merchant Number by PRI
*RegKey	Text	16	PRI Security Key
*RURL	Text	60	1) URL to redirect after processing transaction
*TransType	Text	2	1) CC – Credit Card 2) CK – Check 3) SA - Savings
*RefID	Text	50	Your unique order number
Amount	Currency	8	Amount of sale including decimal point

Fields sent back to your Redirect CCRURL Field:

For Failures:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Declined
Notes	Text	20	Text Description of the Failures

For Success:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you
Auth	Text	10	Authorization Code Sent Back From Processor

D. Credit Card Void/Credit

URL:

<https://webservices.primerchants.com/billing/TransactionCentral/voidcreditcconline.asp?>

Fields We Expect To Receive:

MerchantID	Number	8	Your Assigned Merchant Number by PRI
TransID	Number	8	Unique transaction ID
CreditAmount	Currency	8	Amount of credit including decimal point
CCRURL	Text	60	URL to redirect after processing transaction

Fields sent back to your Redirect CCRURL Field:

TransID	Number	8	Transaction ID Assigned by PRI
TransType	Text	2	"CC" indicating credit card
REFID	Text	50	Reference Number that was sent by you
Auth	Text	10	Auth Code Number or Declined
AVSCode	Text	8	AVS Code returned from the processor
Notes	Text	20	Text Description of the Failures
MerchantID	Number	8	Assigned Merchant Number by PRI

E. ACH Transactions

URL: <https://webservices.primerchants.com/billing/TransactionCentral/processcheck.asp?>

Fields We Expect To Receive:

MerchantID	Number	8	Your Assigned Number by PRI
Amount	Currency	8	Amount of sale including decimal point
REFID	Text	10	Your Reference Number
AccountNo	Text	17	Bank Account Number
NameonAccount	Text	22	Name on Bank Account
CKRURL	Text	60	Option 1 - URL to redirect after processing transaction Option 2 – “Unix” in this field to get post string
DESCRIPTION	Text	10	Description for Bank Statement
DESCDATE	Text	6	Date in MMDDYY Format
TRANSTYPE	Text	2	CK for Checking Accounts SA for Savings
TRANSROUTE	Text	9	Bank Routing Number
USER1	Text	60	User Defined Information sent will be returned
USER2	Text	60	User Defined Information sent will be returned
USER3	Text	60	User Defined Information sent will be returned
USER4	Text	60	User Defined Information sent will be returned

Option 1: We will redirect a post string of below data to the URL As Specified in CKRURL Field.

Option 2: If CKURL = "", the following post string will display without redirecting.

TransID=1236654&REFNO=54654654&Auth=1236654&
Notes=&User1=User1&User2=User2&User3=User3&User4=User4

For Success:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	10	Reference Number that was sent by you
Auth	Text	10	Auth Code Sent Back From our gateway

For Failure:

TransID	Null		
RefNo	Text	10	Reference Number that was sent by you
Auth	Null		

F. ACH Credits

The URL to send ACH credit transactions to PRI is the following:

<https://webservices.primerchants.com/billing/transactioncentral/addckcreditupdtonline.asp>

The field parameters required to post a transaction are the following:

MerchantID	Your Merchant Account ID Number as issued to you from PRI
Password	The password for the above account
TransID	This TransID MUST be the same as an associated Transaction ID.
Creditamount	The total amount to credit to this account. It cannot exceed the amount of the original sale.
CKCRURL	Where you want the user browser to redirect to after processing.

For Success:

TransID	Number	8	Transaction ID Assigned by PRI
RefNo	Text	10	Reference Number that was sent by you
Auth	Text	10	Auth Code Sent Back From our gateway
CreditAmount	Currency	8	Credit Amount

G. Recurring Credit Card/ACH Transactions

Using the HTTPS Post Method, you collect all the demographic and credit card/ACH information and securely post the data to PRI.

URL:

<https://webservices.primerchants.com/billing/TransactionCentral/Addrecurringonline.asp?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RURL	Text	60	URL to redirect after processing transaction
*Description	Text	10	Purpose of Transaction
*Type	Text	2	CC= Credit Card CK= Check Acct. SA= Savings Acct.
*TransCode	Text	2	00= Debit CC, 27= Debit CK, 37= Debit SA
*ABAExpire	Text	4/9	Expire Date CC – ABA Routing No – CK or SA
*AccountNo	Text	17	Account Number CC, CK or SA
*AccountName	Text	30	Name on account CC, CK or SA
*RefID	Text	50	Your Ref ID – Invoice #, Order # or Acct No
*Amount	Currency		Amount of transaction NO QUOTES
*Address	Text	30	Street Address of Account Holder for AVS
*ZipCode	Text	10	Zip Code of Account Holder for AVS
*BillingCycle	Text	1	M=Monthly, Q=Quarterly, Y=Yearly, W=Weekly, B=Biweekly, D=Every 4 weeks, H=Every 8 weeks
*StartDate	Text	8	Date of the first debit. (MM/DD/YY)
*NoOfDebits	Text	2	Total number of debits

*REQUIRED FIELDS

Fields sent back to your Redirect that were sent RURL Field:

For Success:

RecurringID	Number	8	Recurring ID Assigned by PRI
RefNo	Text	50	Reference Number that was sent by you

For Failures:

RefNo	Text	50	Reference Number that was sent by you
Notes	Text	20	Text Description of the Failures

H. Update Recurring Credit Card/ACH Transactions

Using the HTTPS Post Method, you collect all the demographic and credit card/ACH information that needs to be changed and securely post the data to PRI.

URL: <https://webservices.primERCHANTS.com/billing/TransactionCentral/UpdateRecurringOnline.asp?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*Regkey	Text	16	PRI Security Key
*RecurringID	Number	8	Recurring ID Assigned by PRI
*RURL	Text	60	URL to redirect after processing transaction
TransType	Text	2	CC= Credit Card CK= Check Acct. SA= Savings Acct.
Active	Text	1	Y=Active N = Not Active
RefID	Text	50	Your Ref ID – Invoice #, Order # or Acct No
AccountName	Text	30	Name on account CC, CK or SA
Address	Text	30	Street Address of Account Holder for AVS
ZipCode	Text	10	Zip Code of Account Holder for AVS
Amount	Currency		Amount of transaction NO QUOTES
AccountNo	Text	17	Account Number CC, CK or SA
ABAEExpire	Text	4/9	Expire Date CC – ABA Routing No – CK or SA
NoOfDebits	Text	2	Total number of debits
NextProcessDate	Text	8	Date of next process. (MM/DD/YY)
BillingCycle	Text	1	M=Monthly, Q=Quarterly, Y=Yearly, W=Weekly, B=Biweekly, D=Every 4 weeks, H=Every 8 weeks
Description	Text	10	Purpose of Transaction

*REQUIRED FIELDS

Fields sent back to your Redirect RURL Field:

For Success:

RecurringID	Number	8	Recurring ID Assigned by PRI
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For Failures:

Notes	Text	20	Text Description of the Failures
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IV. HTTPS Post with XML Response

The following URL describe PRI's Web Service Description Language (WSDL):

<http://webservices.primerchants.com/creditcard.asmx?wsdl>

A. Credit Card Sale

URL: <https://webservices.primerchants.com/creditcard.asmx/CreditCardSale?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Key
*Amount	Currency	8	Sale amount with decimal point
*CardNumber	Text	17	Credit Card Account Number
*CardHolderName	Text	30	Name on Credit Card
*Expiration	Text	4	(MMYY)
*RefID	Text	50	Your Reference Number
*Address	Text	30	Address of Card Holder
*Zip Code	Text	10	Postal Code of Card Holder
TrackData	Text	100	Track 1 data

* REQUIRED FIELDS

XML Response from the PRIGateway (Web Service):

For Success:

```
<?xml version="1.0" encoding="utf-8" ?>
<BankCardDebitStatus
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
  <SettledDate>2003-01-01</SettledDate>
  <AuthCode>169228</AuthCode>
  <AVSCode>Y</AVSCode>
  <Status>Authorized</Status>
  <PostedDate>2003-01-27</PostedDate>
  <RefID>Ref1</RefID>
  <Amount>1</Amount>
  <TransID>986548</TransID>
</BankCardDebitStatus>
```

For Failure:

```
<?xml version="1.0" encoding="utf-8" ?>
<BankCardDebitStatus
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
  <SettledDate>0001-01-01</SettledDate>
  <AVSCode>S</AVSCode>
  <Status>Declined</Status>
  <PostedDate>2003-01-27</PostedDate>
  <RefID>Ref1</RefID>
  <Amount>1</Amount>
  <TransID>986554</TransID>
  <Message>Error invalid credit card number</Message>
</BankCardDebitStatus>
```

B. Credit Card Void

<https://webservices.primerchants.com /creditcard.asmx/VoidCreditCardSale?>

Fields We Expect To Receive:

*MerchantID	Number	8	Unique Merchant ID
*RegKey	Text	16	PRI assigned security key
*TransID	Number	8	Unique transaction ID

XML Response:

```
<?xml version="1.0" encoding="utf-8" ?>
  <BankCardDebitStatus
    xmlns:xsd=http://www.w3.org/2001/XMLSchema
    xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance
    xmlns="http://www.paymentresources.com/webservices/">
    <TransID>1117713</TransID>
    <Status>Voided</Status>
    <Amount>1.06</Amount>
    <PostedDate>2003-03-12T13:55:00.0000000-08:00</PostedDate>
    <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>
    <AuthCode>100936</AuthCode>
    <AVSCode>N</AVSCode>
    <RefID>r1</RefID>
  </BankCardDebitStatus>
```

C. Credit Card Voice Authorization

<https://webservices.primerchants.com/creditcard.asmx/CreditCardVoiceAuthorization?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Code
*Amount	Currency	8	Amount of sale including decimal point
*CardNumber	Text	17	Credit Card Account Number
*CardHolderName	Text	30	Name on Credit Card
*Expiration	Text	4	(MMYY)
*RefID	Text	50	Your Reference Number
*Address	Text	30	Address of Card Holder
*Zip Code	Text	10	Postal Code of Card Holder
*VoiceAuthCode	Text	10	Auth Code received from bank

XML Response:

```
<?xml version="1.0" encoding="utf-8" ?>
  <BankCardDebitStatus
    xmlns:xsd=http://www.w3.org/2001/XMLSchema
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns="http://www.paymentresources.com/webservices/">
    <TransID>1117724</TransID>
    <Status>Authorized</Status>
    <Amount>1.07</Amount>
    <PostedDate>2003-03-12T13:58:06.1911914-08:00</PostedDate>
    <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>
    <AuthCode>111</AuthCode>
    <AVSCode>S</AVSCode>
    <RefID>r2</RefID>
  </BankCardDebitStatus>
```

D. Credit Card Batch Settlement

<https://webservices.primerchants.com /creditcard.asmx/CloseBatch?>

If you are calling the CloseBatch function all Sale and Credit transactions require a call to the CloseBatch function.

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Code
*Amount	Currency	8	Amount of sale including decimal point
*TransID	Number	8	Unique transaction ID
*ForceSettlement	Text	1	0 – Transactions within a batch 1 – Indicates end of batch A – PRI will auto close your batch

XML Response:

```
<?xml version="1.0" encoding="utf-8" ?>
  <BankCardSettleStatus xmlns:xsd=http://www.w3.org/2001/XMLSchema
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
    <TransID>1117724</TransID>
    <Status>Settled</Status>
    <Amount>2</Amount>
    <PostedDate>0001-01-01T00:00:00.0000000-08:00</PostedDate>
    <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>
    <AuthCode>0</AuthCode>
    <RefID>r2</RefID>
  </BankCardSettleStatus>
```

E. Credit Card Credit

<https://webservices.primerchants.com /creditcard.asmx/CreditCardCredit?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Code
*Amount	Currency	8	Amount of credit including decimal point
*TransID	Number	8	Unique transaction ID
*RefID	Text	50	Your Reference Number

XML Response

```
<?xml version="1.0" encoding="utf-8" ?>
  <BankCardCreditStatus
    xmlns:xsd=http://www.w3.org/2001/XMLSchema
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns="http://www.paymentresources.com/webservices/">
    <TransID>1117724</TransID>
    <Status>Authorized</Status>
    <Amount>2</Amount>
    <PostedDate>2003-03-12T14:12:44.4949254-08:00</PostedDate>
    <CreditID>101834</CreditID>
    <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>
    <RefID>r3</RefID>
  </BankCardCreditStatus>
```

F. Credit Card Sale All

URL:

<https://webservices.primerchants.com/creditcard.asmx/CreditCardSaleAll?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Key
*Amount	Currency	8	Sale amount with decimal point no dollar sign
SalesTaxAmount	Text	8	Sales tax amount with decimal point
PONumber	Text	15	Required for Corporate Purchase Card
*CardNumber	Text	17	Credit Card Account Number
*CardHolderName	Text	30	Name on Credit Card
*Expiration	Text	4	(MMYY)
CVV2	Text	4	CVV Number
*RefID	Text	50	Your Reference Number
*Address	Text	30	Address of Card Holder
*Zip Code	Text	10	Postal Code of Card Holder
UserID	Text	15	Operator UserID
TrackData	Text	100	Unaltered Track 1 and/or Track 2 data

* REQUIRED FIELDS

** Corporate Purchase Card transactions require PONumber and SalesTaxAmount.

XML Response from the PRIGateway (Web Service):

For Success:

```
<?xml version="1.0" encoding="utf-8" ?>
<BankCardDebitStatus
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
  <SettledDate>2003-01-01</SettledDate>
  <AuthCode>169228</AuthCode>
  <AVSCode>Y</AVSCode>
  <Status>Authorized</Status>
  <PostedDate>2003-01-27</PostedDate>
  <RefID>Ref1</RefID>
  <Amount>1</Amount>
  <TransID>986548</TransID>
  <CVV2Code>M</CVV2Code>
</BankCardDebitStatus>
```

For Failure:

```
<?xml version="1.0" encoding="utf-8" ?>
<BankCardDebitStatus
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
  <SettledDate>0001-01-01</SettledDate>
  <AVSCode>S</AVSCode>
  <Status>Declined</Status>
  <PostedDate>2003-01-27</PostedDate>
  <RefID>Ref1</RefID>
  <Amount>1</Amount>
  <TransID>986554</TransID>
  <Message>Error invalid credit card number</Message>
  <CVV2Code>N</CVV2Code>
</BankCardDebitStatus>
```

G. Debit Card Sale

URL: <https://webservices.primerchants.com/creditcard.asmx/DebitCardSale?>

Fields We Expect To Receive:

*MerchantID	Number	8	Your Assigned Number by Us
*RegKey	Text	16	PRI Security Key
*RefID	Text	50	Your Reference Number
*Amount	Currency	8	Sale amount with decimal point no dollar sign
*CardNumber	Text	17	Credit Card Account Number
*Expiration	Text	4	(MMYY)
CardHolderName	Text	30	Name on Credit Card
*Address	Text	30	Address of Card Holder
*Zip Code	Text	10	Postal Code of Card Holder
*EncryptedPIN	Text	16/32	Encrypted PIN (DUKPT)
*SMID	Text	12/20	Key Serial Number - Combination of Base Derivation Key, Terminal ID and Transaction Counter
*PINFormat	Text	2	01 = ANSI standard (Verifone) ,02 = PIN length/PIN/fill characters, 03 = PIN/Fill characters. Found in PinPad Spec
CashbackAmount	Currency	8	Cashback amount with decimal point And no dollar sign
**VoucherNumber	Text	32	required for EBT/FoodStamp transaction
UserID	Text	15	Operator UserID
TrackData	Text	37	Track 2 data Only – Does not work with Track 1

* REQUIRED FIELDS

** VoucherNumber required for EBT/Food Stamp transaction.

XML Response from the PRIGateway (Web Service):

For Success:

```
<?xml version="1.0" encoding="utf-8" ?>
<BankCardDebitStatus
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="http://www.paymentresources.com/webservices/">
  <TransID>3446516</TransID>
  <RefID>Debit Card Sale Reference ID</RefID>
  <PostedDate>2004-11-03T10:08:25.8836687-08:00</PostedDate>
  <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>
```

```
<Amount>1</Amount>  
<AuthCode>012921</AuthCode>  
<Status>Authorized</Status>  
<AVSCode>S</AVSCode>  
<CVV2Code/>  
</BankCardDebitStatus>
```

For Failure:

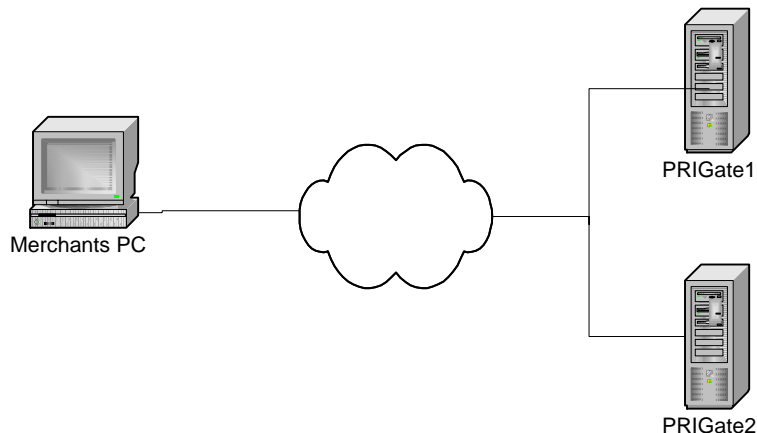
```
<?xml version="1.0" encoding="utf-8" ?>  
<BankCardDebitStatus  
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"  
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  xmlns="http://www.paymentresources.com/webservices/">  
  <TransID>3446515</TransID>  
  <RefID>Debit Card Sale Reference ID</RefID>  
  <PostedDate>2004-11-03T09:55:34.2076643-08:00</PostedDate>  
  <SettledDate>0001-01-01T00:00:00.0000000-08:00</SettledDate>  
  <Amount>1</Amount>  
  <Status>Declined</Status>  
  <AVSCode>S</AVSCode>  
  <Message>Call Voice Center</Message>  
  <CVV2Code/>  
</BankCardDebitStatus>
```

V. Software Development Kit (SDK) – PRIGateClient DLL

A. Overview of PRIGateClient

PRIGate can be broken down into two parts;

- PRIGateClient (2 DLLs) which resides on the merchants PC.
- PRIGate which is the Server side Application residing at Payment Resources International



PRIGate runs on a web cluster. If any server goes down the other one will take over. PRIGate and PRIGateClient communicate via XML over HTTPS. The communication between PRIGate and PRIGateClient is transparent to the user. All that the developer using PRIGateClient needs to know is how to call the functions of PRIGateClient.

PRIGateClient requires an Internet connection in order to communicate with PRIGate. PRIGateClient includes methods for detecting if there is a connection to the Internet. Additional methods have been added to dial up the default ISP on the machine in case there is no current connection.

Included with the developers kit:

1. PRIGateClient98.dll
2. InetClient.dll
3. PRIGateClientExe.Exe (Sample VB Application demonstrating the use of above dlls)

Requirements:

1. Microsoft XML, v3.0 installed (installed automatically with ie50 and above)
2. NT 4, Windows 2000, Windows XP, windows 98

B. How to use the SDK

Before transactions can be sent to and processed at Payment Resources a valid merchant account must be setup. Once the merchant account is setup you will be notified of your MerchantID and Registration Key. Both of these will be required to authorize transactions.

The Sample Application has been supplied with a test Merchant Account:

- MerchantID:14000
- RegKey: PE261H965FNRE73Q

Transactions processed with the above account will be treated as tests and no money will be involved.

When doing test credit card transactions 4012888888881881 must be used for the card number.

C. Making sure an Internet connection exists

Before conducting any transactions the developer must make sure an Internet connection exist.

InetClient.cConnect class has several methods for detecting and making connections. InetClient.cConnect does require a default ISP to be set up if the client will be using a modem to make the connection.

```
Dim objInet As New InetClient.cConnect

If objInet.Connected Then
    ' Allow transactions to be started
Else
    ' Need to make a connection
    objInet.Dial(InternetAutodialForceOnline)

End If
```

If the client is using a modem you should make sure that the application hangs up after all transactions are completed.

`Dim objInet As New InetClient.cConnect`

`objInet.HangUp`

D. Transactions

PRIGateClient can handle Credit Card Transactions as well as ACH (ACH is the transfer of money from bank account to bank account).

How Transactions are handled

If you Process a credit card an immediate response will given (Authorized, Declined, canceled).

When you process credit card sales a TransID will be returned. This needs to be stored locally (Merchants PC) for possible later use. If the Merchant needs to credit or void a transaction the TransID of the original Sale will be required. One Credit is allowed per original sale. A credit amount can not exceed the original sale amount. Credit Card Transactions will be Settled (ie Batch closed) approximately 9PM Pacific Time.

Credits vs Voids

Voids cancel a previous Sale in full. Voids can only be done on a sale if that sale has not been settled (9pm pacific time).

Credits can be partial. Credits can only be applied to sales that have been settled.

ACH transactions will be processed the following day at 11am Pacific Time.

E. Credit Card Transactions:

When processing a Credit Card Sale (Debit) one of two functions must be called. If the transaction is a swiped transaction the SwipedBankCardDebit Method must be called. Otherwise use the BankCardDebit Method.

Note - A swiped transaction is when the card is present and is slid through a card reader. The SwipedBankCardDebit Method will require the information gathered from track 2 of the magnetic stripe on the back of the Credit Card.

Credit Card Sale

To send a credit card sale the developer must instantiate an object of class PostTransaction.

PostTransaction has a method called BankCardDebit that must be used to send the transaction to Payment Resources. The method will return an object of a class BankCardDebitStatus that can be used to check the results.

Dim postbcdebit As New PostTransaction

Dim response As New BankCardDebitStatus

Set response = postbcdebit.BankCardDebit(MerchantID, RegKey, Amount, CardNumber, Name, Expiration, RefID, Address, ZipCode)

The developer can then check the results of the transaction by looking at the properties of response. Listed below are the properties of response(an object of BankCardDebitStatus):

Table 1 BankCardDebitStatus

Property	Definition
response.AuthCode	authorization code returned by the bank if the sale is accepted
response.RefID	Same RefID that Developer provided to method BankCardDebit .
response.AVSCode	AVSCode returned by Processor indicating if the address provided matched card holder address
response.Status	Indicates status of transaction. Possible values listed in table 2
response.TransID	The unique identifier given for this transaction
response.Message	Explanation of the results of the transaction.usually empty if successful
response.PostedDate	Pacific Time stamp of when the transaction was posted to payment resources
response.Amount	Amount processed.

Table 2 Status Codes

Status	Definition
Settled	The transaction has been processed AND sent to bank for settlement(transfer of money)
Authorized	The Transaction was processed.
Declined	The bank declined the transaction.ie insufficient funds.non-

	existant account
Voided	Canceled by user
Canceled	Canceled by PRIGate. Usually because provided data is insufficient.
Qued	Placed in que for later processing. Credit cards usually take 2 hours. ACH 11am next day
UnKnown	

Credit Card Credit

To credit a credit card the TransID that was returned when doing the original sale must be supplied.

Dim postbccredit As New PostTransaction
Dim response As New BankCardCreditStatus

Set response = postbccredit.BankCardCredit(MerchantID, RegKey,Amount,TransID, RefID)

The developer can then check the results of the transaction by looking at the properties of response. Listed below are the properties of response(an object of BankCardCreditStatus):

Table 3 BankCardCreditStatus Properties

Property	Definition
response.CreditID	The unique identifier given for this transaction
response.RefID	Same RefID that Developer provided to method BankCardDebit .
response.Status	Indicates status of transaction. Possible values listed in table 2
response.TransID	The unique identifier given for the original sale that this credit applies to
response.Message	Explanation of the results of the transaction.usually empty if successful
response.PostedDate	Pacific Time stamp of when the transaction was posted to payment resources

response.Amount	Amount processed.
-----------------	-------------------

Credit Card Void

To void a credit card the TransID that was returned when doing the original sale must be supplied.

Dim postbcdebit As New PostTransaction

Dim response As New BankCardDebitStatus

Set response = postbcdebit.VoidBankCardDebit(MerchantID,RegKey, TransID)

The developer can then check the results of the transaction by looking at the properties of response. Listed below are the properties of response(an object of BankCardDeditStatus):

Table 4 BankCardDebitStatus Properties

Property	Definition
response.AuthCode	authorization code returned by the bank if the sale is accepted
response.RefID	Same RefID that Developer provided to method BankCardDebit .
response.AVSCode	AVSCode returned by Processor indicating if the address provided matched card holder address
response.Status	Indicates status of transaction. Possible values listed in table 2
response.TransID	The unique identifier given for this transaction
response.Message	Explanation of the results of the transaction.usually empty if successful
response.PostedDate	Pacific Time stamp of when the transaction was posted to payment resources
response.Amount	Amount processed.

F. Swiped Transactions

There are two methods for processing swiped transactions.
Note - This is for Authorizations only.

Method 1

In the PRIGateClient98 component there is a method called SwipedBankCardDebit.

```
Dim postbcdebit As New PostTransaction  
Dim response As New BankCardDebitStatus
```

```
Set response = postbcdebit.SwipedBankCardDebit(txtMerchantID.Text, txtRegKey.Text,  
txtAmount.Text, txtCardNumber.Text, txtName.Text, txtExpiration.Text, txtRefID.Text,  
txtAddress.Text, txtZipCode.Text, txtTrackData.Text)
```

```
Text7.Text = response.AuthCode  
Text8.Text = response.RefID  
Text9.Text = response.AVSCode  
Text10.Text = response.Status  
Text11.Text = response.TransID  
Text12.Text = response.Message  
Text13.Text = response.PostedDate  
Text14.Text = response.Amount
```

**IT is very IMPORTANT that you send Full Track Data (Track 1 & 2).
(Exclude the ; and the question mark.)**

the downside of this method is that it does not parse the trackdata for you.
So if you need the creditcard number and/or creditcardholder information you will either
have to parse the trackdata yourself or have the user key it in.

Method 2

With method 2 PRI will parse the track data and send back the information found on the
tracks.

You first must make sure PRISwipedTrxs.dll is registered.

Then you can post the swiped trx with the following code.

```
Dim results As PRISwipedTrxs.swipedResults
Dim SwipedTrx As New PRISwipedTrxs.SwipedSale
m_CardReaderTypeID=1
Set results = SwipedTrx.SwipedSale(m_MerchantID,
m_Regkey,m_Amount,m_RefID,m_Address,
m_ZipCode,m_TracksData,m_CardReaderTypeID)
```

depending on the cardreader being used you must provide the CardReaderTypeID when calling SwipedSale.

Settling your Sale Transaction

Credit Card Settle

To settle a credit card the TransID that was returned when doing the original sale must be supplied.

```
Dim postbcsettle As New PostTransaction
Dim response As New BankCardSettleStatus
```

```
Set response = postbcsettle.BankCardCloseBatch(MerchantID, RegKey,TransID,
Amount,Force Settlement)
```

Table 5 BankCardCloseBatch Parameter Definition

Property	Definition
MerchantID	Transaction Central ID of the Merchant (i.e. 14227)
RegKey	Registration Key assigned to the Merchant when they created their account with PRI (16 digits)
TransID	The unique identifier given for the original sale that the settle applies to
Amount	The dollar amount to settle the transaction for. May be a different amount then the original sale.
Force Settlement	Used to control the assignment of batch ids to a set of transactions. Pass a "0" to append a transaction to an existing batch. Pass a "1" to complete the batch and assign a batch id to a group of transactions or a single transaction.

The developer can then check the results of the transaction by looking at the properties of response. Listed below are the properties of response(an object of BankCardSettleStatus):

Table 3 BankCardSettleStatus Properties

Property	Definition
response.CreditID	The unique identifier given for this transaction
response.RefID	Same RefID that Developer provided to method BankCardDebit .
response.Status	Indicates status of transaction. Possible values listed in table 2
response.TransID	The unique identifier given for the original sale that this credit applies to
response.Message	Explanation of the results of the transaction.usually empty if successful
response.PostedDate	Pacific Time stamp of when the transaction was posted to payment resources
response.Amount	Amount processed.

G. ACH Transactions:

ACH Debit

To send a ACH sale the developer must instantiate an object of class PostTransaction. Then the Developer must call the method ACHDebit. ACH Transactions need to include the type of bank account that will be debited or credited. You must supply either checking or savings for the AccountType parameter.

```
Dim postachdebit As New PostTransaction
Dim response As New ACHDebitStatus
```

```
Set response = postachdebit.ACHDebit(MerchantID, RegKey, Amount, AccountNo,
checking, Name, ABA, RefID, Address, ZipCode)
```

Table 4 ACHDebitStatus Properties

Property	Definition
TransID	The unique identifier given for this transaction
RefID	Same RefID that Developer provided to method ACHDebit .
Status	Indicates status of transaction. Possible values listed in table 2
SettledDate	The Date/Time of settlement. Empty if not settled
Message	Explanation of the results of the transaction.usually empty if successful
PostedDate	Pacific Time stamp of when the transaction was posted to payment resources
Amount	Amount processed.

ACH Credit

To send a ACH credit the developer must instantiate an object of class PostTransaction. Then the Developer must call the method ACHCredit. ACH Transactions need to include the type of bank account that will be debited or credited. You must supply either checking or savings for the AccountType parameter. ACH Credits are unlike Credit Card Credits in that an ACH Credit does not need be applied to an original sale. That is ACH allows blind credits.

Note - Blind Credits are useful if a Merchant wants to handle his payroll with ACH. VISA and MasterCard though prohibits this functionality with credit cards

Dim postachdebit As New PostTransaction
Dim response As New ACHCreditStatus

Set response = postachdebit.ACHCredit(MerchantID, RegKey, Amount, AccountNo, savings, Name, ABA, RefID, Address, ZipCode)

Table 4 ACHCreditStatus Properties

Property	Definition
CreditID	The unique identifier given for this transaction
RefID	Same RefID that Developer provided to method ACHDebit .
Status	Indicates status of transaction. Possible values listed in table 2
SettledDate	The Date/Time of settlement. Empty if not settled
Message	Explanation of the results of the transaction.usually empty if successful
PostedDate	Pacific Time stamp of when the transaction was posted to payment resources
Amount	Amount processed.

VI. File Upload Interface (FTP)

A. Operation

There are two methods a merchant can send PRI a file for processing. PRI polls the FTP directories every ten minutes to look for files that have been uploaded for processing.

FTP using PRI's secure Web Site

The first method is by going to PRI's secure web site <https://www.oc2net.net/billing/> and logging in. After login go to upload file. Find and select the file on your computer then press submit.

FTP Programmatically

The second method is programmatically sending PRI the file using FTP. PRI's ftp host is <ftp1.paymentresource.com>. During development and test use the test account 10011 (password = 1234) described previously in Section 2 of this document. When all your programming is complete and tested, change the login credentials in your program from the test account to your live Transaction Central Account assigned by PRI. Before you send PRI a file via FTP you must encrypt the file using PGP. You can download the PGP program at <http://web.mit.edu/network/pgp.html>. Please contact David Smith at PRI for key pair.

ACH/Credit Card File Load Definitions:

Columns

Name	Type	Size	Description
1) Description	Text	10	Purpose of Transaction (Required for ACH – Shows up on Bank Stmt)
2) Type	Text	2	CC = Credit Card CK = Check Acct. SA = Savings Acct.
3) Trans Code	Text	2	00 = Debit CC, 01 =Credit CC, 27 = Debit CK, 37 = Debit SA
4) ABA Expire	Text	4/9	Expire Date CC (MMYY) / ABA Routing No – CK or SA
5) Account No	Text	17	Account Number CC, CK or SA
6) Account Name	Text	30	Name on account CC, CK or SA
7) Ref ID	Text	10	Your Ref ID – Invoice #, Order # or Acct No
8) Amount	Currency		Amount of transaction NO QUOTES
9) Address	Text	30	Street Address of Account Holder AVS (Address Verification System)
10) Zip Code	Text	10	Zip Code of Account Holder (no dashes) – AVS
11) Secc Code	Text	3	NACHA Secc Code indicating type of transaction i.e. PPD, CCD, WEB, TEL

Note: Address Verification Systems minimum requirements are the street digits and zip code digits only.

This file must be in comma delimited format with quoted text:

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
(10)	CHECKING ACCOUNT "Water Bill","CK","27","122000661","123654789","John Smith","113000",25.45,"1234 Main","92616"									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	CREDIT CARD "Water Bill","CC","00","1201","401288888881881","John Smith","113001",25.45,"1234 Main","92616"									

File should be saved in the following format: YYMMDDNN.CCK YY = Year, MM = Month, DD = Day & NN = Batch No

File \Save As *****.CCK

Save as Type "all files"

Example: 00122201.CCK Year=2000, Month=12, Day=22 & Seq#=01 When sending more than one Batch in one day.

B. Response File

Example: 00122201.rsp Year=2000, Month=12, Day=22 & Seq#=01

(1)	(2)	(3)	(4)	(5)	
"113000",25.45,12356,"023456",	AVSCode"		"Approved" Transaction		
"113001",25.45,"12357",	Declined",		AVSCode"		
			"Declined" Transaction		

- 1)Ref ID=Your Ref ID
- 2)Amount= Amount of sale
- 3)TransID=Our transaction number
- 4)Authcode= Authcode
- 5)AVS Failed/Success Code =Reason (See AVS codes on the following page)

C. Return File (ACH Only):

Example: 00122201.rtn Year=2000, Month=12, Day=22 & Seq#=01

"113000",103456,15.95,"R01","NSF","CK","27","122000661","123654789"
"113003",35.95,"Dec","Declined","CC","","",

Your RefID
Our transaction number
Amount
Return Code - Dec, R01, R02, C01 ...ect
Return Reason
Trans Type - CC Credit Card, CK Checking Account, SA Saving Account
ACHCode - 27,22,37,32 or blank for CC
Corrected Trans Route #
Corrected Account #

Recurring ACH/Credit Card File Load Definitions:

Columns

<u>Name</u>	<u>Type</u>	<u>Size</u>	<u>Description</u>
1) Description	Text	10	Purpose of Transaction
2) Type	Text	2	CC= Credit Card CK= Check Acct. SA= Savings Acct.
3) ABA Expire	Text	4/9	Expire Date CC – ABA Routing No – CK or SA
4) Account No	Text	17	Account Number CC, CK or SA
5) Account Name	Text	30	Name on account CC, CK or SA
6) Ref ID	Text	10	Your Ref ID – Invoice #, Order # or Acct No
7) Amount	Currency		Amount of transaction NO QUOTES
8) Address	Text	30	Street Address of Account Holder AVS (Address Verification System)
9) Zip Code	Text	10	Zip Code of Account Holder AVS (Address Verification System)
10) Billing Cycle	Text	1	M=Monthly, Q=Quarterly, Y=Yearly, W=Weekly, B=Biweekly, D=Every 4 weeks, H=Every 8 weeks
11) Start Date	Text	10	Date of the first debit. Format is “MM/DD/YY”
12) Number of Debits	Text	2	Total number of debits

This file must be in comma delimited format with quoted text:

File should be saved in the following format: YYMMDDNN.RCR

YY = Year

MM = Month

DD = Day

NN = Sequence Number

File \Save As *****.RCR

Save as Type “all files”

Example: 03072801.RCR

Year=2003, Month=07, Day=28 & Seq#=01 When sending more than one Batch in one day.

VII. ECShopLink Integration

To link your home page or web site to PRI's shopping cart use the following link:

<http://webservices.primerchants.com/ECShopNet/Default.aspx?MerchantID=123>

The following is the code to create the hyperlink to the shopping cart

```
<A ref=" Shop% 20Now" >http://webservices.primerchants.com/ECShopNet/Default.aspx?MerchantID=123< /A>
```

To add products to the shopping cart or configure it, click on the following link:

<http://webservices.primerchants.com/ECShopNet/admin/Login.aspx>

Userid: 123
Password: 1234

Substitute the MerchantID 123 with the MerchantID that was sent to you in your Welcome email by Payment Resources.

For more information click on the following link:

<http://www.ecshop.net/>

VIII. Appendix A

A. AVS Codes:

AVS Code	Description
X	Exact match - 9 digit zip
Y	Exact match - 5 digit zip
A	Address match only
W	9-digit zip match only
Z	5-digit zip match only
N	No address or zip match
U	Address unavailable
G	Non-U.S. Issuer
R	Issuer system unavailable