BE PAYMENT READY

PHP - North American API - Integration Guide

Version: 1.0.3

Security and Compliance

Your solution may be required to demonstrate compliance with the card associations' PCI/CISP/PABP requirements. For more information on how to make your application PCI-DSS compliant, contact the Moneris Sales Center and visit https://developer.moneris.com to download the PCI_DSS Implementation Guide.

All Merchants and Service Providers that store, process, or transmit cardholder data must comply with PCI DSS and the Card Association Compliance Programs. However, certification requirements vary by business and are contingent upon your "Merchant Level" or "Service Provider Level".

The card association has some data security standards that define specific requirements for all organizations that store, process, or transmit cardholder data. As a Moneris client or partner using this method of integration, your solution must demonstrate compliance to the Payment Card Industry Data Security Standard (PCI DSS) and/or the Payment Application Data Security Standard (PA DSS). These standards are designed to help the cardholders and merchants in such ways as they ensure credit card numbers are encrypted when transmitted/stored in a database and that merchants have strong access control measures.

Non-compliant solutions may prevent merchant boarding with Moneris. A non-compliant merchant can also be subject to fines, fees, assessments or termination of processing services.

For further information on PCI DSS & PA DSS requirements, visit http://www.pcisecuritystandards.org.

Confidentiality

You have a responsibility to protect cardholder and merchant related confidential account information. Under no circumstances should ANY confidential information be sent via email while attempting to diagnose integration or production issues. When sending sample files or code for analysis by Moneris staff, all references to valid card numbers, merchant accounts and transaction tokens should be removed and or obscured. Under no circumstances should live cardholder accounts be used in the test environment.

Table of Contents

1 About This Documentation

1.1 Purpose

This document describes the transaction information for using the PHP API for sending credit card transactions. In particular, it describes the format for sending transactions and the corresponding responses you will receive.

This document contains information about the following features:

- Basic transactions
- MPI
- INTERAC® Online Payment
- ACH (Automated Clearing House)
- Vault
- MSR (Magnetic Swipe Reader) and Encrypted MSR
- Transaction Risk Management Tool
- Convenience fee
- Visa Checkout

1.2 Who Is This Guide For?

The North American API - Integration Guide is intended for developers integrating with Moneris Payment Gateway.

This guide assumes that the system you are trying to integrate meets the requirements outlined below and that you have some familiarity with the PHP programming language.

System Requirements

- PHP 4 or above
- Port 443 open for bi-directional communication
- Web server with a SSL certificate
- cURL - PHP interface - this can be downloaded from http://curl.haxx.se/download.html

cURL CA Root Certificate File:

The default installation of PHP/cURL does not include the cURL CA root certificate file. In order for the Moneris Gateway PHP API to connect to the Moneris Gateway during transaction processing, the 'mpg-classes.php' file that's included with the PHP API package needs to be modified to include a path to the CA root certificate file. Follow the instructions below to set this up.

1. If cURL was not installed separately from your PHP installation, libcurl is included in your PHP installation. You will need to download the 'cacert.pem' file from http://-curl.haxx.se/docs/caextract.html and save it to the necessary directory. Once downloaded, rename the file to 'curl-ca-bundle.crt' (e.g., 'C:\path\to\curl-ca-bundle.crt'). If cURL was installed separately from PHP, you may need to determine the path to the cURL CA root certificate bundle on your system (e.g., 'C:\path\to\curl-ca-bundle.crt').

2. Insert the code below into the 'mpgclasses.php' file as part of the cURL option setting, at approximately line 73 below the line '`curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, TRUE);`'

```
curl_setopt($ch, CURLOPT_CAINFO, 'C:\path\to\curl-ca-bundle.crt');
```

   For more information regarding the `CURLOPT_SSL_VERIFYPEER` option, please refer to your PHP manual.

2 Basic Transaction Set

2.1 Basic Transaction Type Definitions

The following is a list of basic transactions that are supported by the PHP API.

Purchase
Verifies funds on the customer's card, removes the funds and prepares them for deposit into the merchant's account.

Pre-Authorization
Verifies and locks funds on the customer's credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant's account, a Completion transaction must be performed. A Pre-Authorization transaction may only be "completed" once.

Completion
Retrieves funds that have been locked (by either a Pre-Authorization or a Re-Authorization transaction), and prepares them for settlement into the merchant's account.

Re-Authorization
If a Pre-Authorization transaction has already taken place, and not all the locked funds were released by a Completion transaction, a Re-Authorization allows you to lock the remaining funds so that they can be released by another Completion transaction in the future.

Re-Authorization is necessary because funds that have been locked by a Pre-Authorization transaction can only be released by a Completion transaction **one** time. If the Completion amount is less than the Pre-Authorization amount, the remaining money cannot be "completed".

Force Post
Retrieves the locked funds and prepares them for settlement into the merchant's account.

This is used when a merchant obtains the authorization number directly from the issuer by a third-party authorization method (such as by phone).

Purchase Correction
Restores the full amount of a previous Purchase, Completion or Force Post transaction to the cardholder's card, and removes any record of it from the cardholder's statement.

This transaction is sometimes referred to as "void".

This transaction can be used against a Purchase or Completion transaction that occurred same day provided that the batch containing the original transaction remains open. When using the automated closing feature, Batch Close occurs daily between 10 and 11pm Eastern Time.

Refund

Restores all or part of the funds from a Purchase, Completion or Force Post transaction to the cardholder's card. Unlike a Purchase Correction, there is a record of both the initial charge and the refund on the cardholder's statement.

Independent Refund

Credits a specified amount to the cardholder’s credit card. The credit card number and expiry date are mandatory.

It is not necessary for the transaction that you are refunding to have been processed via the Moneris Gateway

Card Verification

Verifies the validity of the credit card, expiry date and any additional details (such as the Card Verification Digits or Address Verification details). It does not verify the available amount or lock any funds on the credit card.

Recur Update

Alters characteristics of a previously registered Recurring Billing transaction.

This transaction is commonly used to update a customer’s credit card information and the number of recurs to the account.

Recurring billing is explained in more detail in Appendix G (page 325). The Recur Update transaction is specifically discussed in G.2 (page 328).

Batch Close

Takes the funds from all Purchase, Completion, Refund and Force Post transactions so that they will be deposited or debited the following business day.

For funds to be deposited the following business day, the batch must close before 11pm Eastern Time.

Open Totals

Returns the details about the currently open batch.

This transaction is similar to the Batch Close. The difference is that it does not close the batch for settlement.

2.2 Purchase

Purchase transaction object definition

```
$txnArray = array('type'=>'purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 1: Purchase transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`purchase` `'amount'=>$amount`
Credit card number	String	20-character alpha-numeric	`purchase` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`'crypt_type'=>$crypt`
Commcard invoice[1]	String	17-character alpha-numeric	`commcard_invoice=>'commcard_invoice'`
Commcard tax amount[2]	String	9-character decimal	`commcard_tax_amount=>'commcard_tax_amount'`

[1]Available to US integrations only.

[2]Available to US integrations only.

Table 1: Purchase transaction object mandatory values

Value	Type	Limits	Set method
		Must contain at least 3 digits, two of which must be penny values.	
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`$mpgTxn->setCustInfo($mpgCustInfo);`
AVS	Object	Not applicable. See Appendix E (page 316).	`$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322).	`$mpgTxn->setCvdInfo($mpgCvdInfo);`
Convenience fee	Object	Not applicable. See Appendix H (page 332).	`$mpgTxn->setConvFeeInfo($mpgConvFee);`
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	`$mpgTxn->setRecur($mpgRecur);`

Table 2: Purchase transaction object optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Dynamic descriptor	String	20-character alphanumeric	`purchase` `'dynamic_descriptor'=>$dynamic_descriptor`
Wallet indicator	String	3-character alphanumeric	`purchase`

Sample Purchase - CA

```
<?php
##
## Example php -q TestPurchase.php store1
##
require "../../mpgClasses.php";
/***************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='purchase';
$cust_id='cust id';
$order_id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan='4242424242424242';
$expiry_date='1111';
$crypt='7';
$dynamic_descriptor='123';
$status_check = 'false';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt,
'dynamic_descriptor'=>$dynamic_descriptor
);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object ****************************/
/* Status Check Example
$mpgHttpPost =new mpgHttpsPostStatus($store_
    id,$api_token,$status_check,$mpgRequest);
*/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
```

Sample Purchase - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    ***********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan='4242424242424242';
$expiry_date='1412';
$dynamic_descriptor='test';
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'purchase',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
crypt_type=>'7',
commcard_invoice=>'Invoice 5757FRJ8',
commcard_tax_amount=>'0.15',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
```

Sample Purchase - CA	Sample Purchase - US

`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nISO = " . $mpgResponse->getISO());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`>getTransType());`
	`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
	`print("\nISO = " . $mpgResponse->getISO());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

2.3 Pre-Authorization

Things to Consider:

- If a Pre-Authorization transaction is not followed by a Completion transaction, it must be reversed via a Completion transaction for 0.00. See "Completion" on page 19
- A Pre-Authorization transaction may only be "completed" once . If the Completion transaction is for less than the original amount, a Re-Authorization transaction is required to collect the remaining funds by another Completion transaction. See Re-Authorization (page 22).
- For a process flow, see "Process Flow for Basic PreAuth, ReAuth and Completion Transactions" on page 336

Pre-Authorization transaction object definition

```
$txnArray = array('type'=>'preauth', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Pre-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 3: Pre-Authorization object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Amount	String	9-character decimal	`preauth` `'amount'=>$amount`
Credit card number	String	20-character numeric	`preauth` `'pan'=>$pan`
Expiry date	String	4-character numeric	`preauth` `'expdate'=>$expiry_date`
E-Commerce indicator	String	1-character alpha-numeric	`preauth` `'crypt_type'=>$crypt`

Table 1: Pre-Authorization object optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`preauth` `'dynamic_descriptor'=>$dynamic_descriptor`
Customer information	Object	Not applicable. See Section Appendix D	`preauth` `$mpgTxn->setCustInfo($mp-`

Value	Type	Limits	Set method
		(page 310).	gCustInfo);
AVS	Object	Not applicable. See Appendix E (page 316).	preauth $mpgTxn->setAvsInfo($mp-gAvsInfo);
CVD	Object	Not applicable. See Appendix F (page 322).	preauth $mpgTxn->setCvdInfo($mp-gCvdInfo);
Customer ID	String	50-character alpha-numeric	preauth cust_id=>'cust'
Wallet indicator	String	3-character alpha-numeric	preauth

Sample Pre-Authorization - CA

```
<?php
##
## Example php -q TestPurchase.php store1
##
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='purchase';
$cust_id='cust id';
$order_id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan='4242424242424242';
$expiry_date='1111';
$crypt='7';
$dynamic_descriptor='123';
$status_check = 'false';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction
    Object ****************************/
```

Sample Pre-Authorization - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan="4242424242424242";
$expdate="1111";
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'preauth',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
pan=>$pan,
expdate=>$expdate,
crypt_type=>'7',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
```

Sample Pre-Authorization - CA

```
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
/* Status Check Example
$mpgHttpPost =new mpgHttpsPostStatus($store_
    id,$api_token,$status_check,$mpgRequest);
*/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/****************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nIsVisaDebit = " . $mpgResponse-
    >getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

Sample Pre-Authorization - US

```
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

2.4 Completion

Things to Consider:

- Completion is also known as "capture" or "pre-authorization completion".
- A Pre-Authorization or Re-Authorization transaction can only be completed once. Refer to the Re-Authorization transaction (page 22 for more information on how to perform multiple Completion transactions.
- To reverse the full amount of a Pre-Authorization transaction, use the Completion transaction with the amount set to `0.00`.
- To process this transaction, you need the order ID and transaction number from the original Pre-Authorization transaction.
- For a process flow, see "Process Flow for Basic PreAuth, ReAuth and Completion Transactions" on page 336

Completion transaction object

```
$txnArray = array('type'=>'completion', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Completion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Completion transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 4: Completion transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alphanumeric	`completion` `'order_id'=>$order_id`
Completion Amount	String	9-character decimal	`completion` `'comp_amount'=>$compamount`
Transaction number	String	255-character alphanumeric	`completion` `'txn_number'=>$txnnumber`
E-Commerce indicator	String	1-character alphanumeric	`completion` `'crypt_type'=>$crypt`

Table 5: Completion transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Customer ID	String	50-character alpha-numeric	`completion` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`completion` `'dynamic_descriptor'=>$dynamic_descriptor`
Commcard invoice[1]	String	17-character alpha-numeric	`completion` `commcard_invoice=>'commcard_invoice'`
Commcard tax amount[2]	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	`completion` `commcard_tax_amount=>'commcard_tax_amount'`

Sample Basic Completion - CA	Sample Basic Completion - US

`<?php`
`require "../../mpgClasses.php";`
`$store_id='store5';`
`$api_token='yesguy';`
`$orderid='ord-150515-13:31:08';`
`$txnnumber='20228-0_10';`
`$compamount='0.10';`
`$dynamic_descriptor='123';`
`## step 1) create transaction array ###`
`$txnArray=array('type'=>'completion',`
`'txn_number'=>$txnnumber,`
`'order_id'=>$orderid,`
`'comp_amount'=>$compamount,`
`'crypt_type'=>'7',`
`'cust_id'=>'customer ID',`
`'dynamic_descriptor'=>$dynamic_descriptor`
`);`
	`<?php`
	`require "../../mpgClasses.php";`
	`/********** Request Variables`
	`**********/`
	`$store_id='monusqa002';`
	`$api_token='qatoken';`
	`//$status = 'false';`
	`/********** Transaction Variables`
	`**********/`
	`$orderid='ord-130515-17:18:31';`
	`$txnnumber='123167-0_25';`
	`$compamount='0.01';`
	`$dynamic_descriptor='test';`
	`/********** Transaction Array`
	`**********/`
	`$txnArray=array(type=>'completion',`
	`order_id=>$orderid,`

[1]Available to US integrations only.

[2]Available to US integrations only.

Sample Basic Completion - CA

```
## step 2) create a transaction object
    passing the hash created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing
    the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
## step 4) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nIsVisaDebit = " . $mpgResponse-
    >getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
?>
```

Sample Basic Completion - US

```
comp_amount=>$compamount,
txn_number=>$txnnumber,
crypt_type=>'7',
commcard_invoice=>'Invoice 5757FRJ8',
commcard_tax_amount=>'0.15',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    *********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ HttpsPost Object
    **********************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_
    id,$api_token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
/************************ Receipt
    ******************************************/
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage
    ());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
```

Sample Basic Completion - CA	Sample Basic Completion - US

	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

2.5 Re-Authorization

For a process flow, Process Flow for Basic PreAuth, ReAuth and Completion Transactions (page 336).

Re-Authorization transaction object definition

```
$txnArray = array('type'=>'reauth', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Re-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Re-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 6: Re-Authorization transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`reauth;` `'order_id'=>$order_id`
Original order ID	String	50-character alpha-numeric	`reauth` `'orig_order_id'=>orig_order_id`
Amount	String	9-character decimal	`reauth` `'amount'=>$amount`

Table 6: Re-Authorization transaction object mandatory values

Value	Type	Limits	Set method
Transaction number	String	255-character variable character	`reauth` `'txn_number'=>$txnnumber`
E-Commerce indicator	String	1-character alpha-numeric	`reauth` `'crypt_type'=>$crypt`

Table 1: Re-Authorization transaction optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`reauth` `cust_id=>'cust'`
Status check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`reauth` `'dynamic_descriptor'=>$dynamic_descriptor`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`reauth` `$mpgTxn->setCustInfo($mp-gCustInfo);`
AVS	Object	Not applicable. See Appendix E (page 316).	`reauth` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322).	`reauth` `$mpgTxn->setCvdInfo($mp-gCvdInfo);`

Sample Re-Authorization - CA	Sample Re-Authorization - US

`<?php`
`require "../../mpgClasses.php";`
`/****************************** Request`
	`<?php`
	`require "../../mpgClasses.php";`
	`/************************ Request Variables`

Sample Re-Authorization - CA

```
    Variables
    ********************************/
$store_id='store5';
$api_token="yesguy";
/************************** Transaction
    Associative Array
    ************************/
$txnArray=array('type'=>'reauth',
'order_id'=>'ord-'.date("dmy-G:i:s"),
'cust_id'=>'my cust id',
'amount'=>'0.50',
'orig_order_id'=>'ord-110515-10:55:31',
    //original pre-auth order_id
'txn_number'=>'31393-0_10', //original pre-
    auth txn number
'crypt_type'=>'7',
'dynamic_descriptor'=>'123456'
);
/****************************** Transaction
    Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************************** Request
    Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
/*************************************
    Response
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType()."<br>");
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount()."<br>");
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber()."<br>");
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId()."<br>");
print("\nTransType = " . $mpgResponse-
    >getTransType()."<br>");
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum()."<br>");
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode()."<br>");
print("\nISO = " . $mpgResponse->getISO
    ()."<br>");
print("\nMessage = " . $mpgResponse-
    >getMessage()."<br>");
print("\nIsVisaDebit = " . $mpgResponse-
```

Sample Re-Authorization - US

```
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variables
    ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$orig_order_id='mvt3161532124';
$txn_number='837266-0_25';
$amount='1.00';
$crypt='7';
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'reauth',
order_id=>$orderid,
cust_id=>'cust',
orig_order_id=>$orig_order_id,
txn_number=>$txn_number,
amount=>$amount,
crypt_type=>'7',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage
    ());
print("\nAuthCode = " . $mpgResponse-
```

Sample Re-Authorization - CA	Sample Re-Authorization - US
`>getIsVisaDebit()." ");` `print("\nAuthCode = " . $mpgResponse->getAuthCode()." ");` `print("\nComplete = " . $mpgResponse->getComplete()." ");` `print("\nTransDate = " . $mpgResponse->getTransDate()." ");` `print("\nTransTime = " . $mpgResponse->getTransTime()." ");` `print("\nTicket = " . $mpgResponse->getTicket()." ");` `print("\nTimedOut = " . $mpgResponse->getTimedOut()." ");` `?>`	`>getAuthCode());` `print("\nComplete = " . $mpgResponse->getComplete());` `print("\nTransDate = " . $mpgResponse->getTransDate());` `print("\nTransTime = " . $mpgResponse->getTransTime());` `print("\nTimedOut = " . $mpgResponse->getTimedOut());` `?>`

2.6 Force Post

Things to Consider:

- This transaction is an independent completion where the original Pre-Authorization transaction was not processed via the same Moneris Gateway merchant account.
- It is not required for the transaction that you are submitting to have been processed via the PHPMoneris Gateway. However, a credit card number, expiry date and original authorization number are required.

ForcePost transaction object definition

```
$txnArray = array('type'=>'forcepost', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ForcePost transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Force Post transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 7: Force Post transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`forcepost` `'order_id'=>$order_id`
Amount	String	9-character decimal	`forcepost` `'amount'=>$amount`
Credit card number	String	20-character numeric	`forcepost` `'pan'=>$pan`
Expiry date	String	4-character numeric	`forcepost` `'expdate'=>$expiry_date`
Authorization code	String	8-character alpha-numeric	`forcepost` `'auth_code'=>$auth_code`
E-Commerce indicator	String	1-character alpha-numeric	`forcepost` `'crypt_type'=>$crypt`

Table 8: Force Post transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`forcepost` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`forcepost` `'dynamic_descriptor'=>$dynamic_descriptor`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample Basic Force Post - CA	Sample Basic Force Post - US
`<?php` `require "../../mpgClasses.php";`	`<?php` `require "../../mpgClasses.php";`

Sample Basic Force Post - CA

```
/**************************** Request
    Variables ******************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************* Transactional
    Variables ****************************/
$type='forcepost';
$cust_id='CUST13343';
$order_id='ord-'.date("dmy-G:i:s");
$amount='10.00';
$pan='4242424242424242';
$expiry_date='0812';
$auth_code='123456';
$crypt='7';
$dynamic_descriptor='123456';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'auth_code'=>$auth_code,
'crypt_type'=>$crypt,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
```

Sample Basic Force Post - US

```
/**************************** Request
    Variables ******************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************* Transactional
    Variables ****************************/
$type='forcepost';
$cust_id='CUST13343';
$order_id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan='4242424242424242';
$expiry_date='0812';
$auth_code='123456';
$crypt='7';
$dynamic_descriptor='test';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'auth_code'=>$auth_code,
'crypt_type'=>$crypt,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
```

Sample Basic Force Post - CA	Sample Basic Force Post - US

`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nISO = " . $mpgResponse->getISO());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`>getReceiptId());`
	`print("\nTransType = " . $mpgResponse->getTransType());`
	`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nISO = " . $mpgResponse->getISO());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

2.7 Purchase Correction

Things to Consider:

- Purchase correction is also known as "void" or "correction".
- To process this transaction, you need the order ID and the transaction number from the original Completion, Purchase or Force Post transaction.

Purchase Correction transaction object definition

```
$txnArray = array('type'=>'purchasecorrection', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Purchase Correction transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Purchase Correction transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 9: Purchase Correction transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`purchasecorrection` `'order_id'=>$order_id`
Transaction number	String	255-character variable character	`purchasecorrection` `'txn_number'=>$txnnumber`
E-Commerce indicator	String	1-character alpha-numeric	`purchasecorrection` `'crypt_type'=>$crypt`

Table 10: Purchase Correction transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Customer ID	String	50-character alpha-numeric	`purchasecorrection` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`purchasecorrection` `'dynamic_descriptor'=>$dynamic_descriptor`

Sample Purchase Correction - CA

```
<?php
require "../../mpgClasses.php";
$store_id='store5';
$api_token='yesguy';
$orderid='ord-110515-10:53:03';
$txnnumber='31387-0_10';
$dynamic_descriptor='1234';
## step 1) create transaction hash ###
$txnArray=array('type'=>'purchasecorrection',
'txn_number'=>$txnnumber,
'order_id'=>$orderid,
'crypt_type'=>'7',
'cust_id'=>'customer ID',
'dynamic_descriptor'=>$dynamic_descriptor
);
## step 2) create a transaction object passing
```

Sample Purchase Correction - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    *********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-130515-17:15:14';
$txnnumber='837155-0_25';
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'purchasecorrection',
order_id=>$orderid,
```

Sample Purchase Correction - CA

```
    the array created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing
    the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
## step 4) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nIsVisaDebit = " . $mpgResponse-
    >getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
?>
```

Sample Purchase Correction - US

```
txn_number=>$txnnumber,
crypt_type=>'7',
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print ("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

2.8 Refund

To process this transaction, you need the order ID and transaction number from the original Completion,Purchase or Force Post transaction.

Refund transaction object definition

```
$txnArray = array('type'=>'refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Refund transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 11: Refund transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`refund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`refund` `'amount'=>$amount`
Transaction number	String	255-character variable character	`refund` `'txn_number'=>$txnnumber`
E-Commerce indicator	String	1-character alpha-numeric	`refund` `'crypt_type'=>$crypt`

Table 12: Refund transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample Refund - CA

```
<?php
##
## This program takes 4 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. order id
## 4. trans number
##
## Example php -q TestRefund.php store1 yesguy
    my_order_id 45109-89-0
##
require "../../mpgClasses.php";
$store_id='store5';
$api_token='yesguy';
$orderid='ord-110515-11:32:49';
$txnnumber='31451-0_10';
$dynamic_descriptor='123';
## step 1) create transaction array ###
$txnArray=array('type'=>'refund',
'txn_number'=>$txnnumber,
'order_id'=>$orderid,
'amount'=>'0.10',
'crypt_type'=>'7',
'cust_id'=> 'Customer ID',
'dynamic_descriptor'=>$dynamic_descriptor
);
## step 2) create a transaction object passing
    the array created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing
    the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
## step 4) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print ("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
```

Sample Refund - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-140515-11:17:58';
$txnnumber='123280-0_25';
$amount='1.00';
$dynamic_descriptor='test2';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'refund',
order_id=>$orderid,
amount=>$amount,
txn_number=>$txnnumber,
crypt_type=>'7'
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
```

Sample Refund - CA	Sample Refund - US

`>getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nISO = " . $mpgResponse->getISO());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`?>`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

2.9 Independent Refund

Things to Consider:

- Because of the potential for fraud, permission for this transaction is not granted to all accounts by default. If it is required for your business, it must be requested via your account manager.

Independent Refund transaction object definition

```
$txnArray = array('type'=>'ind_refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Independent Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Independent Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 13: Independent Refund transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`ind_refund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`ind_refund` `'amount'=>$amount`
Credit card number	String	20-character alpha-numeric	`ind_refund` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`ind_refund` `'expdate'=>$expiry_date`
E-Commerce indicator	String	1-character alpha-numeric	`ind_refund` `'crypt_type'=>$crypt`

Table 14: Independent Refund transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`ind_refund` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`ind_refund` `'dynamic_ descriptor'=>$dynamic_ descriptor`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_ id,$api_token,$status,$m-pgRequest);`

Table 14: Independent Refund transaction optional values (continued)

Value	Type	Limits	Set method
Commcard invoice[1]	String	17-character alpha-numeric	`ind_refund` `commcard_invoice=>'commcard_invoice'`
Commcard tax amount[2]	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	`ind_refund` `commcard_tax_amount=>'commcard_tax_amount'`

Sample Independent Refund - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. order id
##
## Example php -q TestIndependentRefund.php
    store1 yesguy unique_order_id
##
require "../../mpgClasses.php";
$store_id='store5';
$api_token='yesguy';
$orderid='ord-'.date("dmy-G:i:s");
$dynamic_descriptor='123456';
## step 1) create transaction array ###
$txnArray=array('type'=>'ind_refund',
'order_id'=>$orderid,
'cust_id'=>'my cust id',
'amount'=>'1.00',
'pan'=>'4242424242424242',
'expdate'=>'1103',
'crypt_type'=>'7',
'dynamic_descriptor'=>$dynamic_descriptor
);
## step 2) create a transaction object passing
    the array created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing
    the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
```

Sample Independent Refund - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ****************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid="customer1";
$amount='1.00';
$pan="4242424242424242";
$expdate="1111";
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'ind_refund',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
pan=>$pan,
expdate=>$expdate,
crypt_type=>'7',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
```

[1]Available to US integrations only.

[2]Available to US integrations only.

Sample Independent Refund - CA	Sample Independent Refund - US

for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ## 	
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
## step 5) get an mpgResponse object ## 	
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods 	
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
	$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
	/********** mpgHttpsPost Object **********/
	$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
	//Status check example
	//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
	/********** Response Object **********/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nCardType = " . $mpgResponse->getCardType());
	print("\nTransAmount = " . $mpgResponse->getTransAmount());
	print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
	print("\nReceiptId = " . $mpgResponse->getReceiptId());
	print("\nTransType = " . $mpgResponse->getTransType());
	print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
	print("\nResponseCode = " . $mpgResponse->getResponseCode());
	print("\nMessage = " . $mpgResponse->getMessage());
	print("\nAuthCode = " . $mpgResponse->getAuthCode());
	print("\nComplete = " . $mpgResponse->getComplete());
	print("\nTransDate = " . $mpgResponse->getTransDate());
	print("\nTransTime = " . $mpgResponse->getTransTime());
	print("\nTicket = " . $mpgResponse->getTicket());
	print("\nTimedOut = " . $mpgResponse->getTimedOut());
	//print("\nStatusCode = " . $mpgResponse->getStatusCode());
	//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
	?>

2.10 Card Verification

Things to Consider:

- This transaction type only applies to Visa and MasterCard transactions.
- This transaction is also known as an "account status inquiry".

- AVD and CVD values are mandatory for US integrations only.

Card Verification object definition

```
$txnArray = array('type'=>'card_verification', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Card Verification transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Card Verification transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 15: Card Verification transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`card_verification` `'order_id'=>$order_id`
Credit card number	String	20-character alpha-numeric	`card_verification` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`card_verification` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`card_verification` `'crypt_type'=>$crypt`
AVS	Object	Not applicable. See Appendix E (page 316).	`card_verification` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322).	`card_verification` `$mpgTxn->setCvdInfo($mp-gCvdInfo);`

Sample Card Verification - CA

```
<?php
require "../../mpgClasses.php";
$store_id='store5';
$api_token="yesguy";
## step 1) create transaction hash ###
$txnArray=array('type'=>'card_verification',
'order_id'=>'ord-'.date("dmy-G:i:s"),
'cust_id'=>'my cust id',
'pan'=>'4242424242424242',
'expdate'=>'1512',
'crypt_type'=>'7'
);
## step 2) create a transaction object passing
    the hash created in
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing
    the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
## step 4) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nIsVisaDebit = " . $mpgResponse-
    >getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
```

Sample Card Verification - US

```
<?php
require "../../mpgClasses.php";
/************************* Request Variables
    ************************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$pan="4242424242424242";
$expiry_date="1511";
/************************** AVS Variables
    ******************************/
$avs_street_number = '201';
$avs_street_name = 'Michigan Ave';
$avs_zipcode = 'M1M1M1';
/************************** CVD Variables
    ******************************/
$cvd_indicator = '1';
$cvd_value = '198';
/********************** AVS Associative Array
    *************************/
$avsTemplate = array(
avs_street_number=>$avs_street_number,
avs_street_name =>$avs_street_name,
avs_zipcode => $avs_zipcode
);
/********************** CVD Associative Array
    *************************/
$cvdTemplate = array(
cvd_indicator => $cvd_indicator,
cvd_value => $cvd_value
);
/************************** AVS Object
    *******************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/************************** CVD Object
    *******************************/
$mpgCvdInfo = new mpgCvdInfo ($cvdTemplate);
/************************* Transaction Array
    **********************************/
$txnArray=array(type=>'card_verification',
order_id=>$orderid,
cust_id=>'cust',
pan=>$pan,
expdate=>$expiry_date
);
/************************* Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************* Set AVS and CVD
    ******************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
$mpgTxn->setCvdInfo($mpgCvdInfo);
/************************* Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
```

Sample Card Verification - CA	Sample Card Verification - US

`print("\nTicket = " . $mpgResponse->getTicket ());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`?>`
	`for sending transaction to Canadian environment`
	`$mpgRequest->setTestMode(true); //false or comment out this line for production transactions`
	`/********** mpgHttpsPost Object **********/`
	`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
	`/********** Response Object **********/`
	`$mpgResponse=$mpgHttpPost->getMpgResponse();`
	`print("\nCardType = " . $mpgResponse->getCardType());`
	`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
	`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
	`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
	`print("\nTransType = " . $mpgResponse->getTransType());`
	`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket ());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nCVDResultCode = " . $mpgResponse->getCvdResultCode());`
	`print("\nAVSResultCode = " . $mpgResponse->getAvsResultCode());`
	`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
	`?>`

2.11 Batch Close

Batch Close transaction object definition

```
$txnArray = array('type'=>'batchclose', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Batch Close transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Batch Close transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 16: Batch Close transaction object mandatory values

Value	Type	Limits	Set method
ECR (electronic cash register) number	String	No limit (value provided by Moneris)	`batchclose` `ecr_number=>$ecr_number`

Sample Batch Close - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. ecr number
##
## Example php -q TestBatchClose.php store1
    yesguy 66002173
##
require "../../mpgClasses.php";
$store_id='store5';
$api_token='yesguy';
$ecr_number='66013455';
## step 1) create transaction array ###
$txnArray=array('type'=>'batchclose',
'ecr_number'=>$ecr_number
);
$mpgTxn = new mpgTransaction($txnArray);
## step 2) create mpgRequest object ###
$mpgReq=new mpgRequest($mpgTxn);
$mpgReq->setProcCountryCode("CA"); //"US" for
    sending transaction to US environment
$mpgReq->setTestMode(true); //false or
    comment out this line for production
    transactions
## step 3) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost=new mpgHttpsPost($store_id,$api_
    token,$mpgReq);
## step 4) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
##step 5) get array of all credit cards
$creditCards = $mpgResponse->getCreditCards
    ($ecr_number);
## step 6) loop through the array of credit
    cards and get information
```

Sample Batch Close - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    ******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variables
    ***************************/
$ecr_number='64002051';
/************************ Transaction Array
    ******************************/
$txnArray=array(type=>'batchclose',
ecr_number=>$ecr_number
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgReq= new mpgRequest($mpgTxn);
$mpgReq->setProcCountryCode("US"); //"CA" for
    sending transaction to Canadian environment
$mpgReq->setTestMode(true); //false or comment
    out this line for production transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost=new mpgHttpsPost($store_id,$api_
    token,$mpgReq);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
/************************ Array of Credit Cards
    ***************************/
$creditCards = $mpgResponse->getCreditCards
    ($ecr_number);
/************************ Display Loop
    ************************************/
```

Sample Batch Close - CA	Sample Batch Close - US

`for($i=0; $i < count($creditCards); $i++)`
`{`
`print "\nCard Type = $creditCards[$i]";`
`print "\nPurchase Count = "`
`. $mpgResponse->getPurchaseCount($ecr_`
`number,$creditCards[$i]);`
`print "\nPurchase Amount = "`
`. $mpgResponse->getPurchaseAmount($ecr_`
`number,$creditCards[$i]);`
`print "\nRefund Count = "`
`. $mpgResponse->getRefundCount($ecr_`
`number,$creditCards[$i]);`
`print "\nRefund Amount = "`
`. $mpgResponse->getRefundAmount($ecr_`
`number,$creditCards[$i]);`
`print "\nCorrection Count = "`
`. $mpgResponse->getCorrectionCount($ecr_`
`number,$creditCards[$i]);`
`print "\nCorrection Amount = "`
`. $mpgResponse->getCorrectionAmount($ecr_`
`number,$creditCards[$i]);`
`}`
`?>`
	`for($i=0; $i < count($creditCards); $i++)`
	`{`
	`print "\nCard Type = $creditCards[$i]";`
	`print "\nPurchase Count = "`
	`. $mpgResponse->getPurchaseCount($ecr_`
	`number,$creditCards[$i]);`
	`print "\nPurchase Amount = "`
	`. $mpgResponse->getPurchaseAmount($ecr_`
	`number,$creditCards[$i]);`
	`print "\nRefund Count = "`
	`. $mpgResponse->getRefundCount($ecr_`
	`number,$creditCards[$i]);`
	`print "\nRefund Amount = "`
	`. $mpgResponse->getRefundAmount($ecr_`
	`number,$creditCards[$i]);`
	`print "\nCorrection Count = "`
	`. $mpgResponse->getCorrectionCount($ecr_`
	`number,$creditCards[$i]);`
	`print "\nCorrection Amount = "`
	`. $mpgResponse->getCorrectionAmount($ecr_`
	`number,$creditCards[$i]);`
	`}`

2.12 Open Totals

OpenTotals transaction object definition

```
$txnArray = array('type'=>'opentotals', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Open Totals transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Open Totals transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 17: Open Totals transaction object mandatory values

Value	Type	Limits	Set method
ECR (electronic cash register) number	String	No limit (value provided by Moneris)	`opentotals` `ecr_number=>$ecr_number`

Sample Open Totals - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. ecr number
##
## Example php -q TestOpenTotals.php store1
    yesguy 66002163
##
require "../../mpgClasses.php";
$store_id='store5';
$api_token='yesguy';
$ecr_number='66013455';
## step 1) create transaction array ###
$txnArray=array('type'=>'opentotals',
'ecr_number'=>$ecr_number
);
$mpgTxn = new mpgTransaction($txnArray);
## step 2) create mpgRequest object ###
$mpgReq= new mpgRequest($mpgTxn);
$mpgReq->setProcCountryCode("CA"); //"US" for
    sending transaction to US environment
$mpgReq->setTestMode(true); //false or comment
    out this line for production transactions
## step 3) create mpgHttpsPost object which
    does an https post ##
$mpgHttpPost=new mpgHttpsPost($store_id,$api_
    token,$mpgReq);
## step 4) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
##step 5) get array of all credit cards
$creditCards = $mpgResponse->getCreditCards
    ($ecr_number);
## step 6) loop through the array of credit
    cards and get information
for($i=0; $i < count($creditCards); $i++)
{
print "\nCard Type = $creditCards[$i]";
print "\nPurchase Count = "
. $mpgResponse->getPurchaseCount($ecr_
    number,$creditCards[$i]);
print "\nPurchase Amount = "
. $mpgResponse->getPurchaseAmount($ecr_
    number,$creditCards[$i]);
print "\nRefund Count = "
. $mpgResponse->getRefundCount($ecr_
    number,$creditCards[$i]);
print "\nRefund Amount = "
. $mpgResponse->getRefundAmount($ecr_
    number,$creditCards[$i]);
print "\nCorrection Count = "
. $mpgResponse->getCorrectionCount($ecr_
    number,$creditCards[$i]);
print "\nCorrection Amount = "
. $mpgResponse->getCorrectionAmount($ecr_
    number,$creditCards[$i]);
```

Sample Open Totals - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    ***********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variable
    ******************************/
$ecr_number='64000003';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'opentotals',
ecr_number=>$ecr_number
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgReq= new mpgRequest($mpgTxn);
$mpgReq->setProcCountryCode("US"); //"CA" for
    sending transaction to Canadian
    environment
$mpgReq->setTestMode(true); //false or comment
    out this line for production transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost=new mpgHttpsPost($store_id,$api_
    token,$mpgReq);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
/************************ Array of Cedit Cards
    ****************************/
$creditCards = $mpgResponse->getCreditCards
    ($ecr_number);
/************************ Loop through Array
    and Display ********************/
for($i=0; $i < count($creditCards); $i++)
{
print "\nCard Type = $creditCards[$i]";
print "\nPurchase Count = "
. $mpgResponse->getPurchaseCount($ecr_
    number,$creditCards[$i]);
print "\nPurchase Amount = "
. $mpgResponse->getPurchaseAmount($ecr_
    number,$creditCards[$i]);
print "\nRefund Count = "
. $mpgResponse->getRefundCount($ecr_
    number,$creditCards[$i]);
print "\nRefund Amount = "
. $mpgResponse->getRefundAmount($ecr_
    number,$creditCards[$i]);
print "\nCorrection Count = "
. $mpgResponse->getCorrectionCount($ecr_
    number,$creditCards[$i]);
print "\nCorrection Amount = "
. $mpgResponse->getCorrectionAmount($ecr_
```

Sample Open Totals - CA	Sample Open Totals - US

`}`
`?>`
	`number,$creditCards[$i]);`
	`}`
	`?>`

3 MPI

3.1 About MPI Transactions

The Moneris Gateway can enable transactions using the 3-D Secure protocol via Merchant Plug-In (MPI) and Access Control Server (ACS) .

Moneris Gateway supports the following 3-D Secure implementations:

- Verified by Visa (VbV)
- Mastercard Secure Code (MCSC)
- American Express SafeKey

3.2 3-D Secure Implementations (VbV, MCSC, SafeKey)

Verified by Visa (VbV), MasterCard Secure Code (MCSC) and American Express SafeKey are programs based on the 3-D Secure Protocol to improve the security of online transactions.

These programs involve authentication of the cardholder during an online e-commerce transaction. Authentication is based on the issuer's selected method of authentication.

The following are examples of authentication methods:

- Risk-based authentication
- Dynamic passwords
- Static passwords.

Some benefits of these programs are reduced risk of fraudulent transactions and protection against chargebacks for certain fraudulent transactions.

Additional eFraud features

To further decrease fraudulent activity, Moneris also recommends implementing the following features:

- AVS: Address Verification Service (page 316)
- CVD: Card Validation Digits (page 322).

3.3 Activating VbV and MCSC

To integrate Verified by Visa and/or MasterCard Secure Code transaction functionality in your system, call Moneris Sales Support to have Moneris enroll you in the program(s) and enable the functionality on your account.

3.4 Activating Amex SafeKey

To Activate Amex SafeKey transaction functionality with your system via the Moneris Gateway API:

1. Enroll in the SafeKey program with American Express
   at: https://network.americanexpress.com/ca/en/safekey/index.aspx
2. Call your Moneris sales rep to get Amex SafeKey functionality enabled on your account

3.5 Transaction Flow

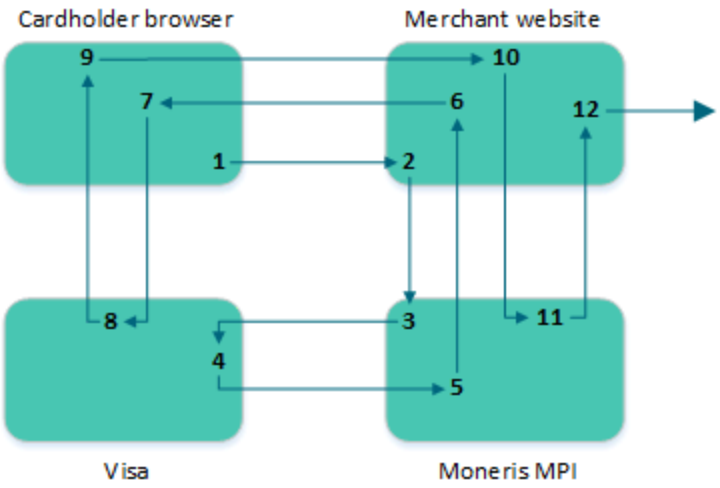


Figure 1: Transaction flow diagram

1. Cardholder enters the credit card number and submits the transaction information to the merchant.
2. Upon receiving the transaction request, the merchant calls the MonerisMPI API and passes a TXN type request. For sample code please refer to section 6.a(XREF TBD).
3. The Moneris MPI receives the request, authenticates the merchant and sends the transaction information to Visa, MasterCard or American Express.
4. Visa/MasterCard/Amex verifies that the card is enrolled and returns the issuer URL.
5. Moneris MPI receives the response from Visa, MasterCard or Amex and forwards the information to the merchant.
6. The MonerisMPI API installed at the merchant receives the response from the Moneris MPI.

   If the response is "Y" for enrolled, the merchant makes a call to the API, which opens a popup/inline window in the cardholder browser.

   If the response is “N” for not enrolled, a transaction could be sent to the processor identifying it as VBV/MCSC/SafeKey attempted with an ECI value of 6.

   If the response is “U” for unable to authenticate or the response times out, the transaction can be sent to the processor with an ECI value of 7. The merchant can then choose to continue with the transaction and be liable for a chargeback, or the merchant can choose to end the transaction.
7. The cardholder browser uses the URL that was returned from Visa/MasterCard/Amex via the merchant to communicate directly to the bank. The contents of the popup are loaded and the cardholder enters the PIN.

8. The information is submitted to the bank and authenticated. A response is then returned to the client browser.
9. The client browser receives the response from the bank, and forwards it to the merchant.
10. The merchant receives the response information from the cardholder browser, and passes an ACS request type to the Moneris MPI API.
11. Moneris MPI receives the ACS request and authenticates the information. The Moneris MPI then provides a CAVV value (getCavv()) and a crypt type (getMpiEciO) to the merchant.

    If the getSuccess() of the response is “true”, the merchant may proceed with the cavv purchase or cavv preauth.

    If the getSuccess() of the response is “false” **and** the getMessage() is “N”, the transaction must be cancelled because the cardholder failed to authenticate.

    If the getSuccess() of the response is “false” **and** the getMessage is “U”, the transaction can be processed as a normal purchase or PreAuth; however in this case the merchant assumes liability of a chargeback.

    If the response times out, the transaction can be processed as a normal purchase or PreAuth; however in this case the merchant assumes liability of a chargeback.
12. The merchant retrieves the CAVV value, and formats a cavv purchase or a cavv preauth request using the method that is normally used. As part of this transaction method, the merchant must pass the CAVV value and the crypt type.

3.6 MPI Transactions

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 11.5 (page 266).

TXN
Sends the initial transaction data to the Moneris MPI to verify whether the card is enrolled.

The browser returns a PARes as well as a success field.

ACS
Passes the PARes (received in the response to the TXN transaction) to the Moneris MPI API.

Cavv Purchase
After receiving confirmation from the ACS transaction, this verifies funds on the customer’s card, removes the funds and prepares them for deposit into the merchant’s account.

Cavv Pre-Authorization
After receiving confirmation from the ACS transaction, this verifies and locks funds on the customer’s credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant’s account, a basic Completion transaction (page 19) must be performed. A PreAuthorization transaction may only be "completed" once.

3.6.1 VbV, MCSC and SafeKey Responses

For each transaction, a crypt type is sent to identify whether it is a VbV-, MCSC- or SafeKey-authenticated transaction. Below are the tables defining the possible crypt types as well as the possible VARes and PARes responses.

Table 18: Crypt type definitions

Crypt type	Visa definition	MasterCard definition	American Express Definition
5	• Fully authenticated • There is a liability shift, and the merchant is protected from chargebacks	• Fully authenticated • There is a liability shift, and the merchant is protected from chargebacks.	• Fully authenticated • There is a liability shift, and the merchant is protected from chargebacks.
6	• VbV has been attempted • There is a liability shift, and the merchant is protected from certain chargebacks on fraudulent transactions	• MCSC has been attempted • There is a liability shift, and the merchant is protected from certain chargebacks on fraudulent transactions	• SafeKey has been attempted • There is a liability shift, and the merchant is protected from certain chargebacks on fraudulent transactions
7	• Non-VbV transaction • No liability shift • Merchant is not protected from chargebacks	• Non-MCSC transaction • No liability shift • Merchant is not protected from chargebacks	• Non-SafeKey transaction • No liability shift • Merchant is not protected from chargebacks

Table 19: VERes response definitions

VERes Response	Response Definition
N	The card/issuer is not enrolled. Sent as a normal Purchase/PreAuth transaction with a crypt type of 6.
U	The card type is not participating in VbV/MCSC/SafeKey. It could be corporate card or another card plan that Visa/MasterCard/Amex excludes. Proceed with a regular transaction with a crypt type of 7 or cancel the transaction.
Y	The card is enrolled. Proceed to create the VbV/MCSC/SafeKey inline window for cardholder authentication. Proceed to PARes for crypt type.

Table 20: PARes response definitions

PARes response	Response definition
A	Attempted to verify PIN, and will receive a CAVV. Send as a cavv_purchase/cavv_preAuth, which returns a crypt type of 6.
Y	Fully authenticated, and will receive a CAVV. Send as a cavv_purchase/cavv_preAuth which will return a crypt type of 5.
N	Failed to authenticate. No CAVV is returned. Cancel transaction. Merchant may proceed with a crypt type of 7 although this is strongly discouraged.

Table 21: CAVV transaction handling

Step 1: VERes Cardholder/issuer enrolled?	Step 2: PARes VbV/MCSC InLine window response	Step 3: Transaction Are you protected?
Y	Y	Send a CAVV transaction
Y	N	Cancel transaction. Authentication failed or high-risk transaction.
Y	A	Send a CAVV transaction
U	n/a	Send a regular transaction with a crypt type of 7
N	n/a	Send a regular transaction with a crypt type of 6

3.6.2 MpiTxn Request Transaction

MpiTxn transaction object definition

```
$txnArray = array('type'=>'txn', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for MpiTxn transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

MpiTxn transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 22: MpiTxn transaction object mandatory values

Value	Type	Limits	Set method
XID	String	20-character alpha-numeric	`mpiTxn` `'xid'=>$xid`
Credit card number	String	20-character numeric	`mpiTxn` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`mpiTxn` `'expdate'=>$expiry_date`
Amount	String	9-character decimal Must contain at least 3 digits including two penny values.	`mpiTxn` `'amount'=>$amount`
MD	String	1024-character alpha-numeric	`mpiTxn` `MD=>$MD`

Table 22: MpiTxn transaction object mandatory values (continued)

Value	Type	Limits	Set method
Merchant URL	String	N/A	`mpiTxn` `merchantUrl=>$merchantUrl`
Accept	String	N/A	`mpiTxn` `accept=>$accept`
User Agent	String	N/A	`mpiTxn` `userAgent=>$userAgent`

Sample MpiTXN Request - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction
    Variables ******************************/
$data_key='ot-DYm9m3m00lCgN2b1Kk6mEb7np';
$amount='1.00';
$xid = sprintf("%'920d", rand());
$MD = $xid."mycardinfo".$amount;
$merchantUrl = "www.mystoreurl.com";
$accept = "true";
$userAgent = "Mozilla";
$expdate = "1712"; //For Temp Tokens only
/************************ Transaction Array
    **********************************/
$txnArray =array(type=>'res_mpitxn',
data_key=>$data_key,
//expdate=>$expdate,
amount=>$amount,
xid=>$xid,
MD=>$MD,
merchantUrl=>$merchantUrl,
accept=>$accept,
userAgent=>$userAgent
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
```

Sample MpiTXN Request - US

```
<?php
$store_id ="monusqa002";
$api_token="qatoken";
$merchUrl="https://YOUR_MPI_RESPONSE_URL";
include("../../mpgClasses.php");
$xid =sprintf("%'920d", rand());
$pan = "4242424242424242";
$expiry = "1511";
$purchase_amount = "1.00";

$HTTP_ACCEPT = getenv("HTTP_ACCEPT");
$HTTP_USER_AGENT = getenv("HTTP_USER_AGENT");
//these are form variable gotten after
    cardholder hits buy button on merchant
    site
//(purchase_amount,pan,expiry)
$txnArray=array(type=>'txn',
xid=>$xid,
amount=>$purchase_amount,
pan=>$pan,
expdate=>$expiry,
MD=> "xid=" . $xid //MD is merchant data that
    can be passed along
."&amp;pan=" . $pan
."&amp;expiry=".$expiry
."&amp;amount=" .$purchase_amount,
merchantUrl=>$merchUrl,
accept =>$HTTP_ACCEPT,
userAgent =>$HTTP_USER_AGENT
);
$mpgTxn = new mpgTransaction($txnArray);
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
```

Sample MpiTXN Request - CA	Sample MpiTXN Request - US

/********** mpgHttpsPost Object ********** /
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/********** Response Object ********** /
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nMpiSuccess = " . $mpgResponse->getMpiSuccess());
if($mpgResponse->getMpiSuccess() == "true")
{
print($mpgResponse->getMpiInLineForm());
}
else
{
print("\nMpiMessage = " . $mpgResponse->getMpiMessage());
}
?>
	token,$mpgRequest);
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	if($mpgResponse->getMpiMessage() == 'Y')
	{
	$vbvInLineForm = $mpgResponse->getMpiInLineForm();
	print "$vbvInLineForm\n";
	}
	else {
	if ($mpgResponse->getMpiMessage() == 'U') {
	// merchant assumes liability for charge back (usu. corporate cards)
	$crypt_type='7';
	}
	else {
	// merchant is not liable for chargeback (attempt was made)
	$crypt_type='6';
	}
	//Perform regular transaction with $crypt_type='7'
	}
	?>

3.6.2.1 TXN Response and Creating the Popup

The TXN request returns a response with one of several possible values. The get Message method of the response object returns “Y”, “U”, or “N”.

N

Purchase or Pre-Authorization can be sent as a crypt type of 6 (attempted authentication).

Y

A call to the API to create the VBV form is made.

U

(Returned for non-participating cards such as corporate cards)

Merchant can send the transaction with crypt_type 7. However, the merchant is liable for chargebacks.

3.6.3 Vault MPI Transaction - ResMpiTxn

ResMpiTxn transaction object definition

```
$txnArray = array('type'=>'res_mpitxn', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResMpiTxn transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResMpiTxn transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 23: ResMpiTxn transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`res_mpitxn data_key=>$data_key`
XID	String	20-character alpha-numeric	`res_mpitxn 'xid'=>$xid`
Amount	String	9-character decimal	`res_mpitxn 'amount'=>$amount`
MD	String	1024-character alpha-numeric	`res_mpitxn MD=>$MD`
Merchant URL	String	n/a	`res_mpitxn merchantUrl=>$merchantUrl`
Accept	String	n/a	`res_mpitxn accept=>$accept`
User Agent	String	n/a	`res_mpitxn userAgent=>$userAgent`
Expiry date	String	4-character alpha-numeric (YYMM format)	`res_mpitxn 'expdate'=>$expiry_date`

Table 24: ResMpiTxn transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample ResMpiTxn - CA	Sample ResMpiTxn - US

<?php
require "../../mpgClasses.php";
/********** Request Variables **********/
$store_id='store5';
$api_token='yesguy';
/********** Transaction Variables **********/
$data_key='ot-DYm9m3m00lCgN2b1Kk6mEb7np';
$amount='1.00';
$xid = sprintf("%'920d", rand());
$MD = $xid."mycardinfo".$amount;
$merchantUrl = "www.mystoreurl.com";
$accept = "true";
$userAgent = "Mozilla";
$expdate = "1712"; //For Temp Tokens only
/********** Transaction Array **********/
$txnArray =array(type=>'res_mpitxn',
data_key=>$data_key,
//expdate=>$expdate,
amount=>$amount,
xid=>$xid,
MD=>$MD,
merchantUrl=>$merchantUrl,
accept=>$accept,
userAgent=>$userAgent
);
/********** Transaction Object **********/
$mpgTxn = new mpgTransaction($txnArray);
/********** Request Object **********/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/********** mpgHttpsPost Object **********/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/********** Response Object **********/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nMpiSuccess = " . $mpgResponse->getMpiSuccess());
if($mpgResponse->getMpiSuccess() == "true")
{
print($mpgResponse->getMpiInLineForm());
}
else
{
print("\nMpiMessage = " . $mpgResponse->getMpiMessage());
}
?>	

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

3.6.4 MPI ACS Request Transaction

MPI ACS Request transaction object definition

```
$txnArray = array('type'=>'mpitxn', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for MPI ACS Request transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

MPI ACS Request transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 25: MPI ACS Request transaction object mandatory values

Value	Type	Limits	Set method
XID	String	20-character alpha-numeric	N/A
Amount	String	9-character decimal Must contain at least 3 digits including two penny values.	mpiAcs 'amount'=>$amount
MD	String	1024-character alpha-numeric	mpiAcs 'MD'=>MD
PARes	String	TBD	mpiAcs 'PaRes'=>PaRes

Sample MPI ACS Request - CA	Sample MPI ACS Request - US
<?php require "../../mpgClasses.php"; /****************************** Request Variables *******************************/	<?php require "../../mpgClasses.php"; /****************************** Request Variables *******************************/ $store_id = "monusqa006";

Sample MPI ACS Request - CA	Sample MPI ACS Request - US
$store_id = "moneris"; $api_token = "hurgle"; /***************************** Transactional Variables ***************************/ $type='acs'; $PaRes = "eJzFV9mSoloW/ZWMvI9EXQZBpIL0xmEGZR4E3x AREBCUUb++USuzsupWd1R3R0fnS8KKPa2z1z5u6 L/Gsnjp40uTVae3V/RP5PUlPkXVPj" . "slb6+uI3xZvP61pJ30EsecHUfdJV7Satw0YRK/ZPu3 VwSZIRiCEHOcwhcogRAohZLYHSVIDEOw2euSNoA VNw9rdDGnJssFPqHfki6nnH9iNPz+OkW/RGl" . "4apd0GJ0ZWVviBDqloOFvr3QZX2Ru+UNiGn6CNPzd2 +juT81U75jtl6rjDprDE6oTXVUO3FTOnalHeVCP 6hsN3y3ofdjGSwx5knhBya8Y8hWZ0fADp+t7" . "OFBW3RQbR9Ap5WeEnk7mMh3cdYliOA1/vNHxWFeneL KYKH480/D34urwNHH54Y+cYk8o7fhLus3KT0Vh6 FeU+opNBg+cbtqw7ZoloOFvT3QU9v2SBYBlA" . "i1IU6XW0q2ceJkInn8T2YcJHUfZEplPRU3/H16gSKp L1qblvdQfARq+lwI/+rik7Sw5Tcku8cuknVPz9p q2bf0Vhodh+HOY/VldEnhqDAIjFDwZ7Jss+e" . "P16RXv5dOh+rfc2PBUnbIoLLJb2E76UOM2rfYvH7X9 Koxj3SOhsMWzX6ZQXyIUP325I8gMJaaY8K+DfmL 2O1l+LvbShF+aNETvCX4KtKSt+BDfFRG/uJb" . "89vrH50HgsiRu2v8k5Xu6zxHe43lh0cVLSBkQUgoUX dYySPQCIyBr1oUvuZu/vfs9LWn4o8ZvBJ7d+nQq T8N8pQSx54bCWHhJeOocSE9lS41nyhHgInZe" . "7zkgQ/rBcZu8QGxd4wU/hGfMQkyrdQz0tDypK6iKdH 4V9OeE7HZMVpE3I93nPHk9x3V1rKKqKeJTQ2pJQ e3anjxdVi65VnT8Il4gUolLVcsuoXYFm4Tik" . "7OuFcKVt1A3qRoijFUTwTw26/i3T534xnIVX5+sfAK huLANn09sfGmzwySJadRVWWbNI8uCsGFZk03V0F +kt4OfOEBjkvyc5plIDQgDTFcAHIBUsxlYM+" . "A80xT5QfHcG2+q01EA1OUnb8nEhGuwsdLoxqsqqJ74 OF1AfOGq5mLgnr4cP2yH0DfbAOMHKY001TEH9Qa wyXLQHXncPLD8jqEf2JFljhy/VkH+iMukKut" . "56sg7wGASzWNA4rC81u9E6l5Dr1rJICSPfBI/UHK42 Vc7Uei2kpq4pdAFWDJyDlg/fSuHEbaKi/Dj+gba J9Y4SrGtI4xP7A2BbH2lC3yr3mFEumMZZ3rH" . "wo1WyLxwizDqGG4EJNxQnWqBgUveee4nPw2JxAJRZf GgAkRk7bNoy7sZZ/L3cwXT8WmAY5nMXDGJyTXXe S8FWX/AzBMRruKVu9ZVQoISSpdjSef5uk2iM" . "cP9UYLxZqYPLZwFnGHYo9AT4FLeIBQSBnHLZJCTWqt o6w3QvpHms87wdDeXOPGE72IDk0KrvVydmU+eT6 qTHn0pOZy82D3LNbrYWoaTBdo6OPYz+Nzae8" . "I2z3PTHyOBDBMjL1jMsU2ZAyZgfubEPDkxQJWk9a0u GEMuTLbSqi1Gtty2XTDiRgzC3cq48rwIWN8gCB/ tZtqi4NGeLAXSKRGNMI0EnQ3XnAp2TKXDJcw" . "6Bz0we0kRqWgOowiBQb7YujOl04qs3uGpI2g4N8/nW 2rtljYMmx7cIrNgNASGtGct23W+mLsyUiLKIS8O tevu9HYYyjJtafjnyfjlqJxu06gkWQIGeVKb" . "rAAtjUR4asvQUr86BpUHI3sDylNOgQMKz/kkj9UkDy 7wlXQrCjfVHAb2ia/5QTNtz/wkbdVhJabes+h1h 1GIyuA+5/CIyqmDdgSIxgU3Da0mTH5g09i8Y" . "4Nx/MXIcED/kD0ykSiFPPDVkePA6l36AGUUj+ONO6+	$api_token = "qatoken"; /**************************** Transactional Variables *************************/ $type='acs'; $PaRes = "eJzFV2mTokoW/SsVNR+JbhZB5AXli2QHZd/9hoKAgKi s+usHtau6Xk/NRM9MTAwRhsnxrnnPTW/Sf45V+dInlya vj2+v6Hfk9SU57uo4P6Zvr64jfFu8/rmkney" . "SJJyd7LpLsqTVpGmiNHnJ47dXjCIwEpmT6ILCqZ8PiS 0QnCIQ8nVJG8BKmocwupiTGDafzSb0h8/l5PI7RsPvr5 Pxyy6Lju2SjnZnRtaWOIoiM4qGf7zSVXKRueVnvzT8xG j" . "4p7LR3VfNFO2Yx0vdKYhPn5l6SAeNK1CV273R8F2Cjq M2WWIISiAEMn9B8T8w8g98CuyB06e7OVDV3WQbnVEUgt DwZ4yeduYybdx1ucCnnz7e6GQ81cdkkphMfaxp+Gd4p+ i" . "4RD49BE5MCd1R2gmWdJtXn8NavIf1wOmmjdquWQIa/r Gid1HfL1kAWCZ32ZJISwvPhdRcBeD5TOk+ROhkly+R+R TU9P3QAmVaX/I2q+6h/hWg4Xso8KOQS9rO0+Pk7JK8TN w" . "5Nm+vWdue/oDhYRi+D7Pv9SWFsSkRGKHgSSBu8vRvr0 +tJJaP+/rfUmOjY33Md1GZ36J2IoiatFkdv3zE9pUZx7 pbQmGLZ79Npr7tUPz47Y4gM5SYbMJfG/2U2e94+TXYSx N" . "9a7IIvTv4xdCStpJ9cmdE8uJa8tvr3z53ApenSdP+Jy 7f3X228G7Pi8ouWbJcxHDIcZM0M7NrESU8pkRQYUJX4m /vek9JGv6I8UcCz2p92pWnoG5TSAjjJ7QqBH0O6Yszlf D" . "jWefIa+VpkGQY3VGVxEVnVvJikBW3ENuVt0dX/BrcCP 9annzC2swP5P6MxkmxjrS+h6rY7Ap/a1RjHG30VWRr0Z CaF0Y/bvak585xHFx0iCN9yc+puQifAYiUlcrHqSI7N+ w" . "MYgYnUPscMnssZDrSvdRCrb59qsSPLFfJ9ZlVQCAUF7 XRc8UmlzbfT5SYml2VZdY8sCyIGpY12UyNgkV22wepAz QmLc5ZkYvUgDDAdAXAAUg1m4E1Q84zTZEfFM+98aYKcB G" . "gLj9pSyYmXEPfynY3XlVB/cRHlXP50lXNxcA9dTl+2A xRYLYhxg9SttNUxxzUG8AmyUF35NF/YMUdQz+wA8scOH 6tguJhl8lU1vPUkXeAwaSax4DUYXmt34rUPYZetdJBS B/" . "+JH6g5MiP660odBtJTd1K6EIsHTkHrJ+6tcMIG8VF+H F9A+0Taxyl3Jx2GJ/aPoFsAqULA+u0xYhsyzLO9I5Fvl bKvHDbYdQh8gUk8qlOtcDApe95xpOehuzEElFlca8CRG T" . "ts2jL2xln8vd9BdP2aYCbDjFzxaQm11znvRTm/R4zj0 S0SlbuWlcJCUopXU4knedPbbobczwYJRhvZvrQwnnIGY

Sample MPI ACS Request - CA	Sample MPI ACS Request - US

7LxhV8S7j9UZLf1PK9mLIO8EV8DwMs9BeQxYx98
L8hnbTzR8IZ5ivfOW2tgcEtOFmgcZSx6bXeE" .
"H6CScafgd4ttqtLLSuyGNZ9qSGlueqGPfrtgUVsZIv
GyrWtTkEQzMbb+W8W13O0NxbO9fRJtqSlCZs5km
JHnbBeQuGPTvawlnuhGPTHdMG8v2xH5iuIpr" .
"hKeUKF7MHN+bBec8l5oZhbDvWYVD3e1gOjCoFiYTKe
97WanjFMcP9vCRb5UOHOSXTraBR+MHVTOuEn3Wy
sY9+W2+kvUVmocDXvDyYv7rCfr8flgoW7/2Q" .
"H/3wlX43s6frmyNGt5mVcl9vbkB91GWpPONMF7cpwf
90TNnWZ5C+LRDIdN1eEotqkZzZ4XhMB25dh5hnN
UXYNSuxXeCbwsh8xJEw5jyW8K00rsxRO3X+R" .
"pRKE18lQnkOETsWUHAw4GAGNjGvgLlSxUdicRKR9DJ
nI303XlhoAKplcHKxlnSIQM3rsdYESmKhHJvvRj
estw3mbWCsjow5WbamdPWzwPzNMa2c+5iev4" .
"+pcRLsWxxkULH7f46penNHVfhxTL9h/yNZmEOyffzq
KqtqK6d9pIEHZzBRQ8AkdWX6kWbASiT3WXjhzAQ
l3WPZK2EjCfZxkxr7HQVTtb/tN2DVRdRwPh+" .
"52al35wPUKW0gC2cN730WOuZknOOeQB77nBNmFoIcT
lIxH3SvO9zMQgAkZPr1xlHFZje/XofUVwdvF+mL
DsUj0YNHiPDiIXeSi2ftzttC9+UyLgqt36CH" .
"RiGkzPYO0iK+FiBRGQDEYxLKD27SfaOwEJ1hAl7Q8t
kspUyUEQ/TntWNKy3GimCPSp2iSuAx0vJg1aoYg
39lW7l2bh6nbv43247FD9zwvgWkj20nKql+L" .
"/+sx+FRFz+YgjpNLTj8rV/Cs188kOPttvXNc8GsEDz
EkqwU8woO11iwmZadFMGvzgo6DqSeK7C72QM0IR
eukhPwxVEojCCprCIuTbmWfA/qNtF8c5nLgo" .
"6Dw5iZPSRuYGPa0eoOp6pF3FNXpw/Cqln4Bn7buzpu
NT4zUJfA6mwD13us1Vcroyp1ZR3ubGJSX8FWXU6
SODw693X0b6MKf99D4Y/d9PvW+viifXxt3z/" .
"CPn+F/wPBKRo1";
$MD = "mycardinfo";
/********** Transaction
Associative Array
**********/
$txnArray=array(
'type'=>$type,
'PaRes'=>$PaRes,
'MD'=>$MD,
);
/********** Transaction
Object **********/
$mpgTxn = new mpgTransaction($txnArray);
/********** Request
Object
**********/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA");
//"US" for sending transaction to US
environment
$mpgRequest->setTestMode(true); //false or
comment out this line for production
transactions
/********** HTTPS Post
Object **********/
$mpgHttpPost =new mpgHttpsPost($store_
id,$api_token,$mpgRequest);
/**********
	Y9Cj0BLtUNQiFhEDdMDjmZtdptvAGKG2k+6wxPdwuJE
	4/"
	.
	"4NjEwKbLay9WZBeT5qDrZIZDS/dFL3LN8Qhcby3DyUF
	uHh34Gn1s7JmzzPDeDcSeQUWoUJYs5tilzwATMrzkxz5
	wYoErS+nYqGUMuTbbW6g1GttymXTCiL4bRdmVceV4EbG
	A"
	.
	"QRIB2M21R8mhPVgLpVIhGmEaKzoZrQYVbptbhCmadvR
	6avaSI1G4OowiBQYHYujOl08r8tMUzR9Bwbl7MN9TarW
	wYNj24RWbhaAgMac9atusCsXBlpEKUfVHuT6671dthqK
	q"
	.
	"speFfO+PLVjneplZJ8xQM8sQ2WQFathPhqSxDS321DS
	oPRvYGlCedQgeUnvOJHquJHlwYKNlGFG6qOQzsE1/zg2
	banvmJ2qrDSswpZtHrFqMQlcEDzuERlVMH7QAQjQtvGl
	p"
	.
	"PmPzAprZ5xwbj8EXLcED/oD0yJVEJRRioI8eB1Tv1Ac
	ooHscb97zuumBUxTuN176W/SaV7cVQdIIr4EUU5ZG9hi
	xi7kXFDe2mkz8UzjBfB8ptbQ8IaCN/gSZSx2bXZEEGKS
	c"
	.
	"aQQd4tt6uLPRUk4eq6kkNrc51OcbrtgU1sZIvPpXo2h
	yCoZmNt3LRrS5naO6tnetoE21FShM286RUj7rwvAFDzI
	62cJY74dB0h6yBgmDsB6ariWZ4UrnGxfyRG/PIOeZS02
	c"
	.
	"Y2050GJz6GJZDo85AKqFyzNvaCV5xzHDfL8lW+chhju
	l0KmgUvnc10zriZ51s7EPQnnwptsg8EvgTLw/mV0fY79
	fDUsHivR7yox6B0m9n9nR8c8ToNrNK7k/+DaiPuCyVZ5
	z"
	.
	"p4DYl+J+2KdsGDNK3JQKZrttLYlkv0jM7HA7ZwK1PEe
	ZZTRl1zUpsF7hfGnmAOBLGnMcKvlXGlTloxy7wRaky8V
	UqVOcIsRMBBXsDDmfAT3gFzJU6ORCLo4hklzm707fjhY
	U"
	.
	"GoFoGJ5drSYcI1LweTppASSxUYPPt6EanTYN5Poydds
	acrFpTugZ5aP5mm9bOvU3PP9vUOAr2LQlzqNz+P9tUvb
	mjKvy1TX9g/yNamEO6efzrKqt6I2f9TgOPnMGUGgImqi
	v"
	.
	"TnzQDViIZ59GFM1OUdA9Vr0SNJNgHPzPiLQVTp2DT+2
	DV7ajhfD5ws2PvzgeoU9pQFs4a3gcsdCjIpMA9gTz0BS
	fMLATZH6VyPuhet7+ZpQBIyAxOvqOKzXZ+vQ5ZoA7edq
	c"
	.
	"vOhTfiR48QoSXDIWTXjxre96UeiBXSVlqvY/uG4WQct
	vbS4vkWoJUZQAQD2kkP3KT7hOFhegME/KCVsxmGWWijL
	jPa7IbV1qClWGMSp2iSuDR0vJgnVQxAf9Ktnbtwjxm1f
	x"
	.
	"vph2LH7jhfQrIHtPOrqL6WP6Vj8MjLn4wBXXqWrD/h3
	oJz3rxQE42mzYwzyWzQvAIS/NKLGo4WmOhPw07GYJfnR
	V0GEi9UGDXjwGakgtXKQj44igURpBUXhOXplpLgQd1/m

Sample MPI ACS Request - CA

```
    Response
    ********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse
    ();
print("\nMpiMessage = " . $mpgResponse-
    >getMpiMessage());
print("\nMpiSuccess = " . $mpgResponse-
    >getMpiSuccess());
if (strcmp($mpgResponse->getMpiSuccess
    (),"true") == 0)
{
print("\nCAVV = " . $mpgResponse-
    >getMpiCavv());
print("\nECI = " . $mpgResponse->getMpiEci
    ());
}
?>
```

Sample MPI ACS Request - US

```
    7"
.
    "uX+ayoONgP+ZmD4k+bEwz2qnDqXqR9NTV6cOobhaBgd
    9iV8etJmAG6hJanW3geo+1+mpl1JWurKOtTUzsK9m6K0
    gSh0eHf/uiVeGfcyj8MZv+nFofd9rHbft+Cft8C/876V
    c"
. "YIw==";
$MD = "mycardinfo";
/*************************** Transaction
    Associative Array ************************/
$txnArray=array(
'type'=>$type,
'PaRes'=>$PaRes,
'MD'=>$MD,
);
/****************************** Transaction
    Object *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************************** Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for
    sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post Object
    *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************************** Response
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nMpiMessage = " . $mpgResponse-
    >getMpiMessage());
print("\nMpiSuccess = " . $mpgResponse-
    >getMpiSuccess());
if (strcmp($mpgResponse->getMpiSuccess(),"true")
    == 0)
{
print("\nCAVV = " . $mpgResponse->getMpiCavv());
print("\nECI = " . $mpgResponse->getMpiEci());
}
?>
```

3.6.4.1 ACS Response and Forming a Transaction

The ACS response contains the CAVV value and the Electronic Commerce Indicator (ECI). These values are to be passed to the transaction engine using the cavv Purchase or cavv Pre-Authorization request. Please see the documentation provided by your payment solution.

Outlined below is how to send a transaction to Moneris Gateway.

```
if ( mpiRes.getSuccess().equals("true") )
    {
    //Send transaction to host using CAVV purchase or CAVV preauth, refer to sample
    //code for Moneris Gateway. Call mpiRes.getCavv() to obtain the CAVV value.
    //If you are using preauth/capture model, be sure to call getMessage() so the
    //value can be stored and used in the capture transaction after on to protect
```

```
    //your chargeback liability. (e.g. getMPIMessage()= A = crypt type of 6 for
    //follow on transaction and getMPIMessage() = Y = crypt type of 5 for follow on
    //transaction.
    }
else
    {
        if (mpiRes.getMessage().equals("N"))
        {
        //Do not send transaction as the cardholder failed authentication.
        }
        else
        {
        //Optional to send transaction using the mpg API. In this case merchant
        //assumes liability.
        }
    }
```

3.6.5 Cavv Purchase

CavvPurchase transaction object definition

```
$txnArray = array('type'=>'cavv_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Cavv Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Cavv Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 26: CavvPurchase transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`cavv_purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`cavv_purchase` `'amount'=>$amount`
Credit card number	String	20-character alpha-numeric	`cavv_purchase` `'pan'=>$pan`

Table 26: CavvPurchase transaction object mandatory values

Value	Type	Limits	Set method
Expiry date	String	4-character alpha-numeric (YYMM format)	`cavv_purchase` `'expdate'=>$expiry_date`
CAVV	String	50-character alpha-numeric	`cavv_purchase` `cavv=>$cavv`
E-commerce indicator	String	1-character alpha-numeric	`cavv_purchase` `'crypt_type'=>$crypt`

Table 1: CavvPurchase transaction object optional values

Value	Type	Limits	Set Method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Customer ID	String	50-character alpha-numeric	`cavv_purchase` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`cavv_purchase` `'dynamic_descriptor'=>$dynamic_descriptor`
Commercial card invoice[1]	String	17-character alpha-numeric	`cavv_purchase` `commcard_invoice=>'commcard_invoice'`
Commercial card tax amount[2]	String	9-character decimal Must contain at least 3 digits, two of which must be penny values.	`cavv_purchase` `commcard_tax_amoun-t=>'commcard_tax_amount'`
Customer information	Object	Not applicable. See	`cavv_purchase`

[1]Available to US integrations only.

[2]Available to US integrations only.

Value	Type	Limits	Set Method
		Appendix D (page 310)	`$mpgTxn->setCustInfo($mpgCustInfo);`
AVS	Object	Not applicable. See Appendix E (page 316)	`cavv_purchase` `$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322) .	`cavv_purchase` `$mpgTxn->setCvdInfo($mpgCvdInfo);`
Convenience fee	Object	Not applicable. See Appendix H (page 332).	`cavv_purchase` `$mpgTxn->setConvFeeInfo($mpgConvFee);`

Sample CavvPurchase - CA

```
<?php
## Example php -q TestPurchase-VBV.php
    "moneris" store
require "../../mpgClasses.php";
/****************************** Request
    Variables
    *******************************/
$store_id='store5';
$api_token='yesguy';
/***************************** Transactional
    Variables **************************/
$type='cavv_purchase';
$order_id='ord-'.date("dmy-G:i:s");
$cust_id='CUST887763';
$amount='10.00';
$pan="4242424242424242";
$expiry_date="1511";
$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
$dynamic_descriptor='123456';
/************************** Transaction
    Associative Array
    ************************/
$txnArray=array(
'type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'cavv'=>$cavv,
'dynamic_descriptor'=>$dynamic_descriptor
);
/****************************** Transaction
    Object ******************************/
```

Sample CavvPurchase - US

```
<?php
require "../../mpgClasses.php";
/****************************** Request
    Variables
    *******************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/***************************** Transactional
    Variables **************************/
$type='cavv_purchase';
$order_id="ord-".date("dmy-G:i:s");
$cust_id='customer1';
$amount='1.00';
$pan='4242424242424242';
$expiry_date='0912';
$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA';
//$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
$commcard_invoice='Invoice 5757FRJ8';
$commcard_tax_amount='1.00';
$crypt_type = '7';
/************************** Transaction
    Associative Array
    ************************/
$txnArray=array(
type=>$type,
order_id=>$order_id,
cust_id=>$cust_id,
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
cavv=>$cavv,
commcard_invoice=>$commcard_invoice,
commcard_tax_amount=>$commcard_tax_amount,
```

Sample CavvPurchase - CA

```
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request
    Object ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/*************************************
    Response
    *********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nCavvResultCode = " . $mpgResponse-
    >getCavvResultCode());
?>
```

Sample CavvPurchase - US

```
crypt_type=>$crypt_type, //mandatory for AMEX
    only
dynamic_descriptor=>'test'
);
/************************* AVS Variables
    ****************************/
$avs_street_number = '201';
$avs_street_name = 'Michigan Ave';
$avs_zipcode = 'M1M1M1';
/************************* CVD Variables
    ****************************/
$cvd_indicator = '1';
$cvd_value = '198';
/********************** AVS Associative Array
    ************************/
$avsTemplate = array(
avs_street_number=>$avs_street_number,
avs_street_name =>$avs_street_name,
avs_zipcode => $avs_zipcode
);
/********************** CVD Associative Array
    ************************/
$cvdTemplate = array(
cvd_indicator => $cvd_indicator,
cvd_value => $cvd_value
);
/************************* AVS Object
    ******************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/************************* CVD Object
    ******************************/
$mpgCvdInfo = new mpgCvdInfo ($cvdTemplate);
/***************************** Transaction
    Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set AVS and CVD
    ****************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
$mpgTxn->setCvdInfo($mpgCvdInfo);
/****************************** Request
    Object ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/*************************************
    Response
```

Sample CavvPurchase - CA	Sample CavvPurchase - US

	``********************************/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nCardType = " . $mpgResponse->getCardType());
	print("\nTransAmount = " . $mpgResponse->getTransAmount());
	print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
	print("\nReceiptId = " . $mpgResponse->getReceiptId());
	print("\nTransType = " . $mpgResponse->getTransType());
	print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
	print("\nResponseCode = " . $mpgResponse->getResponseCode());
	print("\nMessage = " . $mpgResponse->getMessage());
	print("\nAuthCode = " . $mpgResponse->getAuthCode());
	print("\nComplete = " . $mpgResponse->getComplete());
	print("\nTransDate = " . $mpgResponse->getTransDate());
	print("\nTransTime = " . $mpgResponse->getTransTime());
	print("\nTicket = " . $mpgResponse->getTicket());
	print("\nTimedOut = " . $mpgResponse->getTimedOut());
	print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());
	print("\nCavvResultCode = " . $mpgResponse->getCavvResultCode());
	//print("\nStatusCode = " . $mpgResponse->getStatusCode());
	//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
	?>```

3.6.6 Cavv Pre-Authorization

Cavv Pre-Authorization transaction object definition

```
$txnArray = array('type'=>'cavv_preauth', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Cavv Pre-Authorization transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Cavv Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 27: CavvPre-Authorization object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`cavvPreauth` `'order_id'=>$order_id`
Amount	String	9-character decimal	`cavvPreauth` `'amount'=>$amount`
Credit card number	String	20-character numeric	`cavvPreauth` `'pan'=>$pan`
Cardholder Authentic-ation Verification Value (CAVV)	String	50-character alpha-numeric	`cavvPreauth` `cavv=>$cavv`
Expiry date	String	4-character numeric	`cavvPreauth` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`cavvPreauth` `'crypt_type'=>$crypt`

Table 1: Cavv Pre-Authorization object optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Customer ID	String	50-character alpha-numeric	`cavvPreauth` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`cavvPreauth` `'dynamic_descriptor'=>$dynamic_descriptor`

Value	Type	Limits	Set method
AVS	Object	Not applicable. See Appendix E (page 316).	`$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322).	`$mpgTxn->setCvdInfo($mpgCvdInfo);`

Sample Cavv Pre-Authorization - CA

```
<?php
## Example php -q TestPurchase-VBV.php
    "moneris" store
require "../../mpgClasses.php";
/******************************** Request
    Variables
    *********************************/
$store_id='store5';
$api_token='yesguy';
/****************************** Transactional
    Variables ***************************/
$type='cavv_preauth';
$order_id='ord-'.date("dmy-G:i:s");
$cust_id='CUST887763';
$amount='10.00';
$pan="4242424242424242";
$expiry_date="0812";
$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
$crypt_type = '7';
$wallet_indicator = "APP";
$dynamic_descriptor='123456';
/*************************** Transaction
    Associative Array
    ************************/
$txnArray=array(
'type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'cavv'=>$cavv,
'crypt_type'=>$crypt_type, //mandatory for
    AMEX only
//'wallet_indicator'=>$wallet_indicator, //set
    only for wallet transactions. e.g. APPLE
    PAY
'dynamic_descriptor'=>$dynamic_descriptor
);
/****************************** Transaction
    Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************************** Request
    Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
```

Sample Cavv Pre-Authorization - US

```
<?php
require "../../mpgClasses.php";
/******************************** Request
    Variables
    *********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status='false';
/****************************** Transactional
    Variables ***************************/
$type='cavv_preauth';
$order_id="ord-".date("dmy-G:i:s");
$cust_id='customer1';
$amount='1.00';
$pan='4242424242424242';
$expiry_date='1511';
$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
$crypt_type = '7';
/*************************** Transaction
    Associative Array
    ************************/
$txnArray=array(
type=>$type,
order_id=>$order_id,
cust_id=>$cust_id,
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
cavv=>$cavv,
crypt_type=>$crypt_type, //mandatory for AMEX
    only
dynamic_descriptor=>'154644'
);
/****************************** Transaction
    Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************************** Request
    Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
```

Sample Cavv Pre-Authorization - CA

```
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************************ Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nCavvResultCode = " . $mpgResponse-
    >getCavvResultCode());
?>
```

Sample Cavv Pre-Authorization - US

```
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************************
    Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nCavvResultCode = " . $mpgResponse-
    >getCavvResultCode());
//print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

3.6.7 Cavv Result Codes for Verified by Visa

Table 28: CAVV result codes for VbV

Code	Message	Significance
0	CAVV authentication results invalid	For this transaction, you may not receive protection from chargebacks as a result of using VbV because the

Table 28: CAVV result codes for VbV (continued)

Code	Message	Significance
		CAVV was considered invalid at the time the financial transaction was processed. Check that you are following the VbV process correctly and passing the correct data in our transactions.
1	CAVV failed validation; authentication	Provided that you have implemented the VbV process correctly, the liability for this transaction should remain with the Issuer for chargeback reason codes covered by Verified by Visa.
2	CAVV passed validation; authentication	The CAVV was confirmed as part of the financial transaction. This transaction is a fully authenticated VbV transaction (ECI 5)
3	CAVV passed validation; attempt	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VbV transaction (ECI 6)
4	CAVV failed validation; attempt	Provided that you have implemented the VbV process correctly the liability for this transaction should remain with the Issuer for chargeback reason codes covered by Verified by Visa.
7	CAVV failed validation; attempt (US issued cards only)	Please check that you are following the VbV process correctly and passing the correct data in your transactions. Provided that you have implemented the VbV process correctly the liability for this transaction should be the same as an attempted transaction (ECI 6)
8	CAVV passed validation; attempt (US issued cards only	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VbV transaction (ECI 6)

Table 28: CAVV result codes for VbV (continued)

Code	Message	Significance
9	CAVV failed validation; attempt (US issued cards only)	Please check that you are following the VbV process correctly and passing the correct data in our transactions. Provided that you have implemented the VbV process correctly the liability for this transaction should be the same as an attempted transaction (ECI 6)
A	CAVV passed validation; attempt (US issued cards only)	The CAVV was confirmed as part of the financial transaction. This transaction is an attempted VbV transaction (ECI 6)
B	CAVV passed validation; information only, no liability shift	The CAVV was confirmed as part of the financial transaction. However, this transaction does not qualify for the liability shift. Treat this transaction the same as an ECI 7.

3.6.8 Vault Cavv Purchase

Vault Cavv Purchase transaction object definition

```
$txnArray = array('type'=>'res_cavv_purchase_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Vault Cavv Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Vault Cavv Purchase transaction details

Table 29: Vault CavvPurchase transaction object mandatory values

Value	Type	Limits	Set method
Data Key	String	25-character alpha-numeric	`res_cavv_purchase_cc data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`res_cavv_purchase_cc 'order_id'=>$order_id`
Amount	String	9-character decimal	`res_cavv_purchase_cc 'amount'=>$amount`
Cardholder Authentic-ation Verification Value (CAVV)	String	50-character alpha-numeric	`res_cavv_purchase_cc cavv=>$cavv`
E-commerce indicator	String	1-character alpha-numeric	`'crypt_type'=>$crypt`

Table 30: Vault CavvPurchase transaction object optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`res_cavv_purchase_cc cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Expiry date	String	4-character alpha-numeric (YYMM format)	`res_cavv_purchase_cc 'expdate'=>$expiry_date`

Sample Vault Cavv Purchase - CA	Sample Vault Cavv Purchase - US

3.6.9 Vault Cavv Pre-authorization

Vault Cavv Pre-authorization transaction object definition

```
$txnArray = array('type'=>'res_cavv_preauth_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Vault Cavv Pre-authorization

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Vault Cavv Pre-authorization transaction details

Table 31: Vault Cavv Pre-Authorization object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`res_cavv_preauth_cc` `'order_id'=>$order_id`
Amount	String	9-character decimal	`res_cavv_preauth_cc` `'amount'=>$amount`
Credit card number	String	20-character numeric	`res_cavv_preauth_cc` `'pan'=>$pan`
CAVV	String	50-character alpha-numeric	`res_cavv_preauth_cc` `cavv=>$cavv`
Expiry date	String	4-character numeric	`res_cavv_preauth_cc` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`res_cavv_preauth_cc` `'crypt_type'=>$crypt`

Table 32: Vault Cavv Pre-Authorization object optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alphanumeric	`res_cavv_preauth_cc` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`res_cavv_preauth_cc` `'dynamic_descriptor'=>$dynamic_descriptor`
AVS	Object	Not applicable. See Appendix E (page 316).	`res_cavv_preauth_cc` `$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD	Object	Not applicable. See Appendix F (page 322) .	`res_cavv_preauth_cc` `$mpgTxn->setCvdInfo($mpgCvdInfo);`

4 INTERAC® Online Payment

4.1 About INTERAC® Online Payment Transactions

The INTERAC® Online Payment method offers cardholders the ability to pay using online banking. This payment method can be combined with the Moneris Gateway API solution to allow online payments using credit and debit cards.

INTERAC® Online Payment transactions via the API require two steps:

1. The cardholder guarantees the funds for the purchase amount using their online banking process.
2. The merchant confirms the payment by sending an INTERAC® Online Payment purchase request to Moneris using the API.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 11.5 (page 266).

INTERAC® Online Payment transactions are available to **Canadian integrations** only.

4.2 Other Documents and References

INTERAC® Online Payment is offered by Acxsys Corporation, which is also a licensed user of the *Interac* logo. Refer to the following documentation and websites for additional details.

INTERAC® Online PaymentMerchant Guideline

Visit the Moneris Developer Portal (https://developer.moneris.com) to access the latest documentation and downloads.

This details the requirements for each page consumers visit on a typical INTERAC® Online Payment merchant website. It also details the requirements that can be displayed on any page (that is, requirements that are not page-specific).

Logos

Visit the Moneris Developer Portal (https://developer.moneris.com) to access the logos and downloads.

4.3 Website and Certification Requirements

4.3.1 Things to provide to Moneris

Refer to the Merchant Guidelines referenced in Section 4.2 for instructions on proper use of logos and the term "INTERAC® Online Payment". You need to provide Moneris with the following registration information:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
  - In both French and English
  - 120 × 30 pixels
  - Only PNG format is supported.

- Merchant business name
  - In both English and French
  - Maximum 30 characters.

- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

Note that if your test and production environments are different, provide the above information for both environments.

4.3.2 Certification process

Test cases

All independent merchants and third-party service/shopping cart providers must pass the certification process by conducting all the test cases outlined in Appendix K (page 337) and "Third-Party Service Provider Checklists for INTERAC® Online Payment Certification Testing" on page 341 respectively. This is required after you have completed all of your testing.

Any major changes to your website after certification (with respect to the INTERAC® Online Payment functionality) require the site to be re-certified by completing the test cases again.

Appendix N (page 349) is the Certification Test Case Detail showing all the information and requirements for each test case.

Screenshots

You must provide Moneris with screenshots of your check-out process showing examples of approved and declined transactions using the INTERAC® Online Payment service.

Checklists

To consistently portray the INTERAC Online service as a secure payment option, you must complete the respective Merchant Requirement checklist inAppendix K (page 337) or Appendix L (page 341)accordingly. The detailed descriptions of the requirements in these checklists can be found in the INTERAC® Online Payment Merchant Guidelines document referred to in 4.2 (page 72). If any item does not apply, mark it as "N/A".

After completion, fax or email the results to the Moneris Integration Support help desk for review before implementing the change into the production environment.

4.3.3 Client Requirements

Checklists

As a merchant using an INTERAC® Online Payment-certified third-party solution, your clients must complete the Merchant Checklists for INTERAC® Online Payment Certification form (Appendix M, page 346). They will **not** be required to complete any of the test cases.

Your clients must also complete the Merchant Requirement checklist (Appendix M, page 346). Ensure that your product documentation properly instructs your clients to fax or email the results to the Moneris Integration Support helpdesk for registration purposes.

Screenshots

Your clients must provide Moneris with screenshots of their check-out process that show examples of approved and declined transactions using INTERAC® Online Payment.

4.3.4 Delays

Note that merchants that fall under the following category codes listed in Table 33 may experience delays in the certification or registration process of up to 7 days.

Table 33: Category codes that might introduce certification/registration delays

Category code	Merchant type/name
4812	Telecommunication equipment including telephone sales
4829	Money transfer—merchant
5045	Computers, computer peripheral equipment, software
5732	Electronic sales
6012	Financial institution—merchandise and services
6051	Quasi cash—merchant
6530	Remote stored value load—merchant
6531	Payment service provider—money transfer for a purchase
6533	Payment service provider—merchant—payment transaction

4.4 Transaction Flow for INTERAC® Online Payment

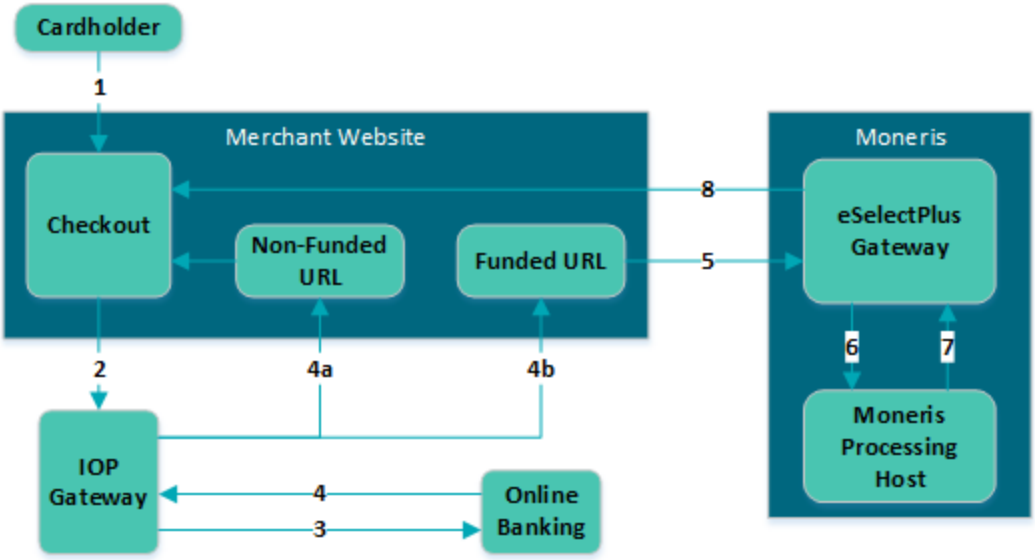


Figure 2: INTERAC® Online Payment transaction flow diagram

1. Customer selects the INTERAC® Online Payment option on the merchant's web store.
2. Merchant redirects the customer to the IOP gateway to select a financial institution (issuer) of choice. This step involves form-posting the following required variables over the HTTPS protocol:
   - IDEBIT_MERCHNUM
   - IDEBIT_AMOUNT[1]
   - IDEBIT_CURRENCY
   - IDEBIT_FUNDEDURL
   - IDEBIT_NOTFUNDEDURL
   - IDEBIT_MERCHLANG
   - IDEBIT_VERSIONIDEBIT_TERMID - optional
   - IDEBIT_INVOICE - optional
   - IDEBIT_MERCHDATA - optional
3. Customer selects an issuer, and is directed to the online banking site. Customer completes the online banking process and guarantees the funds for the purchase.
4. Depending on the results of step 4.4, the issuer re-directs the customer through the IOP Gateway to either the merchant's non-funded URL (4a) or funded URL (4b). Both URLs can appear on the same page. The funded/non-funded URLs must validate the variables posted back according to 4.8 (page 81) before continuing.

   4.4 shows the variables that are posted back in the re-direction.

   If the customer is directed to the non-funded URL, return to step 4.4 and ask for another means of payment.

   If the customer is directed to the funded URL, continue to the next step.

[1]This value is expressed in cents. Therefore, $1 is input as 100

5. Merchant sends an INTERAC® Online Payment purchase request to Moneris Gateway while displaying the "Please wait...." message to the customer. This should be done within 30 minutes of receiving the response in step 4.4.
6. Moneris' processing host sends a request for payment confirmation to the issuer.
7. The issuer sends a response (either approved or declined) to Moneris host.
8. Moneris Gateway relays the response back to the merchant. If the payment was approved, the merchant fulfills the order.

Table 34: Funded and non-funded URL variables

To funded URL only	To funded and non-funded URL
IDEBIT_TRACK2	IDEBIT_VERSION
IDEBIT_ISSCONF	IDEBIT_ISSLANG
IDEBIT_ISSNAME	IDEBIT_TERMID (optional)
	IDEBIT_INVOICE (optional)
	IDEBIT_MERCHDATA (optional)

4.5 Sending an INTERAC® Online Payment Purchase Transaction

4.5.1 Fund-Guarantee Request

After choosing to pay by INTERAC® Online Payment, the customer is redirected using an HTML form post to the INTERAC® Online PaymentGateway page. Below is a sample code that is used to post the request to the Gateway.

```
<form action='from Section 9' method='post'>
<input type='text' name='IDEBIT_INVOICE' value=’your unique invoice number'>
    <input type='text' name='IDEBIT_AMOUNT' value='100'> <!— ($1.00) use cent values instead of
        dollar.cent format ->
<input type='text' name='IDEBIT_MERCHNUM' value='from Moneris Solutions’>
<input type='text' name='IDEBIT_CURRENCY' value='CA'>
<input type='text' name='IDEBIT_FUNDEDURL' value='your funded url'>
<input type='text' name='IDEBIT_NOTFUNDEDURL' value='your not funded url'>
<input type='text' name='IDEBIT_ISSLANG' value='en'>
<input type='text' name='IDEBIT_VERSION' value='1'>
<input type="submit" name="Submit" value="Submit to Gateway">
</form>
```

4.5.2 Online Banking Response and Fund-Confirmation Request

The response variables are posted back in an HTML form to either the funded or non-funded URL that was provided to INTERAC®.

The following variables must be validated (4.8, page 81):

- IDEBIT_TRACK2
- IDEBIT_ISSCONF
- IDEBIT_ISSNAME
- IDEBIT_VERSION
- IDEBIT_ISSLANG
- IDEBIT_INVOICE

Note that IDEBIT_ISSCONF and IDEBIT_ISSNAME must be displayed on the client's receipt that is generated by the merchant.

After validation, IDEBIT_TRACK2 is used to form an IDebitPurchase transaction that is sent to Moneris Gateway to confirm the fund.

If the validation fails, redirect the client to the main page and ask for a different means of payment.

If the validation passes, an IDebitPurchase transaction can be sent to Moneris Gateway.

4.6 INTERAC® Online Payment Purchase

IDebitPurchase transaction object definition

```
$txnArray = array('type'=>'idebit_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for INTERAC® Online Payment Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

INTERAC® Online Payment Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 35: IDebitPurchase transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alphanumeric	`idebit_purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`idebit_purchase` `'amount'=>$amount`
Track2 data	String	40-character alphanumeric	`idebit_purchase` `'idebit_track2'=>$idebit_track2`

Table 36: INTERAC® Online Payment Purchase transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alphanumeric	`idebit_purchase` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alphanumeric	`'dynamic_descriptor'=>$dynamic_descriptor`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`$mpgTxn->setCustInfo($mpgCustInfo);`

Sample IDebitPurchase - CA

```
<?php
require "../../mpgClasses.php";
$store_id='store5';
$api_token= 'yesguy';
$orderid= 'ord-'.date("dmy-G:i:s");
## step 1) create transaction hash ###
$txnArray=array('type'=>'idebit_purchase',
'order_id'=>$orderid,
'cust_id'=>'my cust id',
'amount'=>'50.00',
'idebit_track2'=>'3728024906540591206=0609AAAAAAAAAAAA'
);
## step 2) create a transaction object passing the hash created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ##
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

4.7 INTERAC® Online Payment Refund

To process this transaction, you need the order ID and transaction number from the original INTERAC® Online Payment Purchase transaction.

IDebitRefund transaction object definition

```
$txnArray = array('type'=>'idebit_refund', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Refund transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 37: INTERAC® Online Payment Refund transaction object mandatory variables

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Amount	String	9-character decimal	`'amount'=>$amount`
Transaction number	String	255-character varchar	`'txn_number'=>$txnnumber`

Table 38: INTERAC® Online Payment Refund transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`idebit_refund` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`

Sample code

Sample IDebitRefund - CA

```
<?php
require "../../mpgClasses.php";
$store_id='store5';
$api_token= 'yesguy';
$orderid= 'ord-080515-12:37:07';
$txn_number='20186-0_10';
## step 1) create transaction hash ###
$txnArray=array('type'=>'idebit_refund',
'order_id'=>$orderid,
'amount'=>'50.00',
'txn_number'=>$txn_number
);
## step 2) create a transaction object passing the hash created in
## step 1.
$mpgTxn = new mpgTransaction($txnArray);
## step 3) create a mpgRequest object passing the transaction object created
## in step 2
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
## step 4) create mpgHttpsPost object which does an https post ##
```

Sample IDebitRefund - CA

```
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
## step 5) get an mpgResponse object ##
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 6) retrieve data using get methods
print ("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

4.8 INTERAC® Online Payment Field Definitions

Table 39: Field Definitions

Value	Characters	Limits
	Description	
IDEBIT_ MERCHNUM	5-14	Numbers and uppercase letters
	This field is provided by Moneris. For example, 0003MONMPGXXXX.	
IDEBIT_TERMID	8	Numbers and uppercase letters
	Optional field	
IDEBIT_ AMOUNT	1-12	Numbers
	Amount expressed in cents (for example, 1245 for $12.45) to charge to the card.	
IDEBIT_ CURRENCY	3	"CAD" or "USD"
	National currency of the transaction.	

Table 39: Field Definitions (continued)

Value	Characters	Limits
	Description	
IDEBIT_INVOICE	1-20	ISO-8859-1 encoded characters restricted to: • Uppercase and lowercase • Numbers • À Á Â Ä È É Ê Ë Î Ï Ô Ù Û Ü Ç à á â ä è é ê ë î ï ô ù û ü ÿ ç • Spaces • # $. , - / = ? @ '
	Optional field Can be the Order ID when used with Moneris Gateway fund confirmation transactions.	
IDEBIT_ MERCHDATA	1024	ISO-8859-1 restricted to single-byte codes, hex 20 to 7E (consistent with US-ASCII and ISO-8859-1 Latin-1). Note that the following character combinations may not be accepted in the IDEBIT_MERCHDATA field: • "/..", "/%2E.", "/.%2E", "/%2E%2E", "\\%2E%2E", "\\%2E.", "\\.%2E", "\\%2E%2E", "&#", "<", "%3C", ">", "%3E"
	Free form data provided by the merchant that will be passed back unchanged to the merchant once the payment has been guaranteed in online banking. This may be used to identify the customer, session or both.	
IDEBIT_ FUNDEDURL	1024	ISO-8859-1 restricted to single-byte codes, restricted to: • Uppercase and lowercase letters • Numbers • ; / ? : @ & = + $, - _ . ! ~ * ‘ ( ) %
	Https address to which the issuer will redirect cardholders after guaranteeing the fund through online banking.	
IDEBIT_ NOTFUNDEDURL	1024	ISO-8859-1, restricted to single-byte codes, restricted to: • Uppercase and lowercase letters • Numbers • ; / ? : @ & = + $, - _ . ! ~ * ‘ ( ) %
	Https address to which the issuer redirects cardholders after failing or canceling the online banking process.	
IDEBIT_ MERCHLANG	2	“en” or “fr”
	Customer's current language at merchant.	
IDEBIT_VERSION	3	Numbers
	Initially, the value is 1.	

Table 39: Field Definitions (continued)

Value	Characters	Limits
	Description	
IDEBIT_ISSLANG	2	“en” or “fr”
	Customer’s current language at issuer.	
IDEBIT_TRACK2	37	ISO-8859-1 (restricted to single-byte codes), hex 20 to 7E (consistent with US-ASCII and ISO-8859-1 Latin-1)
	Value returned by the issuer. It includes the PAN, expiry date, and transaction ID.	
IDEBIT_ISSCONF	15	ISO-8859-1 encoded characters restricted to: • Uppercase and lowercase letters • Numbers • À Á Â Ä È É Ê Ë Î Ï Ô Ù Û Ü Ç à á â ä è é ê ë î ï ô ù û ü ÿ ç • Spaces • # $. , - / = ? @ '
	Confirmation number returned from the issuer to be displayed on the merchant’s confirmation page and on the receipt.	
IDEBIT_ ISSNAME	30	ISO-8859-1 encoded characters restricted to: • Uppercase and lowercase letters • Numbers • À Á Â Ä È É Ê Ë Î Ï Ô Ù Û Ü Ç à á â ä è é ê ë î ï ô ù û ü ÿ ç • Spaces • # $. , - / = ? @ • '
	Issuer name to be displayed on the merchant’s confirmation page and on the receipt.	

5 ACH Transaction Set

5.1 About ACH Transactions

Automated Clearing House (ACH) is a flexible low-cost way to automatically collect payments and fees directly from a customer's bank account. ACH transactions allow the customer to submit bank account information to/from which funds can be credited/debited.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 11.5 (page 266).

ACH transactions are available to **US integrations** only.

5.2 ACH Transaction Definitions

ACH Debit

Verifies and collects the customer's bank account information, removes the funds directly from the bank account and prepares them for deposit into the merchant's account.

ACH Reversal

Refunds the **full** amount of an ACH Debit transaction.

This transaction can only be performed against an ACH Debit transaction that was performed within the last 3 months.

ACH Credit

Verifies and collects the customer's bank account information, and transfers merchant funds directly to the customer.

ACH Financial Inquiry (FI)

Verifies which financial institution a routing number belongs to.

Can also be used to verify whether the routing number is valid before submitting an ACH Debit transaction or an ACH Credit transaction.

5.3 ACHInfo Object

The ACHDebit and ACHCredit transaction objects have the ACHInfo object as a property. Therefore, before invoking the connection object's setTransaction method, you need to pass the ACHInfo object to the ACH transaction object by using its setAchInfo method.

ACH Info object definition

NOTE: All alphanumeric fields allow the following characters: a-z A-Z 0-9 _ - : . @ $ = /

NOTE: If you send characters that are not included in the allowed list, the ACH transaction may not be properly registered.

NOTE: AchInfo fields are **not** used for any type of address verification or fraud check.

Table 40: ACHInfo object mandatory arguments

Value	Type	Limits	Sample Code Variable Name
	Description (if any)		
Sec code	String	3-character alphanumeric	
	See " ACH SEC Codes and Process Flow" on the facing page.		
Customer's first name	String	50-character alphanumeric	
Customer's last name	String	50-character alphanumeric	
Customer's address 1	String	50-character alphanumeric	
Customer's address 2	String	50-character alphanumeric	
Customer's city	String	50-character alphanumeric	
Customer's state	String	2-character alphanumeric	
Customer's zip code	String	15-character alphanumeric	
Check routing number	String	9-character numeric	
	First number in the MICR line at the bottom of a check. It always begins with 0, 1, 2 or 3.		
Account number	String	50-character numeric	
	May appear before or after the check number in the MICR line at the bottom of the check.		
Check number	String	16-character numeric	
	Sequential number that appears in both the MICR line at the bottom of the check and in the upper right corner.		
Account type	String	savings/checking	
	Identifies the type of bank account. This field is case-sensitive.		

Sample ACHInfo object definition (using ACHDebit as the transaction)

```
//Declaration and initialization of variables removed for space.

ACHInfo achinfo = new ACHInfo(sec, cust_first_name, cust_last_name, cust_address1, cust_address2,
    cust_city, cust_state, cust_zip, routing_num, account_num, check_num, account_type);


ACHDebit achdebit = new ACHDebit();
achdebit.setAchInfo(achinfo);

HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(achdebit);
mpgReq.send();
```

5.3.1 ACH SEC Codes and Process Flow

Table 41: ACH SEC codes

Check	Code	Description
Not present	PPD*	**Pre-arranged payment and deposit** Debit (sale): Consumer grants the merchant the right to initiate either a one-time or recurring charge(s) to an account as bills become due. Credit (refund): Transfers funds into a consumer's bank account. The funds being deposited can represent a variety of financial transactions, such as payroll, interest, pension and so on.
	CCD*	**Cash concentration or disbursement** Debit (sale): Client grants the merchant the right to initiate a one-time or recurring charge(s) to a business bank account. Credit (Refund): Transfers funds to a client's business bank account.
	WEB	**Internet-initiated entry** Debit (Sale): A debit entry to a consumer's bank account initiated by a merchant. The consumer's authorization is obtained via the Internet. Credit (Refund): N/A.

* Only PPD and CCD apply to ACH Credit transactions.

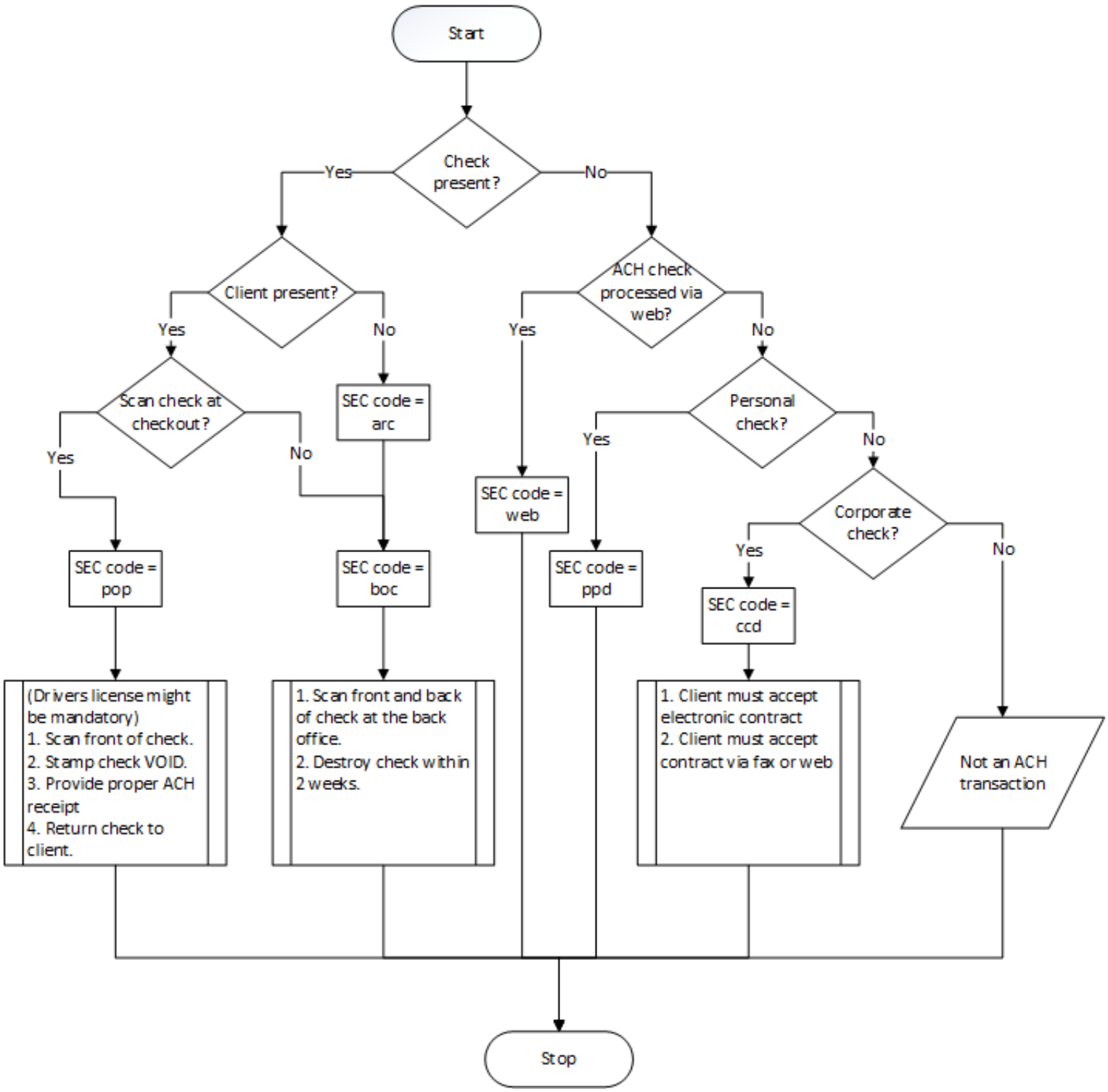


Figure 3: Process flow for ACH transactions

5.4 ACH Debit

ACH Debit transaction object definition

```
$txnArray = array('type'=>'ach_debit', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Debit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ACHDebit transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 42: ACH Debit transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`achdebit` `'order_id'=>$order_id`
Amount	String	9-character decimal	`achdebit` `'amount'=>$amount`
ACH Info	Object	See ACH info object tables below for a list of variables	`achdebit` `$mpgTxn->setAchInfo($mpgAchInfo);`

Table 43: ACH Debit transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`achdebit` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`achdebit` `$mpgTxn->setCustInfo($mpgCustInfo);`
Convenience fee	Object	Not applicable. See	`achdebit`

Table 43: ACH Debit transaction optional values (continued)

Value	Type	Limits	Set method
		Appendix H (page 332).	`$mpgTxn->setConvFeeInfo($mpgConvFee);`
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	`achdebit` `$mpgTxn->setRecur($mpgRecur);`

NOTE: Recurring Billing fields are only available to SEC codes ppd, ccd and web.

Table 1: ACH Info object mandatory values

Value	Type	Limits	Variable
SEC code	String	ppd/ccd/web	`sec`
Routing Number	String	9-character numeric	`routing_num`
Account Number	String	15-character alpha-numeric	`account_num`
Account Type	String	savings/checking	`account_type`

Table 2: ACH Info object optional values

Value	Type	Limits	Variable
Customer First Name	String	50-character alpha-numeric	`cust_first_name`
Customer Last Name	String	50-character alpha-numeric	`cust_last_name`
Customer Address 1	String	50-character alpha-numeric	`cust_address1`
Customer Address 2	String	50-character alpha-numeric	`cust_address2`

Value	Type	Limits	Variable
Customer City	String	50-character alpha-numeric	`cust_city`
Customer State	String	2-character alpha-numeric	`cust_state`
Customer Zip Code	String	10-character numeric	`cust_zip`
Check Number	String	16-character numeric	`check_num`

Sample ACH Debit - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables *********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid = 'my cust id';
/************************ Transaction Array *********************************/
$txnArray=array(type=>'ach_debit',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount
);
/************************** ACH Info Variables ****************************/
$sec = 'ppd';
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust_address1 = '101 Main St';
$cust_address2 = 'Apt 102';
$cust_city = 'Chicago';
$cust_state = 'IL';
$cust_zip = '123456';
$routing_num = '490000018';
$account_num = '23456';
$check_num = '100';
$account_type = 'savings';
/********************** ACH Info Associative Array ************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
account_num => $account_num,
check_num => $check_num,
```

Sample ACH Debit - US

```
account_type => $account_type
);
/************************** ACH Info Object ********************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************* Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************* Set ACH Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/************************* Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
/************************* mpgHttpsPost Object *****************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/************************* Response Object *********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
?>
```

5.5 ACH Reversal

ACH Reversal transaction object definition

```
$txnArray = array('type'=>'ach_reversal', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Reversal transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ACH Reversal transaction values

The ACH Reversal transaction requires the order ID and the transaction number from the corresponding ACH Debit transaction.

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 44: ACH Reversal transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`achreversal` `'order_id'=>$order_id`
Transaction number	String	255-character variable	`achreversal` `'txn_number'=>$txnnumber`

Table 45: ACH Reversal transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample ACH Reversal - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//status = 'false';
/************************ Transaction Variables ******************************/
$orderid='ord-130515-10:24:16';
$txnnumber = '374-0_25';
/************************ Transaction Array **********************************/
$txnArray=array(type=>'ach_reversal',
order_id=>$orderid,
txn_number=>$txnnumber
);
/************************ Transaction Object *********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object *************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ********************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/************************ Response Object ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
```

Sample ACH Reversal - US

```
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
?>
```

5.6 ACH Credit

ACH Credit transaction object definition

```
$txnArray = array('type'=>'ach_credit', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Credit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ACH Credit transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 46: ACH Credit transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`achcredit` `'order_id'=>$order_id`
Amount	String	9-character decimal	`achcredit` `'amount'=>$amount`
ACH Info	Object	See ACH info object tables below for a list of variables	`achcredit` `$mpgTxn->setAchInfo($mp-gAchInfo);`

NOTE: The ACHCredit transaction may only be submitted with an SEC code of `ppd` or `ccd`.

Table 47: ACH Credit transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`achcredit` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_ id,$api_token,$status,$m-pgRequest);`

Table 1: ACH Info mandatory values

Value	Type	Limits	Set method
SEC code	String	ppd/ccd/web	`sec`
Routing Number	String	9-character numeric	`routing_num`
Account Number	String	15-character alpha-numeric	`account_num`
Account Type	String	savings/checking	`account_type`

Table 2: ACH Info object optional values

Value	Type	Limits	Set method
Customer First Name	String	50-character alpha-numeric	`cust_first_name`
Customer Last Name	String	50-character alpha-numeric	`cust_last_name`
Customer Address 1	String	50-character alpha-numeric	`cust_address1`
Customer Address 2	String	50-character alpha-numeric	`cust_address2`
Customer City	String	50-character alpha-	`cust_city`

Value	Type	Limits	Set method
		numeric	
Customer State	String	2-character alpha-numeric	`cust_state`
Customer Zip Code	String	10-character numeric	`cust_zip`
Check Number	String	16-character numeric	`check_num`

Sample ACH Credit - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid = 'my cust id';
/************************ Transaction Array **********************************/
$txnArray=array(type=>'ach_credit',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount
);
/************************** ACH Info Variables ****************************/
$sec = 'ppd';
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust_address1 = '101 Main St';
$cust_address2 = 'Apt 102';
$cust_city = 'Chicago';
$cust_state = 'IL';
$cust_zip = '123456';
$routing_num = '490000018';
$account_num = '23456';
$check_num = '100';
$account_type = 'savings';
/********************** ACH Info Associative Array ************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
account_num => $account_num,
check_num => $check_num,
account_type => $account_type
);
```

Sample ACH Credit - US

```
/************************* ACH Info Object ********************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************ Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ACH Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/************************ Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object *****************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/************************ Response Object *********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
?>
```

5.7 ACH Fi Inquiry

ACHFiInquiry transaction object definition

```
$txnArray = array('type'=>'ach_fi_enquiry', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ACH Fi Inquiry transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ACH Fi Inquiry transaction object mandatory arguments

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 48: ACH Fi Inquiry transaction object mandatory values

Value	Type	Limits	Set method
Routing number	String	9-character numeric	`achcredit` `routing_num=>$routingnum`

Sample ACH Fi Inquiry - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variables ******************************/
$routingnum='071000013';
/************************ Transaction Array **********************************/
$txnArray=array(type=>'ach_fi_enquiry',
routing_num=>$routingnum
);
/************************ Transaction Object *********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object *************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ********************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

6 Vault

6.1 About the Vault Transaction Set

The Vault feature allows merchants to create customer profiles, edit those profiles, and use them to process transactions without having to enter financial information each time. Customer profiles store customer data essential to processing transactions, including credit, and signature debit and ACH payment details.

The Vault is a complement to the recurring payment module. It securely stores customer account information on Moneris secure servers. This allows merchants to bill customers for routine products or services when an invoice is due.

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 11.5 (page 266).

6.2 Vault Transaction Types

The Vault API supports both administrative and financial transactions.

6.2.1 Administrative Vault Transaction types

ResAddCC

Creates a new credit card profile, and generates a unique data key which can be obtained from the Receipt object.

This data key is the profile identifier that all future financial Vault transactions will use to associate with the saved information (see 6.3.1.1, page 104).

EncResAddCC

Creates a new credit card profile, but requires the card data to be either swiped or manually keyed in via a Moneris-provided encrypted mag swipe reader.

ResAddACH

Creates a new ACH profile. A data key is generated and returned to the merchant in the response.

For more information about the data key, see "Data Key" on page 104.

ResTempAdd

Creates a new temporary token credit card profile. This transaction requires a duration to be set to indicate how long the temporary token is to be stored for.

During the lifetime of this temporary token, it may be used for any other vault transaction before it is permanently deleted from the system.

ResUpdateCC

Updates a Vault profile (based on the data key) to contain credit card information.

All information contained within a credit card profile is updated as indicated by the submitted fields. The fields are explained in more detail in "Administrative Transactions" on page 101.

EncResUpdateCC
Updates a profile (based on the data key) to contain credit card information. The encrypted version of this transaction requires the card data to either be swiped or manually keyed in via a Moneris-provided encrypted mag swipe reader.

ResUpdateACH
Updates a Vault profile (based on the unique data key) to contain ACH information.

ResDelete
Deletes an existing Vault profile of any type using the unique data key that was assigned when the profile was added.

It is important to note that after a profile is deleted, the information which was saved within can no longer be retrieved.

ResLookupFull
Verifies what is currently saved under the Vault profile associated with the given data key. The response to this transaction returns the latest active data for that profile.

Unlike ResLookupMasked (which returns the masked credit card number), this transaction returns both the masked and the unmasked credit card numbers.

ResLookupMasked
Verifies what is currently saved under the Vault profile associated with the given data key. The response to this transaction returns the latest active data for that profile.

Unlike ResLookupFull (which only returns both the masked and the unmasked credit card numbers), this transaction only returns the masked credit card number.

ResGetExpiring
Verifies which profiles have credit cards that are expiring during the current and next calendar month. For example, if you are processing this transaction on September 30, then it will return all cards that expire(d) in September and October of this year.

When generating a list of profiles with expiring credit cards, only the **masked** credit card numbers are returned.

This transaction can be performed no more than 2 times on any given calendar day, and it only applies to credit card profiles.

ResIscorporatecard
Determines whether a profile has a corporate card registered within it.

After sending the transaction, the response field to the Receipt object's getCorporateCard method is either `true` or `false` depending on whether the associated card is a corporate card.

ResAddToken
Converts a Hosted Tokenization temporary token to a permanent Vault token.

A temporary token is valid for 15 minutes after it is created.

ResTokenizeCC
Creates a new credit card profile using the credit card number, expiry date and e-commerce indicator that were submitted in a previous financial transaction. A transaction that was previously done in Moneris Gateway is taken, and the card date from that transaction is stored in the Moneris Vault.

As with ResAddCC, a unique data key is generated and returned to the merchant via the Receipt object. This is the profile identifier that all future financial Vault transactions will use to associate with the saved information.

For more information about the data key, see "Data Key" on page 104.

6.2.2 Financial Vault Transaction types

ResPurchaseCC
Uses the data key to identify a previously registered credit card profile. The details saved within the profile are then submitted to perform a Purchase transaction.

ResPurchaseACH
This transaction is processed as an ACHDebit. The ACHInfo registered for this profile will be used. The details submitted within ACHInfo object are returned in the response within ResolveData.

ResPreauthCC
Uses the data key to identify a previously registered credit card profile. The details within the profile are submitted to perform a Pre-Authorization transaction.

ResIndRefundCC
Uses the unique data key to identify a previously registered credit card profile, and credits a specified amount to that credit card.

ResIndRefundACH
Uses the unique data key to identify a previously registered ACH profile, and credits a specified amount to that credit card. This is processed as an ACH Credit.

ResMpiTxn
Uses the data key (as opposed to a credit card number) in a VBV/SecureCode Txn MPI transaction. The merchant uses the data key with ResMpiTxn request, and then reads the response fields to verify whether the card is enrolled in Verified by Visa or MasterCard SecureCode. Retrieves the vault transaction value to pass on to Visa or MasterCard.

After it has been validated that the data key is is enrolled in 3-D Secure, a window appears in which the customer can enter the 3-D Secure password. The merchant may initiate the forming of the validation form `getMpiInLineForm()`.

For more information on integrating with MonerisMPI, refer to MPI (page 44)

6.2.3 Charging a Temporary Token

The only difference between charging a temporary token and charging a normal Vault token is whether the expiry date is sent. With the Vault token, the expiry date is stored along with the card number as part of the Vault profile. Therefore, there is no need to send the expiry date again with each normal Vault transaction. However, a temporary token transaction only stores the card number. Therefore, the expiry date must be sent when you charge the card.

The following financial transactions can charge a temporary token:

- ResPurchaseCC (page 141)
- ResPreauthCC (page 146)
- ResIndRefundCC (page 150).

A temporary token can be made permanent by using the ResAddTokenCC transaction (page 135).

6.3 Administrative Transactions

Administrative transactions allow you to perform such tasks as creating new Vault profiles, deleting existing Vault profiles and updating profile information.

6.3.1 Vault Add Credit Card- ResAddCC

ResAddCC transaction object definition

```
$txnArray = array('type'=>'res_add_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResAddCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 49: ResAddCC transaction object mandatory values

Value	Type	Limits	Set method
Credit card number	String	20-character alpha-numeric	`res_add_cc` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`res_add_cc` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`res_add_cc` `'crypt_type'=>$crypt`

Table 50: Purchase transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`res_add_cc` `cust_id=>'cust'`
AVS information	Object	Not applicable. See Appendix E (page 316).	`res_add_cc` `$mpgTxn->setAvsInfo($mpgAvsInfo);`
Email address	String	30-character alpha-numeric	`res_add_cc` `'email'=>$email`
Phone number	String	30-character alpha-numeric	`res_add_cc` `'phone'=>$phone`
Note	String	30-character alpha-numeric	`res_add_cc` `'note'=>$note`

Sample ResAddCC - CA

```
<?php
##
## Example php -q TestResAddCC.php store3
    yesguy
##
require "../../mpgClasses.php";
/*************************** Request
    Variables ******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_add_cc';
$cust_id='customer1';
$phone = '5555551234';
$email = 'bob@smith.com';
$note = 'this is my note';
$pan='5454545454545454';
$expiry_date='1412';
$crypt_type='1';
$avs_street_number = '123';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = '90210';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
```

Sample ResAddCC - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables ******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_add_cc';
$cust_id='customer1';
$phone = '4169999999';
$email = 'bob@smith.com';
$note = 'this is my note';
$pan='5454545454545454';
$expiry_date='1809';
$crypt_type='7';
$avs_street_number = '11';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = '13313';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt_type
```

Sample ResAddCC - CA

```
'note'=>$note,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
```

Sample ResAddCC - US

```
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set AVS
    ****************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
```

Sample ResAddCC - CA	Sample ResAddCC - US

`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`print("\nEmail = " . $mpgResponse->getResDataEmail());`
	`print("\nNote = " . $mpgResponse->getResDataNote());`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.1.1 Data Key

The ResAddCC sample code includes the following instruction from the Receipt object:

The data key response field is populated when you send a ResAddCC transaction or a ResTokenizeCC transaction (page 138). It is the profile identifier that all future financial Vault transactions will use to associate with the saved information.

The data key is a maximum 25-character alphanumeric string.

6.3.1.2 Vault Encrypted Add Credit Card - EncResAddCC

EncResAddCC transaction object definition

```
$txnArray = array('type'=>'enc_res_add_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncResAddCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

EncResAddCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 51: EncResAddCC transaction object mandatory values

Value	Type	Limits	Set method
Encrypted Track2 data	String	40-character numeric	`enc_res_add_cc` `'enc_track2'=>$enc_track2`
Device type	String	TBD	`enc_res_add_cc` `'device_type'=>$device_type`
E-commerce indicator	String	1-character alpha-numeric	`enc_res_add_cc` `'crypt_type'=>$crypt`

Table 52: EncResAddCC transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`enc_res_add_cc` `cust_id=>'cust'`
AVS information	Object	Not applicable. See Appendix E (page 316).	`enc_res_add_cc` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
Email address	String	30-character alpha-numeric	`enc_res_add_cc` `'email'=>$email`
Phone number	String	30-character alpha-numeric	`enc_res_add_cc` `'phone'=>$phone`
Note	String	30-character alpha-numeric	`enc_res_add_cc` `'note'=>$note`

Sample Encrypted ResAddCC - CA	Sample Encrypted ResAddCC - US

`<?php`
`require "../../mpgClasses.php";`
`/************************************ Request Variables ********************************/`
`$store_id='store5';`
`$api_token='yesguy';`
`/************************** Transactional Variables ****************************/`
`$type='enc_res_add_cc';`
	`<?php`
	`require "../../mpgClasses.php";`
	`/************************************ Request Variables ********************************/`
	`$store_id='monusqa002';`
	`$api_token='qatoken';`
	`/************************** Transactional Variables ****************************/`
	`$type='enc_res_add_cc';`

Sample Encrypted ResAddCC - CA

```
$cust_id='cust1';
$phone = '6479996999';
$email = 'bob@smith.com';
$note = 'this is my note';
$enc_track2 =
    '02840085000000000416570F44857F2F7867342C6
    6F7CDB57128A48F6E8DD8AD30AC1A6C727B5C400DC
    3AC8169BF2398B6C664FD3BE40431383131FFFF314
    1594047A00093031D03';
$device_type='idtech_bdk';
$crypt_type='7';
$avs_street_number = '11';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = 'm8x2x2';
/************************ Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'enc_track2'=>$enc_track2,
'device_type'=>$device_type,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************** AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
```

Sample Encrypted ResAddCC - US

```
$cust_id='customer3';
$phone = '4169996578';
$email = 'bob@smith.com';
$note = 'this is my note';
$enc_track2 =
    '02840085000000000416D705CCD4BAC5929D8D1EB
    F0644C234FBC65476C1D6C9E94B9BED3E4D1A791C3
    F4FC61C1800486A8A6B6CCAA00431353131FFFF314
    1594047A000960D5D03';
$device_type = 'idtech';
$crypt_type='7';
$avs_street_number = '112';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = '15645';
/************************ Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'enc_track2'=>$enc_track2,
'device_type'=>$device_type,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************** AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
```

Sample Encrypted ResAddCC - CA

```
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Sample Encrypted ResAddCC - US

```
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.2 Vault Add ACH - ResAddACH

Things to Consider:

- Only the following SEC codes are currently supported: PPD, CCD, and WEB.

- The SEC code, along with the rest of the ACHInfo object data will be submitted with all future Vault transactions unless it is later updated.

ResAddACH transaction object definition

```
$txnArray = array('type'=>'ressaddach', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResAddACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 53: ResAddACH transaction object mandatory values

Value	Type	Limits	Set method
ACH Info	Object	Not applicable. See 5.3 (page 84).	`ressaddach` `$mpgTxn->setAchInfo($mpgAchInfo);`

Table 54: ResAddACH transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`ressaddach` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Email address	String	30-character alpha-numeric	`'email'=>$email`
Phone number	String	30-character alpha-numeric	`'phone'=>$phone`
Note	String	30-character alpha-numeric	`'note'=>$note`

Sample ResAddACH - US

```
<?php
require "../../mpgClasses.php";
/************************* Request Variables *********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transaction Variables ******************************/
$type='res_add_ach';
$cust_id='my cust id';
$phone = '416-555-5555';
$email = 'bob@smith.com';
$note = 'this is my note';
/************************* Transaction Array **********************************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note
);
/*************************** ACH Info Variables ******************************/
$sec = 'web'; //only ppd|ccd|web are supported
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust_address1 = '101 Main St';
$cust_address2 = '';
$cust_city = 'Washington';
$cust_state = 'WA';
$cust_zip = '62615';
$routing_num = '543211234';
$account_num = '23456';
$check_num = '100';
$account_type = 'savings';
/********************** ACH Info Associative Array *************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
account_num => $account_num,
check_num => $check_num,
account_type => $account_type
);
/*************************** ACH Info Object *********************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************* Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************* Set ACH Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/************************* Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
/************************* mpgHttpsPost Object *****************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Sample ResAddACH - US

```
/************************ Response Object **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----------------- ResolveData -----------------------------
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.3 Vault Add Temporary Token - ResTempAdd

ResTempAdd transaction object definition

```
$txnArray = array('type'=>'res_temp_add', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResTempAdd transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResTempAdd transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 55: ResTempAdd transaction object mandatory values

Value	Type	Limits	Set method
Credit card number	String	20-character numeric	`res_temp_add` `'pan'=>$pan`
Expiry date	String	4-character numeric	`'expdate'=>$expiry_date`
Duration	String	maximum 15 minutes	
E-commerce indicator	String	1-character alphanumeric	`'crypt_type'=>$crypt`

Table 56: ResTempAdd transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`

Sample ResTempAdd - CA

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_temp_add';
$pan='5454545454545454';
$expiry_date='1509';
$duration='900';
$crypt_type='7';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'pan'=>$pan,
'expdate'=>$expiry_date,
'duration'=>$duration,
'crypt_type'=>$crypt_type
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
```

Sample ResTempAdd - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_temp_add';
$pan='5454545454545454';
$expiry_date='1509';
$duration='900';
$crypt_type='7';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'pan'=>$pan,
'expdate'=>$expiry_date,
'duration'=>$duration,
'crypt_type'=>$crypt_type
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
```

Sample ResTempAdd - CA	Sample ResTempAdd - US

`$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment`
`$mpgRequest->setTestMode(true); //false or comment out this line for production transactions`
`/************************************ HTTPS Post Object ********************************/`
`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
`/******************************** Response ************************************/`
`$mpgResponse=$mpgHttpPost->getMpgResponse();`
`print("\nDataKey = " . $mpgResponse->getDataKey());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nResSuccess = " . $mpgResponse->getResSuccess());`
`print("\nPaymentType = " . $mpgResponse->getPaymentType());`
`//----------------- ResolveData ---------------------------------------------`
`print("\n\Masked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`?>`
	`$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment`
	`$mpgRequest->setTestMode(true); //false or comment out this line for production transactions`
	`/************************************ HTTPS Post Object ********************************/`
	`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
	`/******************************** Response ************************************/`
	`$mpgResponse=$mpgHttpPost->getMpgResponse();`
	`print("\nDataKey = " . $mpgResponse->getDataKey());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nResSuccess = " . $mpgResponse->getResSuccess());`
	`print("\nPaymentType = " . $mpgResponse->getPaymentType());`
	`//----------------- ResolveData ---------------------------------------------`
	`print("\n\Masked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.4 Vault Update Credit Card - ResUpdateCC

ResUpdateCC transaction object definition

```
$txnArray = array('type'=>'res_update_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResUpdateCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 57: ResUpdateCC transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`resUpdateCC` `data_key=>$data_key`

Optional values that are submitted to the ResUpdateCC object are updated. Unsubmitted optional values (with one exception) remain unchanged. This allows you to change only the fields you want.

The exception is that if you are making changes to the payment type, **all** of the variables in the optional values table below must be submitted.

If you update a profile to a different payment type, it is automatically deactivated and a new credit card profile is created and assigned to the data key. The only values from the prior profile that will remain unchanged are the customer ID, phone number, email address, and note.

EXAMPLE: If a profile contains AVS information, but a ResUpdateCC transaction is submitted without an AVSInfo object, the existing AVSInfo details are deactivated and the new credit card information is registered without AVS.

Table 58: ResUpdateCC transaction optional values

Value	Type	Limits	Set method
Credit card number	String	20-character alpha-numeric	`resUpdateCC` `'pan'=>$pan`
Expiry date	String	4-character alpha-numeric (YYMM format)	`resUpdateCC` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`resUpdateCC` `'crypt_type'=>$crypt`
Customer ID	String	50-character alpha-numeric	`resUpdateCC` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-`

Value	Type	Limits	Set method
			`pgRequest);`
AVS information	Object	Not applicable. See Appendix E (page 316).	`resUpdateCC` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
Email address	String	30-character alpha-numeric	`resUpdateCC` `'email'=>$email`
Phone number	String	30-character alpha-numeric	`resUpdateCC` `'phone'=>$phone`
Note	String	30-character alpha-numeric	`resUpdateCC` `'note'=>$note`

Sample ResUpdateCC - CA

```
<?php
##
## Example php -q TestResUpdateCC.php store3
    yesguy
##
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_update_cc';
$data_key='D8cpd4r7REXoN8NIJPi512xPh';
$cust_id='customer1';
$phone = '5555555555';
$email = 'bob@smith.com';
$note = 'stuff';
$pan='5454545454545454';
$expiry_date='0909';
$crypt_type='7';
$avs_street_number = '123';
$avs_street_name = 'stuff dr';
$avs_zipcode = '90215';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'pan'=>$pan,
```

Sample ResUpdateCC - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_update_cc';
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
$cust_id='';
$phone = '';
$email = '';
$note = '';
$pan='4242424242424242';
$expiry_date='1811';
$crypt_type='7';
$avs_street_number = '';
$avs_street_name = '';
$avs_zipcode = '';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
```

Sample ResUpdateCC - CA

```
'expdate'=>$expiry_date,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
```

Sample ResUpdateCC - US

```
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
```

Sample ResUpdateCC - CA	Sample ResUpdateCC - US

`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`print("\nPresentation Type = " . $mpgResponse->getResDataPresentationType());`
	`print("\nP Account Number = " . $mpgResponse->getResDataPAccountNumber());`
	`print("\nSec = " . $mpgResponse->getResDataSec());`
	`print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());`
	`print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());`
	`print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());`
	`print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());`
	`print("\nCust City = " . $mpgResponse->getResDataCustCity());`
	`print("\nCust State = " . $mpgResponse->getResDataCustState());`
	`print("\nCust Zip = " . $mpgResponse->getResDataCustZip());`
	`print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());`
	`print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());`
	`print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());`
	`print("\nAccount Type = " . $mpgResponse->getResDataAccountType());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.4.1 Vault Encrypted Update CC - EncResUpdateCC

EncResUpdateCC transaction object definition

```
$txnArray = array('type'=>'enc_res_update_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncResUpdateCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

EncResUpdateCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 59: EncResUpdateCC transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`enc_res_update_cc` `data_key=>$data_key`

Optional values that are submitted to the ResUpdateCC object are updated, while unsubmitted optional values (with one exception) remain unchanged. This allows you to change only the fields you want.

The exception is that if you are making changes to the payment type, **all** of the variables in the optional values table below must be submitted.

If you update a profile to a different payment type, it is automatically deactivated and a new credit card profile is created and assigned to the data key. The only values from the prior profile that will remain unchanged are the customer ID, phone number, email address, and note.

EXAMPLE: If a profile contains AVS information, but a ResUpdateCC transaction is submitted without an AVSInfo object, the existing AVSInfo details are deactivated and the new credit card information is registered without AVS.

Table 60: EncResUpdateCC transaction optional values

Value	Type	Limits	Set method
Encrypted Track2 data	String	40-character numeric	`enc_res_update_cc` `'enc_track2'=>$enc_track2`
Device type	String	TBD	`enc_res_update_cc` `'device_type'=>$device_type`
E-commerce indicator	String	1-character alpha-numeric	`enc_res_update_cc` `'crypt_type'=>$crypt`
Customer ID	String	50-character alpha-numeric	`enc_res_update_cc` `cust_id=>'cust'`

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
AVS information	Object	Not applicable. See Appendix E (page 316).	`enc_res_update_cc` `$mpgTxn->setAvsInfo($mpgAvsInfo);`
Email address	String	30-character alpha-numeric	`enc_res_update_cc` `'email'=>$email`
Phone number	String	30-character alpha-numeric	`enc_res_update_cc` `'phone'=>$phone`
Note	String	30-character alpha-numeric	`enc_res_update_cc` `'note'=>$note`

Sample EncResUpdateCC - CA

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables ******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='enc_res_update_cc';
$data_key='F91LyeEJjv8OvpOdmXYWKh7dV';
$cust_id='cust2';
$phone = '4169996999';
$email = 'bob@email.com';
$note = 'note4';
$enc_track2 =
    '02840085000000004168FD1D5CC11C4D40338907
    BB070F3D219318B242B9719CE5CDBF44C412304E04
    5971CC6E36F7842DAF11907210431383131FFFF314
    1594047A00094739F03';
$device_type='idtech_bdk';
$crypt_type='7';
$avs_street_number = '3300';
$avs_street_name = 'bloor street west';
$avs_zipcode = 'm8x2x3';
/*********************** Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key,
'cust_id'=>$cust_id,
```

Sample EncResUpdateCC - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables ******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='enc_res_update_cc';
$data_key='lN5NlsHDBuWAPuWFDPTaIT2O9';
$cust_id='customer5';
$phone = '4169999999';
$email = 'bob@smith.com';
$note = 'writing a note';
$enc_track2 =
    '02840085000000000416319F95058B70E416977F1
    3A051071623AA1CD9FD148F83880D1DA0F93063A49
    F393DFAA94B033600C8D98C370431353131FFFF314
    1594047A000977E9803';
$device_type = 'idtech';
$crypt_type='7';
$avs_street_number = '3300';
$avs_street_name = 'bloor street west';
$avs_zipcode = 'm8x2x2';
/*********************** Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key,
'cust_id'=>$cust_id,
```

Sample EncResUpdateCC - CA

```
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'enc_track2'=>$enc_track2,
'device_type'=>$device_type,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ***************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
```

Sample EncResUpdateCC - US

```
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'enc_track2'=>$enc_track2,
'device_type'=>$device_type,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *********************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ***************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
```

Sample EncResUpdateCC - CA	Sample EncResUpdateCC - US

`print("\nPhone = " . $mpgResponse->getResDataPhone());`
`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`>getResDataCustId());`
	`print("\nPhone = " . $mpgResponse->getResDataPhone());`
	`print("\nEmail = " . $mpgResponse->getResDataEmail());`
	`print("\nNote = " . $mpgResponse->getResDataNote());`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`print("\nPresentation Type = " . $mpgResponse->getResDataPresentationType());`
	`print("\nP Account Number = " . $mpgResponse->getResDataPAccountNumber());`
	`print("\nSec = " . $mpgResponse->getResDataSec());`
	`print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());`
	`print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());`
	`print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());`
	`print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());`
	`print("\nCust City = " . $mpgResponse->getResDataCustCity());`
	`print("\nCust State = " . $mpgResponse->getResDataCustState());`
	`print("\nCust Zip = " . $mpgResponse->getResDataCustZip());`
	`print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());`
	`print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());`
	`print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());`
	`print("\nAccount Type = " . $mpgResponse->getResDataAccountType());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.5 Vault Update ACH - ResUpdateACH

If the profile that is being updated was already an ACH profile, all information contained within it will be updated as indicated by the submitted fields.

If the profile was of a different payment type (e.g., credit card), the old profile is deactivated and the new ACH information is associated with the data key.

ResUpdateACH transaction object definition

```
$txnArray = array('type'=>'res_update_ach', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResUpdateACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 61: ResUpdateAch transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`resUpdateAch` `data_key=>$data_key`
ACH Info	Object	Not applicable. See 5.3 (page 84).	`resUpdateAch` `$mpgTxn->setAchInfo($mp-gAchInfo);`

Table 62: ResUpdateACH transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`resUpdateAch` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Email address	String	30-character alpha-numeric	`resUpdateAch` `'email'=>$email`

Value	Type	Limits	Set method
Phone number	String	30-character alpha-numeric	`resUpdateAch` `'phone'=>$phone`
Note	String	30-character alpha-numeric	`resUpdateAch` `'note'=>$note`

Sample ResUpdateAch

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variables ******************************/
$type='res_update_ach';
$data_key='ejJJON45q6M8maeptQyzJWc35';
$cust_id='';
$phone = '0000000000';
$email = '';
$note = 'note';
/************************ Transaction Array **********************************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note
);
/************************** ACH Info Variables ****************************/
//Mandatory payment details
$sec = 'ccd'; //only ppd|ccd|web are supported
$routing_num = '123456789';
$account_num = '999999999';
$account_type = 'checking';
//Optional payment detail
$check_num = '';
//Optional customer details
$cust_first_name = '';
$cust_last_name = 'SMITH';
$cust_address1 = '';
$cust_address2 = '';
$cust_city = '';
$cust_state = '';
$cust_zip = '';
/********************** ACH Info Associative Array ************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
```

Sample ResUpdateAch

```
account_num => $account_num,
check_num => $check_num,
account_type => $account_type
);
/************************** ACH Info Object *******************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************* Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************* Set ACH Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
/************************* Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
$mpgRequest->setTestMode(true);
/************************* mpgHttpsPost Object *****************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************* Response Object *********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----------------- ResolveData ------------------------------
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse->getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());
print("\nPresentation Type = " . $mpgResponse->getResDataPresentationType());
print("\nP Account Number = " . $mpgResponse->getResDataPAccountNumber());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.6 Vault Delete - ResDelete

> **NOTE:** After a profile has been deleted, the details can no longer be retrieved.

ResDelete transaction object definition

```
$txnArray = array('type'=>'res_delete', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResUpdateCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResDelete transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 63: ResDelete transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	Not applicable (passed as argument)

Sample ResDelete - CA

```
<?php
##
## Example php -q TestResDelete.php store3
    yesguy
##
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_delete';
$data_key='YjNEwYw6U2pPwquXOkOme3G7g';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
```

Sample ResDelete - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_delete';
$data_key='Ln4gDbHGrFfN9Wb9ZQMQNYa3M';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
```

Sample ResDelete - CA

```
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object *****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Sample ResDelete - US

```
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object *****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
print("\nPresentation Type = " . $mpgResponse-
    >getResDataPresentationType());
print("\nP Account Number = " . $mpgResponse-
    >getResDataPAccountNumber());
```

Sample ResDelete - CA	Sample ResDelete - US

	`print("\nSec = " . $mpgResponse->getResDataSec ());`
	`print("\nCust First Name = " . $mpgResponse- >getResDataCustFirstName());`
	`print("\nCust Last Name = " . $mpgResponse- >getResDataCustLastName());`
	`print("\nCust Address 1 = " . $mpgResponse- >getResDataCustAddress1());`
	`print("\nCust Address 2 = " . $mpgResponse- >getResDataCustAddress2());`
	`print("\nCust City = " . $mpgResponse- >getResDataCustCity());`
	`print("\nCust State = " . $mpgResponse- >getResDataCustState());`
	`print("\nCust Zip = " . $mpgResponse- >getResDataCustZip());`
	`print("\nRouting Num = " . $mpgResponse- >getResDataRoutingNum());`
	`print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum ());`
	`print("\nCheck Num = " . $mpgResponse- >getResDataCheckNum());`
	`print("\nAccount Type = " . $mpgResponse- >getResDataAccountType());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.7 Vault Lookup Full - ResLookupFull

ResLookupFull transaction object definition

```
$txnArray = array('type'=>'res_lookup_full', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupFull transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResLookupFull transaction values

Table 64: ResLookupFull transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	Not applicable (passed as argument)

Table 65: ResLookupFull transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample ResLookupFull - CA

```
<?php
##
## Example php -q TestResLookupFull.php store3
    yesguy
##
require "../../mpgClasses.php";
/**************************** Request
    Variables ******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_lookup_full'; //will return both
    the full & masked card number
$data_key='t8RCndWBNFNt4Dx32CCnl2tlz';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
```

Sample ResLookupFull - US

```
<?php
require "../../mpgClasses.php";
/**************************** Request
    Variables ******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_lookup_full';
$data_key='ejJJON45q6M8maeptQyzJWc35';
/********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
```

Sample ResLookupFull - CA

```
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nPan = " . $mpgResponse->getResDataPan
    ());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Sample ResLookupFull - US

```
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nPan = " . $mpgResponse->getResDataPan
    ());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
print("\nPresentation Type = " . $mpgResponse-
    >getResDataPresentationType());
print("\nP Account Number = " . $mpgResponse-
    >getResDataPAccountNumber());
print("\nSec = " . $mpgResponse->getResDataSec
    ());
print("\nCust First Name = " . $mpgResponse-
    >getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse-
    >getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse-
    >getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse-
    >getResDataCustAddress2());
print("\nCust City = " . $mpgResponse-
    >getResDataCustCity());
print("\nCust State = " . $mpgResponse-
    >getResDataCustState());
```

Sample ResLookupFull - CA	Sample ResLookupFull - US

	`print("\nCust Zip = " . $mpgResponse->getResDataCustZip());`
	`print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());`
	`print("\nAccount Num = " . $mpgResponse->getResDataAccountNum());`
	`print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());`
	`print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());`
	`print("\nAccount Type = " . $mpgResponse->getResDataAccountType());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.8 Vault Lookup Masked - ResLookupMasked

ResLookupMasked transaction object definition

```
$txnArray = array('type'=>'res_lookup_masked', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupMasked transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResLookupMasked transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 66: ResLookupMasked transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`

Sample ResLookupMasked - CA	Sample ResLookupMasked - US
`<?php` `##`	`<?php` `require "../../mpgClasses.php";`

Sample ResLookupMasked - CA

```
## Example php -q TestResLookupMasked.php
    store3 yesguy
##
require "../../mpgClasses.php";
/***************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_lookup_masked'; //will only return
    the masked card number
$data_key='t8RCndWBNFNt4Dx32CCnl2tlz';
/*********************** Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object *****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object *****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
```

Sample ResLookupMasked - US

```
/***************************** Request
    Variables *******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_lookup_masked';
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
/*********************** Transactional
    Associative Array **********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object *****************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/****************************** HTTPS Post
    Object *****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
```

Sample ResLookupMasked - CA	Sample ResLookupMasked - US

`>getResDataCustId());`
`print("\nPhone = " . $mpgResponse->getResDataPhone());`
`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`>getResDataEmail());`
	`print("\nNote = " . $mpgResponse->getResDataNote());`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`print("\nPresentation Type = " . $mpgResponse->getResDataPresentationType());`
	`print("\nP Account Number = " . $mpgResponse->getResDataPAccountNumber());`
	`print("\nSec = " . $mpgResponse->getResDataSec());`
	`print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());`
	`print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());`
	`print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());`
	`print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());`
	`print("\nCust City = " . $mpgResponse->getResDataCustCity());`
	`print("\nCust State = " . $mpgResponse->getResDataCustState());`
	`print("\nCust Zip = " . $mpgResponse->getResDataCustZip());`
	`print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());`
	`print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());`
	`print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());`
	`print("\nAccount Type = " . $mpgResponse->getResDataAccountType());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.9 Vault Get Expiring - ResGetExpiring

ResGetExpiring transaction object definition

```
$txnArray = array('type'=>'res_get_expiring', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResLookupFull transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResGetExpiring transaction values

ResGetExpiring transaction object mandatory values: None.

Sample ResGetExpiring - CA	Sample ResGetExpiring - US

<?php
##
## Example php -q TestResGetExpiring.php store3 yesguy 	
##
//There is a max number of attempts set for this transaction per calendar day
//Can not surpass or will receive Invalid Transaction error
require "../../mpgClasses.php";
/********** Request Variables **********/
$store_id='store5';
$api_token='yesguy';
/********** Transactional Variables **********/
$type='res_get_expiring';
/********** Transactional Associative Array **********/
$txnArray = array('type'=>$type);
/********** Transaction Object **********/
$mpgTxn = new mpgTransaction($txnArray);
/********** Request Object **********/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/********** HTTPS Post Object **********/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/********** Response **********/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse-
	<?php
	//There is a max number of attempts set for this transaction per calendar day
	//Can not surpass or will receive Invalid Transaction error
	require "../../mpgClasses.php";
	/********** Request Variables **********/
	$store_id='monusqa002';
	$api_token='qatoken';
	/********** Transactional Variables **********/
	$type='res_get_expiring';
	/********** Transactional Associative Array **********/
	$txnArray = array('type'=>$type);
	/********** Transaction Object **********/
	$mpgTxn = new mpgTransaction($txnArray);
	/********** Request Object **********/
	$mpgRequest = new mpgRequest($mpgTxn);
	$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
	$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
	/********** HTTPS Post Object **********/
	$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
	/********** Response **********/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nDataKey = " . $mpgResponse->getDataKey());
	print("\nResponseCode = " . $mpgResponse->getResponseCode());
	print("\nMessage = " . $mpgResponse->getMessage());
	print("\nTransDate = " . $mpgResponse->getTransDate());
	print("\nTransTime = " . $mpgResponse->getTransTime);

Sample ResGetExpiring - CA

```
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
$DataKeys = $mpgResponse->getDataKeys();
for($i=0; $i < count($DataKeys); $i++)
{
$mpgResponse->setResolveData($DataKeys[$i]);
print("\n\nData Key = " . $DataKeys[$i]);
print("\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
}
?>
```

Sample ResGetExpiring - US

```
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
$DataKeys = $mpgResponse->getDataKeys();
for($i=0; $i < count($DataKeys); $i++)
{
$mpgResponse->setResolveData($DataKeys[$i]);
print("\n\nData Key = " . $DataKeys[$i]);
print("\n\nPayment Type = " . $mpgResponse-
    >getResDataPaymentType());
print("\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
print("\nPresentation Type = " . $mpgResponse-
    >getResDataPresentationType());
print("\nP Account Number = " . $mpgResponse-
    >getResDataPAccountNumber());
}
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.10 Vault Is Corporate Card - ResIscorporateCard

ResIscorporateCard transaction object definition

```
$txnArray = array('type'=>'res_iscorporatecard', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIscorporateCard transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResIscorporateCard transaction values

Table 67: ResIscorporateCard transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`

Table 68: ResIscorporateCard transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample ResIscorporatecard - CA

```
<?php
##
## Example php -q TestResIscorporatecard.php
    moneris hurgle
##
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='store5';
$api_token='yesguy';
/************************* Transactional
    Variables ****************************/
$type='res_iscorporatecard';
$data_key='t8RCndWBNFNt4Dx32CCnl2tlz';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
```

Sample ResIscorporatecard - US

```
<?php
##
## Example php -q TestResIscorporatecard.php
    moneris hurgle
##
require "../../mpgClasses.php";
/**************************** Request
    Variables *******************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transactional
    Variables ****************************/
$type='res_iscorporatecard';
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$data_key
);
/**************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
```

Sample ResIscorporatecard - CA

```
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/****************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nCorporateCard = " . $mpgResponse-
    >getCorporateCard());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
?>
```

Sample ResIscorporatecard - US

```
    comment out this line for production
    transactions
/**************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/****************************** Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nCorporateCard = " . $mpgResponse-
    >getCorporateCard());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.11 Vault Add Token - ResAddToken

ResAddToken transaction object definition

```
$txnArray = array('type'=>'res_add_token', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResAddToken transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResAddToken transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 69: ResAddToken transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`
E-commerce indicator	String	1-character alpha-numeric	`'crypt_type'=>$crypt`

Table 70: ResAddToken transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`cust_id=>'cust'`
AVS information	Object	Not applicable. See Appendix E (page 316).	`$mpgTxn->setAvsInfo($mp-gAvsInfo);`
Email address	String	30-character alpha-numeric	`'email'=>$email`
Phone number	String	30-character alpha-numeric	`'phone'=>$phone`
Note	String	30-character alpha-numeric	`'note'=>$note`

Sample ResAddToken - CA	Sample ResAddToken - US

`<?php`
`require "../../mpgClasses.php";`
`/*********** Request Variables ***********/`
`$store_id='store5';`
`$api_token='yesguy';`
`/********** Transactional Variables **********/`
`$type='res_add_token';`
`$temp_data_key='ot-mtNKdu8NcxDoChqOJKZJZ1BOB';`
`$cust_id='customer1';`
`$phone = '5555551234';`
`$email = 'bob@smith.com';`
`$note = 'this is my note';`
	`<?php`
	`require "../../mpgClasses.php";`
	`/*********** Request Variables ***********/`
	`$store_id='monusqa002';`
	`$api_token='qatoken';`
	`/********** Transactional Variables **********/`
	`$type='res_add_token';`
	`$data_key = 'ot-mGVLDPSaRnOGhzLlFafLU3uGs';`
	`$expiry_date = '1511';`
	`$cust_id='customer1';`
	`$phone = '5551234567';`
	`$email = 'bob@smith.com';`

Sample ResAddToken - CA

```
$expiry_date='1811';
$crypt_type='1';
$avs_street_number = '123';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = '90210';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'data_key'=>$temp_data_key,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt_type
);
/********************** AVS Associative Array
    *******************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTimedOut = " . $mpgResponse-
```

Sample ResAddToken - US

```
$note = 'this is my note';
$crypt_type='7';
$avs_street_number = '101';
$avs_street_name = 'lakeshore blvd';
$avs_zipcode = '123456';
/*********************** Transactional
    Associative Array *********************/
$txnArray=array('type'=>$type,
'cust_id'=>$cust_id,
'phone'=>$phone,
'email'=>$email,
'note'=>$note,
'data_key'=>$data_key,
'crypt_type'=>$crypt_type,
'expdate'=>$expiry_date
);
/********************** AVS Associative Array
    *******************************/
$avsTemplate = array(
'avs_street_number' => $avs_street_number,
'avs_street_name' => $avs_street_name,
'avs_zipcode' => $avs_zipcode
);
/************************* AVS Object
    ****************************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/***************************** Transaction
    Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/*********************** Set AVS
    ****************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
/****************************** Request Object
    *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/***************************** HTTPS Post
    Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/******************************* Response
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
```

Sample ResAddToken - CA	Sample ResAddToken - US

`>getTimedOut());`
`print("\nResSuccess = " . $mpgResponse->getResSuccess());`
`print("\nPaymentType = " . $mpgResponse->getPaymentType());`
`//----------- ResolveData ----------`
`print("\n\nCust ID = " . $mpgResponse->getResDataCustId());`
`print("\nPhone = " . $mpgResponse->getResDataPhone());`
`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nResSuccess = " . $mpgResponse->getResSuccess());`
	`print("\nPaymentType = " . $mpgResponse->getPaymentType());`
	`//----------- ResolveData ----------`
	`print("\n\nCust ID = " . $mpgResponse->getResDataCustId());`
	`print("\nPhone = " . $mpgResponse->getResDataPhone());`
	`print("\nEmail = " . $mpgResponse->getResDataEmail());`
	`print("\nNote = " . $mpgResponse->getResDataNote());`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.3.12 Vault Tokenize Credit Card - ResTokenizeCC

Basic transactions that can be tokenized are:

- Purchase
- Preauthorization
- Capture
- Reauth
- Refund
- Purchase Correction
- Independent Refund.

The tokenization process is outlined in Figure 4 .

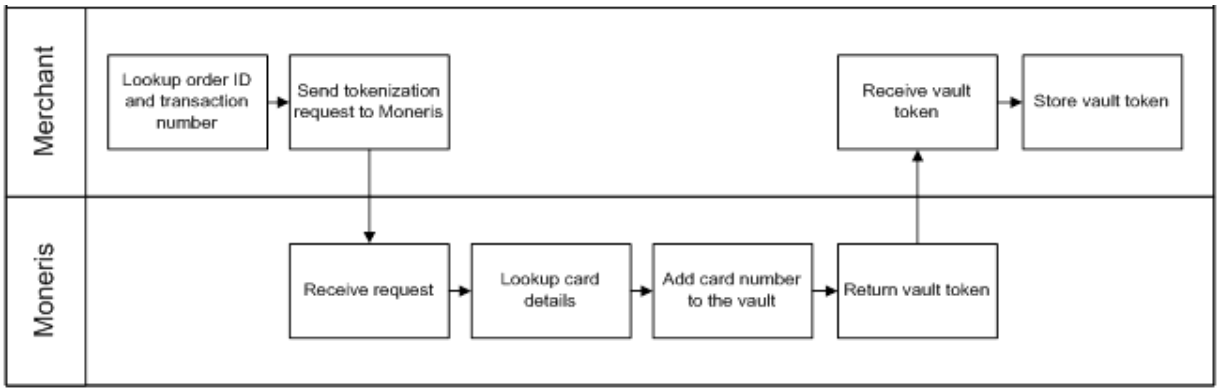


Figure 4: Tokenize process diagram

ResTokenizeCC transaction object definition

```
$txnArray = array('type'=>'res_tokenize_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResTokenizeCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResTokenizeCC transaction values

Table 71: ResTokenizeCC transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Transaction number	String	255-character alpha-numeric	`'txn_number'=>$txnnumber`

These mandatory values reference a previously processed credit card financial transaction. The credit card number, expiry date, and crypt type from the original transaction are registered in the Vault for future financial Vault transactions.

Table 72: ResTokenizeCC transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`cust_id=>'cust'`
Email address	String	30-character alpha-numeric	`'email'=>$email`
Phone number	String	30-character alpha-numeric	`'phone'=>$phone`
Note	String	30-character alpha-numeric	`'note'=>$note`
AVS information	Object	Not applicable. See Appendix E (page 316).	

6.4 Financial Transactions

After a financial transaction is complete, the response fields indicate all the values that are currently saved under the profile that was used.

6.4.1 Customer ID Changes

Some financial transactions take the customer ID as an optional value. The customer ID may or may not already be in the Vault profile when the transaction is sent. Therefore, it is possible to change the value of the customer ID by performing a financial transaction

The table below shows what the customer ID will be in the response field after a financial transaction is performed.

Table 73: Customer ID use in response fields

Already in profile?	Passed in?	Version used in response
No	No	Customer ID not used in trans-action
No	Yes	Passed in
Yes	No	Profile
Yes	Yes	Passed in

6.4.2 Purchase with Vault - ResPurchaseCC

ResPurchaseCC transaction object definition

```
$txnArray = array('type'=>'res_purchase_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPurchaseCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResPurchaseCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 74: ResPurchaseCC transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Amount	String	9-character decimal	`'amount'=>$amount`
E-commerce indicator	String	1-character alpha-numeric	`'crypt_type'=>$crypt`

Table 75: ResPurchaseCC transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Expiry date	String	4-character numeric YYMM format. (Note that this is reversed from the date displayed on the card, which is MMYY)	`'expdate'=>$expiry_date`
Customer ID	String	50-character alphanumeric	`resPurchaseCC`

Value	Type	Limits	Set method
			`cust_id=>'cust'`
Dynamic descriptor	String	20-character alphanumeric	`'dynamic_descriptor'=>$dynamic_descriptor`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`$mpgTxn->setCustInfo($mpgCustInfo);`
AVS information	Object	Not applicable. See Appendix E (page 316).	`$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD information	Object	Not applicable. See Appendix F (page 322) .	`$mpgTxn->setCvdInfo($mpgCvdInfo);`
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	`$mpgTxn->setRecur($mpgRecur);`

Sample ResPurchaseCC - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. order id
##
## Example php -q TestResPurchaseCC.php store3
    yesguy unique_order_id 1.00
##
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction
    Variables ******************************/
$data_key='ot-odvn9lBTZm0lSWyQgansBqQi3';
$orderid='res-purch-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust';
$crypt_type='1';
$expdate='1911'; //For Temp Tokens only
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'res_purchase_cc',
data_key=>$data_key,
order_id=>$orderid,
```

Sample ResPurchaseCC - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust';
$crypt_type='1';
$commcard_invoice='invoice';
$commcard_tax_amount='1.00';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'res_purchase_cc',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
crypt_type=>$crypt_type,
commcard_invoice=>$commcard_invoice,
commcard_tax_amount=>$commcard_tax_amount,
dynamic_descriptor=>'664654'
);
/************************ Transaction Object
    ******************************/
```

Sample ResPurchaseCC - CA

```
cust_id=>$custid,
amount=>$amount,
crypt_type=>$crypt_type,
//expdate=>$expdate,
dynamic_descriptor=>'12484'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nAVSResponse = " . $mpgResponse-
    >getAvsResultCode());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
```

Sample ResPurchaseCC - US

```
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nAVSResponse = " . $mpgResponse-
    >getAvsResultCode());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
```

Sample ResPurchaseCC - CA	Sample ResPurchaseCC - US

`print("\nPaymentType = " . $mpgResponse->getPaymentType());`
`//---------- ResolveData ----------`
`print("\n\nCust ID = " . $mpgResponse->getResDataCustId());`
`print("\nPhone = " . $mpgResponse->getResDataPhone());`
`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`print("\nEmail = " . $mpgResponse->getResDataEmail());`
	`print("\nNote = " . $mpgResponse->getResDataNote());`
	`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
	`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.4.3 Purchase with Vault and ACH - ResPurchaseACH

ResPurchaseACH transaction object definition

```
$txnArray = array('type'=>'res_purchase_ach', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPurchaseACH transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResPurchaseACH transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 76: ResPurchaseACH transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Amount	String	9-character decimal	`'amount'=>$amount`

Table 77: ResPurchaseACH transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`resPurchaseAch` `cust_id=>'cust'`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`$mpgTxn->setCustInfo($mpgCustInfo);`
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	`$mpgTxn->setRecur($mpgRecur);`

Sample ResPurchaseAch - US

```
<?php
require "../../mpgClasses.php";
/************************* Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************* Transaction Variables ******************************/
$data_key='ejJJON45q6M8maeptQyzJWc35';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust';
/************************* Transaction Array **********************************/
$txnArray=array(type=>'res_purchase_ach',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
);
/************************* Transaction Object *********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************* Request Object *************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
```

Sample ResPurchaseAch - US

```
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----------------- ResolveData ------------------------------
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.4.4 Pre-Authorization with Vault - ResPreauthCC

ResPreauthCC transaction object definition

```
$txnArray = array('type'=>'res_preauth_cc', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResPreauthCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResPreauthCC transaction values

Table 1: ResPreauthCC transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25- character alpha-numeric	`resPreauthCC` `data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`resPreauthCC` `'order_id'=>$order_id`
Amount	String	9-character decimal	`resPreauthCC` `'amount'=>$amount`
E-commerce indicator	String	1-character alpha-numeric	`'crypt_type'=>$crypt`

Table 2: ResPreauthCC transaction optional values

Value	Type	Limits	Set method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Expiry date	String	4-character alpha-numeric (YYMM format)	`resPreauthCC` `'expdate'=>$expiry_date`
Customer ID	String	50-character alpha-numeric	`resPreauthCC` `cust_id=>'cust'`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`resPreauthCC` `$mpgTxn->setCustInfo ($mpgCustInfo);`
AVS information	Object	Not applicable. See Appendix E (page 316).	`resPreauthCC` `$mpgTxn->setAvsInfo ($mpgAvsInfo);`
CVD information	Object	Not applicable. See Appendix F (page 322).	`resPreauthCC` `$mpgTxn->setCvdInfo ($mpgCvdInfo);`

Sample ResPreauthCC - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. order id
##
## Example php -q TestResPreauthCC.php store3
    yesguy unique_order_id cust_id 15.00 1
##
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction
    Variables ******************************/
$data_key='ot-H0q8anK6eeHm0NDe9cwXkDvUw';
$orderid='res-preauth-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust'; //if sent will be submitted,
    otherwise cust_id from profile will be
    used
$crypt_type='1';
//$expdate='1512';
/************************ Transaction Array
    **********************************/
$txnArray =array(type=>'res_preauth_cc',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
crypt_type=>$crypt_type,
dynamic_descriptor=>'12424'
//expdate=>$expdate
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    *******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
```

Sample ResPreauthCC - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust'; //if sent will be submitted,
    otherwise cust_id from profile will be
    used
$crypt_type='1';
/************************ Transaction Array
    **********************************/
$txnArray =array(type=>'res_preauth_cc',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
crypt_type=>$crypt_type,
dynamic_descriptor=>'546454'
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    *******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
```

Sample ResPreauthCC - CA

```
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nAVSResponse = " . $mpgResponse-
    >getAvsResultCode());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Sample ResPreauthCC - US

```
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nAVSResponse = " . $mpgResponse-
    >getAvsResultCode());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
    >getResDataExpDate());
print("\nCrypt Type = " . $mpgResponse-
    >getResDataCryptType());
print("\nAvs Street Number = " . $mpgResponse-
    >getResDataAvsStreetNumber());
print("\nAvs Street Name = " . $mpgResponse-
    >getResDataAvsStreetName());
print("\nAvs Zipcode = " . $mpgResponse-
    >getResDataAvsZipcode());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.4.5 Vault Independent Refund - ResIndRefundCC

ResIndRefundCC transaction object definition

```
$txnArray = array('type'=>'resIndRefundCC', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIndRefundCC transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResIndRefundCC transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 78: ResIndRefundCC transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`resIndRefundCC` `'order_id'=>$order_id`
Amount	String	9-character decimal	`resIndRefundCC` `'amount'=>$amount`
E-commerce indicator	String	1-character alpha-numeric	`resIndRefundCC` `'crypt_type'=>$crypt`

Table 79: ResIndRefundCC transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`resIndRefundCC` `cust_id=>'cust'`
Expiry date	String	4-character alpha-numeric (YYMM format)	`resIndRefundCC` `'expdate'=>$expiry_date`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`'dynamic_descriptor'=>$dynamic_descriptor`

Sample ResIndRefundCC - CA

```
<?php
##
## This program takes 3 arguments from the
    command line:
## 1. Store id
## 2. api token
## 3. order id
##
## Example php -q TestResIndRefundCC.php
    store3 yesguy unique_order_id cust_id
    15.00 1
##
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction
    Variables ******************************/
$data_key='t8RCndWBNFNt4Dx32CCnl2tlz';
$orderid='res-ind-refund-'.date("dmy-G:i:s");
$amount='1.00';
$custid='';
$crypt_type='1';
/************************ Transaction Array
    **********************************/
$txnArray =array(type=>'res_ind_refund_cc',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
```

Sample ResIndRefuncCC - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$data_key='FjhVlt4020HAVSaOmnaaPACpJ';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='customer5';
$crypt_type='1';
/************************ Transaction Array
    **********************************/
$txnArray =array(type=>'res_ind_refund_cc',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
crypt_type=>$crypt_type,
dynamic_descriptor=>'1340409'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
```

Sample ResIndRefundCC - CA

```
amount=>$amount,
crypt_type=>$crypt_type,
dynamic_descriptor=>'12346'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
```

Sample ResIndRefuncCC - US

```
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse-
    >getDataKey());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nResSuccess = " . $mpgResponse-
    >getResSuccess());
print("\nPaymentType = " . $mpgResponse-
    >getPaymentType());
//----------------- ResolveData --------------
    ----------------
print("\n\nCust ID = " . $mpgResponse-
    >getResDataCustId());
print("\nPhone = " . $mpgResponse-
    >getResDataPhone());
print("\nEmail = " . $mpgResponse-
    >getResDataEmail());
print("\nNote = " . $mpgResponse-
    >getResDataNote());
print("\nMasked Pan = " . $mpgResponse-
    >getResDataMaskedPan());
print("\nExp Date = " . $mpgResponse-
```

Sample ResIndRefundCC - CA	Sample ResIndRefuncCC - US

`print("\n\nCust ID = " . $mpgResponse->getResDataCustId());`
`print("\nPhone = " . $mpgResponse->getResDataPhone());`
`print("\nEmail = " . $mpgResponse->getResDataEmail());`
`print("\nNote = " . $mpgResponse->getResDataNote());`
`print("\nMasked Pan = " . $mpgResponse->getResDataMaskedPan());`
`print("\nExp Date = " . $mpgResponse->getResDataExpDate());`
`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
`?>`
	`>getResDataExpDate());`
	`print("\nCrypt Type = " . $mpgResponse->getResDataCryptType());`
	`print("\nAvs Street Number = " . $mpgResponse->getResDataAvsStreetNumber());`
	`print("\nAvs Street Name = " . $mpgResponse->getResDataAvsStreetName());`
	`print("\nAvs Zipcode = " . $mpgResponse->getResDataAvsZipcode());`
	`?>`

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.4.6 ResIndRefundAch

ResIndRefundAch transaction object definition

```
$txnArray = array('type'=>'res_ind_refund_ach', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for ResIndRefundAch transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

ResIndRefundAch transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 80: ResIndRefundAch transaction object mandatory values

Value	Type	Limits	Set method
Data key	String	25-character alpha-numeric	`resIndRefundAch` `data_key=>$data_key`
Order ID	String	50-character alpha-numeric	`resIndRefundAch` `'order_id'=>$order_id`
Amount	String	9-character decimal	`resIndRefundAch` `'amount'=>$amount`

Table 81: ResIndRefundCC transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`resIndRefundAch` `cust_id=>'cust'`

Sample ResIndRefundAch - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction Variables ******************************/
$data_key='ejJJON45q6M8maeptQyzJWc35';
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$custid='cust';
/************************ Transaction Array **********************************/
$txnArray =array(type=>'res_ind_refund_ach',
data_key=>$data_key,
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount
);
/************************ Transaction Object *********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object *************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ********************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nDataKey = " . $mpgResponse->getDataKey());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
```

Sample ResIndRefundAch - US

```
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nResSuccess = " . $mpgResponse->getResSuccess());
print("\nPaymentType = " . $mpgResponse->getPaymentType());
//----------------- ResolveData ------------------------------
print("\n\nCust ID = " . $mpgResponse->getResDataCustId());
print("\nPhone = " . $mpgResponse->getResDataPhone());
print("\nEmail = " . $mpgResponse->getResDataEmail());
print("\nNote = " . $mpgResponse->getResDataNote());
print("\nSec = " . $mpgResponse->getResDataSec());
print("\nCust First Name = " . $mpgResponse->getResDataCustFirstName());
print("\nCust Last Name = " . $mpgResponse->getResDataCustLastName());
print("\nCust Address 1 = " . $mpgResponse->getResDataCustAddress1());
print("\nCust Address 2 = " . $mpgResponse->getResDataCustAddress2());
print("\nCust City = " . $mpgResponse->getResDataCustCity());
print("\nCust State = " . $mpgResponse->getResDataCustState());
print("\nCust Zip = " . $mpgResponse->getResDataCustZip());
print("\nRouting Num = " . $mpgResponse->getResDataRoutingNum());
print("\nMasked Account Num = " . $mpgResponse->getResDataMaskedAccountNum());
print("\nCheck Num = " . $mpgResponse->getResDataCheckNum());
print("\nAccount Type = " . $mpgResponse->getResDataAccountType());
?>
```

Vault response fields

For a list and explanation of (Receipt object) response fields that are available after sending this Vault transaction, see Definition of Response Fields (page 294).

6.5 Hosted Tokenization

Moneris Hosted Tokenization is a solution for online e-commerce merchants who do not want to handle credit card numbers directly on their websites, yet want the ability to fully customize their check-out web page appearance.

When an hosted tokenization transaction is initiated, the Moneris Gateway displays (on the merchant's behalf) a single text box on the merchant's checkout page. The cardholder can then securely enter the credit card information into the text box. Upon submission of the payment information on the checkout page, Moneris Gateway returns a temporary token representing the credit card number to the merchant. This is then used in an API call to process a financial transaction directly with Moneris to charge the card. After receiving a response to the financial transaction, the merchant generates a receipt and allows the cardholder to continue with online shopping.

For more details on how to implement the Moneris Hosted Tokenization feature, see the Hosted Solutions Integration Guide. The guide can be downloaded from the Moneris Developer Portal (https://developer.moneris.com).

7 Mag Swipe Transaction Set

Mag Swipe transactions allow customers to swipe a credit card and submit the Track2 details.

These transactions support the submission of Track2 as well as a manual entry of the credit card number and expiry date. If all three fields are submitted, the Track2 details are used to process the transaction.

7.1 Mag Swipe Transaction Definitions

Purchase

Verifies funds on the customer’s card, removes the funds and prepares them for deposit into the merchant’s account.

Pre-Authorization

Verifies and locks funds on the customer’s credit card. The funds are locked for a specified amount of time based on the card issuer.

To retrieve the funds that have been locked by a Pre-Authorization transaction so that they may be settled in the merchant’s account, a Completion transaction must be performed. A Pre-Authorization may only be "completed" once.

Completion

Retrieves funds that have been locked (by a Mag Swipe Pre-Authorization transaction), and prepares them for settlement into the merchant’s account.

Force Post

Retrieves the locked funds and prepares them for settlement into the merchant’s account.

This is used when a merchant obtains the authorization number directly from the issuer by a third-party authorization method (such as by phone).

Purchase Correction

Restores the **full** amount of a previous Mag Swipe Purchase or Mag Swipe Completion transaction to the cardholder's card, and removes any record of it from the cardholder's statement. The order ID and transaction number from the original transaction are required, but the credit card does not need to be re-swiped.

This transaction can be used against a Purchase or Completion transaction that occurred same day provided that the batch containing the original transaction remains open. When using the automated closing feature, Batch Close occurs daily between 10 and 11 pm Eastern Time.

This transaction is sometimes referred to as "void".

Refund

Restores all or part of the funds from a Mag Swipe Purchase or Mag Swipe Completion transaction to the cardholder's card. Unlike a Purchase Correction, there is a record of the refund.

Independent Refund

Credits a specified amount to the cardholder’s credit card.

This does not require a previous transaction (such as Mag Swipe Purchase) to be logged in the Moneris Gateway. However, a credit card must be swiped to provide the Track2 data.

7.1.1 Encrypted Mag Swipe Transactions

Encrypted Mag Swipe transactions allow the customer to swipe or key in a credit card using a Moneris-provided encrypted mag swipe reader, and submit the encrypted Track2 details.

The encrypted mag swipe reader can be used for processing:

- Swiped card-present transactions
- Manually keyed card-present transactions
- Manually keyed card-not-present transactions.

Encrypted Mag Swipe transactions are identical to the regular Mag Swipe transactions from the customer's perspective. However, the card data must be swiped or keyed in via a Moneris-provided encrypted mag swipe reader. Contact Moneris for more details.

Only Mag Swipe Purchase and Mag Swipe Pre-Authorization have encrypted versions. Their explanations appear in this document as subsections of the regular (unencrypted) Mag Swipe Purchase and Mag Swipe Pre-Authorization transactions respectively.

7.2 Mag Swipe Purchase

Track2Purchase transaction object definition

```
$txnArray = array(‘type’=>’track2_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 82: Mag Swipe Purchase transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`track2purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`track2purchase` `'amount'=>$amount`

Credit card number
OR
Track2 data
	String	20-character numeric
		OR
		40-character numeric
			`track2purchase`
			`'pan'=>$pan`
			OR
			`track2purchase`
			`track2=>$track`

Expiry date	String	4-character alpha-numeric (YYMM format)	`track2purchase` `'expdate'=>$expiry_date`
POS code	String	2-character numeric	`track2purchase` `'pos_code'=>$pos_code`

Table 83: Mag Swipe Purchase transaction optional values

Value	Type	Limits	Set method
AVS information	Object	Not applicable. See Appendix E (page 316).	`track2purchase` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
Commcard invoice	String	17-character alpha-numeric	`track2purchase` `commcard_invoice=>'commcard_invoice'`
Commcard tax amount	String	9-character decimal	`track2purchase` `commcard_tax_amoun-t=>'commcard_tax_amount'`
Customer ID	String	50-character alpha-numeric	`track2purchase` `cust_id=>'cust'`

Table 83: Mag Swipe Purchase transaction optional values

Value	Type	Limits	Set method
CVD information	Object	Not applicable. See Section 1 (page 1).	`track2purchase` `$mpgTxn->setCvdInfo($mpgCvdInfo);`
Dynamic descriptor	String	20-character alpha-numeric	`track2purchase` `'dynamic_descriptor'=>$dynamic_descriptor`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample Track2Purchase - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid='customerID';
$amount='1.00';
/************ Swipe card and read Track1
    and/or Track2 ************************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_purchase',
order_id=>$orderid,
cust_id=>$custid,
```

Sample Track2Purchase - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid=$argv[4];
$amount='1.00';
/************ Swipe card and read Track1
    and/or Track2 ************************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_purchase',
order_id=>$orderid,
cust_id=>$custid,
```

Sample Track2Purchase - CA

```
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
pos_code=>'00',
dynamic_descriptor=>'nqa'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
```

Sample Track2Purchase - US

```
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
commcard_invoice=>'Invoice 5757FRJ8',
commcard_tax_amount=>'0.15',
pos_code=>'00',
dynamic_descriptor=>'389173'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
```

Sample Track2Purchase - CA	Sample Track2Purchase - US

`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

7.2.1 Encrypted Mag Swipe Purchase

Encrypted Mag Swipe Purchase transaction object definition

```
$txnArray = array('type'=>'enc_track2_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Encrypted Mag Swipe Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Encrypted Mag Swipe Purchase transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 84: Encrypted Mag Swipe Purchase transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`encpurchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`encpurchase.` `'amount'=>$amount`
Encrypted Track2 data	String	40-character numeric	`encpurchase` `'enc_track2'=>$enc_track2`
POS code	String	2-character numeric	`encpurchase` `'pos_code'=>$pos_code`
Device type	String	TBD	`'device_type'=>$device_type`

Table 85: Encrypted Mag Swipe Purchase transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`encpurchase` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
AVS information	Object	Not applicable. See Appendix E (page 316).	`encpurchase` `$mpgTxn->setAvsInfo($mp-gAvsInfo);`
Dynamic descriptor	String	20-character alpha-numeric	`encpurchase` `'dynamic_descriptor'=>$dynamic_descriptor`

Sample Encrypted Mag Swipe Purchase - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction
    Variables ******************************/
$orderid="ord_".date("dmy-G:i:s");
$amount="1.00";
$enc_
    track2="02BE0080170024000292;5413********0
    012=****************?*49D620D0D6FA7F107EC8
    352DC62A10C7B75F3FA765DBE4BE128E2CBD8735FB
    488D7ED7B3BA562E00F5FF13EEB84390F2BE28F9D7
    8173E23861B0DE4CFFFF31415920040000 8610F80
    3";
$pos_code="00";
$device_type='idtech_bdk';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'enc_track2_purchase',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
enc_track2=>$enc_track2,
pos_code=>$pos_code,
device_type=>$device_type
);
```

Sample Encrypted Mag Swipe Purchase - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$enc_
    track2="02BE0080170024000292;5413********0
    012=****************?*49D620D0D6FA7F107EC8
    352DC62A10C7B75F3FA765DBE4BE128E2CBD8735FB
    488D7ED7B3BA562E00F5FF13EEB84390F2BE28F9D7
    8173E23861B0DE4CFFFF31415920040000 8610F80
    3";
$pos_code="00";
$device_type="idtech";
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'enc_track2_purchase',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
enc_track2=>$enc_track2,
pos_code=>$pos_code,
device_type=>$device_type,
commcard_invoice=>'Invoice 5757FRJ8',
```

Sample Encrypted Mag Swipe Purchase - CA

```
/********************** AVS Associative Array
    *************************/
$avsTemplate = array(
avs_street_number=>"123",
avs_street_name =>"bloor st w",
avs_zipcode => "90210"
);
/************************** AVS Object
    *********************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/************************ Transaction Object
    ********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set AVS and CVD
    ****************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
```

Sample Encrypted Mag Swipe Purchase - US

```
commcard_tax_amount=>'0.15',
dynamic_descriptor=>'12345'
);
/********************** AVS Associative Array
    *************************/
$avsTemplate = array(
avs_street_number=>"123",
avs_street_name =>"bloor st w",
avs_zipcode => "90210"
);
/************************** AVS Object
    *********************************/
$mpgAvsInfo = new mpgAvsInfo ($avsTemplate);
/************************ Transaction Object
    ********************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set AVS and CVD
    ****************************/
$mpgTxn->setAvsInfo($mpgAvsInfo);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
```

Sample Encrypted Mag Swipe Purchase - CA	Sample Encrypted Mag Swipe Purchase - US

`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
`?>`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
	`?>`

7.3 Mag Swipe Pre-Authorization

Track2PreAuth transaction object definition

```
$txnArray = array('type'=>'track2preauth', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2PreAuth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 86: Track2PreAuth transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`track2preauth` `'order_id'=>$order_id`
Amount	String	9-character decimal	`track2preauth` `'amount'=>$amount`

Credit card number
OR
Track2 data
	String	20-character numeric
		OR
		40-character numeric
			`track2preauth`
			`'pan'=>$pan`
			OR
			`track2preauth`
			`track2=>$track`

Table 86: Track2PreAuth transaction object mandatory values (continued)

Value	Type	Limits	Set method
Expiry date	String	4-character alpha-numeric (YYMM format)	`track2preauth` `'expdate'=>$expiry_date`
POS code	String	2-character numeric	`track2preauth` `'pos_code'=>$pos_code`

Table 87: Mag Swipe Pre-Authoriation transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2preauth` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`track2preauth` `'dynamic_ descriptor'=>$dynamic_ descriptor`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt- tpsPostStatus($store_ id,$api_token,$status,$m- pgRequest);`
Commcard invoice[1]	String	17-character alpha-numeric	`track2preauth` `commcard_invoice=>'commcard_ invoice'`
Commcard tax amount[2]	String	9-character decimal	`track2preauth` `commcard_tax_amoun- t=>'commcard_tax_amount'`

Sample Mag Swipe Pre-Authorization - CA	Sample Mag Swipe Pre-Authorization - US

`<?php`
`require "../../mpgClasses.php";`
`/********** Request Variables`
	`<?php`
	`require "../../mpgClasses.php";`
	`/********** Request Variables`

[1]Available to US integrations only.

[2]Available to US integrations only.

Sample Mag Swipe Pre-Authorization - CA	Sample Mag Swipe Pre-Authorization - US

``**/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************ Transaction
Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='1.00';
$pan='';
$expdate='';
/************ Swipe card and read Track1
and/or Track2 ************************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
***********************************/
$txnArray=array(type=>'track2_preauth',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
track2=>$track,
pan=>$pan,
expdate=>$expdate,
pos_code=>'00',
dynamic_descriptor=>'nqa'
);
/************************ Transaction Object
*******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
comment out this line for production
transactions
/************************ mpgHttpsPost Object
******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
($store_id,$api_
token,$status,$mpgRequest);```
	``**/
	$store_id='monusqa002';
	$api_token='qatoken';
	//$status = 'false';
	/************************ Transaction
	Variables ******************************/
	$orderid='ord-'.date("dmy-G:i:s");
	$amount='10.00';
	$pan='';
	$expdate='';
	/************ Swipe card and read Track1
	and/or Track2 ************************/
	$stdin = fopen("php://stdin", 'r');
	$track1 = fgets ($stdin);
	$startDelim = ";";
	$firstChar = $track1{0};
	$track = '';
	if($firstChar==$startDelim)
	{
	$track = $track1;
	}
	else
	{
	$track2 = fgets ($stdin);
	$track = $track2;
	}
	$track = trim($track);
	/************************ Transaction Array
	***********************************/
	$txnArray=array(type=>'track2_preauth',
	order_id=>$orderid,
	cust_id=>'cust',
	amount=>$amount,
	track2=>$track,
	pan=>$pan,
	expdate=>$expdate,
	pos_code=>'00',
	dynamic_descriptor=>'398173'
	);
	/************************ Transaction Object
	*******************************/
	$mpgTxn = new mpgTransaction($txnArray);
	/************************ Request Object
	***********************************/
	$mpgRequest = new mpgRequest($mpgTxn);
	$mpgRequest->setProcCountryCode("US"); //"CA"
	for sending transaction to Canadian
	environment
	$mpgRequest->setTestMode(true); //false or
	comment out this line for production
	transactions
	/************************ mpgHttpsPost Object
	******************************/
	$mpgHttpPost =new mpgHttpsPost($store_id,$api_
	token,$mpgRequest);
	//Status check example
	//$mpgHttpPost = new mpgHttpsPostStatus
	($store_id,$api_```

Sample Mag Swipe Pre-Authorization - CA	Sample Mag Swipe Pre-Authorization - US

`/************************ Response Object *********************************/`
`$mpgResponse=$mpgHttpPost->getMpgResponse();`
`print("\nCardType = " . $mpgResponse->getCardType());`
`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`token,$status,$mpgRequest);`
	`/************************ Response Object *********************************/`
	`$mpgResponse=$mpgHttpPost->getMpgResponse();`
	`print("\nCardType = " . $mpgResponse->getCardType());`
	`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
	`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
	`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
	`print("\nTransType = " . $mpgResponse->getTransType());`
	`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

7.3.1 Encrypted Mag Swipe Pre-Authorization

EncTrack2Preauth transaction object definition

```
$txnArray = array('type'=>'enc_track2_preauth', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for EncTrack2Preauth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Encrypted Mag Swipe Pre-Authorization transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 88: EncTrack2Preauth transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`enc_track2_preauth` `'order_id'=>$order_id`
Amount	String	9-character decimal	`enc_track2_preauth` `'amount'=>$amount`

Credit card number
OR
Track2
	String	20-character numeric
		OR
		40-character numeric
			`enc_track2_preauth`
			`'pan'=>$pan`
			OR
			`enc_track2_preauth`
			`track2=>$track`

Expiry date	String	4-character alpha-numeric (YYMM format)	`enc_track2_preauth` `'expdate'=>$expiry_date`
POS code	String	2-character numeric	`enc_track2_preauth` `'pos_code'=>$pos_code`
Device type	String	30-character alpha-numeric	`enc_track2_preauth` `'device_type'=>$device_type`

Table 89: EncTrack2Preauth transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`enc_track2_preauth` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US

<?php
require
"../../
mpgClas
ses.ph
p";
/**********
****
****
Request
Variabl
es
****
****
****
****
******/
$store_
id='sto
re5';
$api_
token='
yesgu
y';
/**********
****
****
Transac
tion
Variabl
es
****
****
****
****
**/
$orderid="o
rd_
".date
("dmy-
G:i:
s");
$amount="1.
00";
$enc_
track2=
"ENCRYP
TEDTRAC
K2DAT
A";
$pos_
code="0
	<?php
	require "../../mpgClasses.php";
	/********** Request Variables **********/
	$store_id='monusqa002';
	$api_token='qatoken';
	/********** Transaction Variables **********/
	$orderid='ord-'.date("dmy-G:i:s");
	$amount='1.00';
	$enc_
	track2="02C00080170026000292;4761********0010=**********?*FE417B493E
	FEB093173594328BFCC757790775DF1AAC5253B9417A02A907F419AAE74631B25F3B0B548C98
	A0C453EF3103C49EABD28C94A8954DA1B4FFFF3141594047A000986AE603";
	$pos_code="00";
	$device_type="idtech";
	/********** Transaction Array **********/
	$txnArray=array(type=>'enc_track2_preauth',
	order_id=>$orderid,
	cust_id=>'cust',
	amount=>$amount,
	enc_track2=>$enc_track2,
	pos_code=>$pos_code,
	device_type=>$device_type,
	dynamic_descriptor=>'12345'
	);
	/********** Transaction Object **********/
	$mpgTxn = new mpgTransaction($txnArray);
	/********** Request Object **********/
	$mpgRequest = new mpgRequest($mpgTxn);
	$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to
	Canadian environment
	$mpgRequest->setTestMode(true); //false or comment out this line for production
	transactions
	/********** mpgHttpsPost Object **********/
	$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
	/********** Response Object **********/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nCardType = " . $mpgResponse->getCardType());
	print("\nTransAmount = " . $mpgResponse->getTransAmount());
	print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
	print("\nReceiptId = " . $mpgResponse->getReceiptId());
	print("\nTransType = " . $mpgResponse->getTransType());
	print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
	print("\nResponseCode = " . $mpgResponse->getResponseCode());
	print("\nMessage = " . $mpgResponse->getMessage());
	print("\nAuthCode = " . $mpgResponse->getAuthCode());
	print("\nComplete = " . $mpgResponse->getComplete());
	print("\nTransDate = " . $mpgResponse->getTransDate());
	print("\nTransTime = " . $mpgResponse->getTransTime());
	print("\nTimedOut = " . $mpgResponse->getTimedOut());
	print("\nMaskedPan = " . $mpgResponse->getMaskedPan());
	?>

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US
0"; $device_ type='i dtech_ bdk'; /********** ******* ******* Transac tion Array ******* ******* ******* ******* ******/ $txnArray=a rray (type=> 'enc_ track2_ preaut h', order_ id=>$or derid, cust_ id=>'cu st', amount=>$am ount, enc_ track2= >$enc_ track2, pos_ code=>$ pos_ code, device_ type=>$ device_ type, dynamic_ descrip tor=>'1 2345'); /********** ******* ******* Transac	

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US
tion Object ******* ******* ******* ******* ***/ $mpgTxn = new mpgTransaction ($txnArray); /********** ******* ******* Request Object ******* ******* ******* ******* ******/ $mpgRequest = new mpgRequest ($mpgTxn); $mpgRequest->setProcCountryCode ("CA"); //"US" for sending transaction to US environment $mpgRequest->setTestMode (true); //false or comment	

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US
out this line for production transactions /********** ******* ******* mpgHttpsPost Object ******* ******* ******* ******* **/ $mpgHttpPost =new mpgHttpsPost ($store_id,$api_token,$mpgRequest); /********** ******* ******* Response Object ******* ******* ******* ******* ******/ $mpgResponse=$mpgHttpPost->getMpgResponse(); print ("\nCardType =	

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US

`" . $mpgResponse->getCardType());`
`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`	

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US

`print ("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print ("\nMessage = " . $mpgResponse->getMessage());`
`print ("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print ("\nComplete = " . $mpgResponse->getComplete());`
`print ("\nTransDate = " . $mpgResponse->getTransDate());`
`print ("\nTransTime = " . $mpgResponse-`	

Sample Encrypted Mag Swipe Preauth - CA	Sample Encrypted Mag Swipe Preauth - US

`>getTransTime());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
`?>`	

7.4 Mag Swipe Completion

Track2Completion transaction object definition

```
$txnArray = array('type'=>'track2_completion', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Completion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Completion transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 90: Track2Completion transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Transaction number	String	255-character variable character	`'txn_number'=>$txnnumber`
Amount	String	9-character decimal	`'amount'=>$amount`
POS code	String	2-character numeric	`track2completion` `'pos_code'=>$pos_code`

Table 91: Mag Swipe Completion transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2completion` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`track2completion` `'dynamic_descriptor'=>$dynamic_descriptor`
Commcard invoice[1]	String	17-character alpha-numeric	`commcard_invoice=>'commcard_invoice'`
Commcard tax amount[2]	String	9-character decimal	`commcard_tax_amount=>'commcard_tax_amount'`

Sample Mag Swipe Completion - CA	Sample Mag Swipe Completion - US

`<?php`
`require "../../mpgClasses.php";`
`/********** Request Variables **********/`
`$store_id='store5';`
	`<?php`
	`require "../../mpgClasses.php";`
	`/********** Request Variables **********/`
	`$store_id='monusqa002';`

[1]Available to US integrations only.

[2]Available to US integrations only.

Sample Mag Swipe Completion - CA

```
$api_token='yesguy';
//$status='false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-110515-15:44:10';
$txnnumber='32083-0_10';
$compamount='1.00';
$dynamic_descriptor='nqa';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_completion',
order_id=>$orderid,
comp_amount=>$compamount,
txn_number=>$txnnumber,
pos_code=>'00',
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
```

Sample Mag Swipe Completion - US

```
$api_token='qatoken';
//$status='false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-140515-12:34:02';
$txnnumber='837285-0_25';
$compamount='1.00';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_completion',
order_id=>$orderid,
comp_amount=>$compamount,
txn_number=>$txnnumber,
pos_code=>'00'
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
```

Sample Mag Swipe Completion - CA	Sample Mag Swipe Completion - US

`>getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

7.5 Mag Swipe Force Post

Track2ForcePost transaction object definition

```
$txnArray = array('type'=>'track2_forcepost', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2ForcePost transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Force Post transaction mandatory arguments

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 92: Track2ForcePost transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`'order_id'=>$order_id`
Amount	String	9-character decimal	`'amount'=>$amount`

Credit card number
OR
Track2 data
	String	20-character numeric
		OR
		40-character numeric
			`track2forcePost`
			`'pan'=>$pan`
			OR
			`track2forcePost`
			`track2=>$track`

Table 92: Track2ForcePost transaction object mandatory values

Value	Type	Limits	Set method
Expiry date	String	4-character alpha-numeric (YYMM format)	`track2forcePost` `'expdate'=>$expiry_date`
POS code	String	2-character numeric	`track2forcePost` `'pos_code'=>$pos_code`
Authorization code	String	8-character alpha-numeric	`track2forcePost` `'auth_code'=>$auth_code`

Table 93: Mag Swipe Force Post transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2forcePost` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`

Sample Mag Swipe Force Post - CA

```
<?php
require "../../mpgClasses.php";
/************************* Request Variables
    ***********************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************* Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid='cust id';
$amount='1.00';
$authcode='123456';
/*************** Swipe Card and read Track1
    and/or Track2 ********************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar!==$startDelim)
{
```

Sample Mag Swipe Force Post - US

```
<?php
require "../../mpgClasses.php";
/************************* Request Variables
    ***********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************* Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid='cust id';
$amount='1.00';
$authcode='123456';
/*************** Swipe Card and read Track1
    and/or Track2 ********************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
```

Sample Mag Swipe Force Post - CA

```
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_forcepost',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
pos_code=>'00',
auth_code=>$authcode,
dynamic_descriptor=>'nqa'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
```

Sample Mag Swipe Force Post - US

```
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_forcepost',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
pos_code=>'00',
auth_code=>$authcode,
dynamic_descriptor=>'3971937'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
```

Sample Mag Swipe Force Post - CA	Sample Mag Swipe Force Post - US

`>getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

7.5.1 Encrypted Mag Swipe Force Post

The Encrypted Mag Swipe Force Post is used when a merchant obtains the authorization number directly from the issuer using a phone or any third-party authorization method. This transaction does not require that an existing order be logged in the Moneris Gateway. However, the credit card must be swiped or keyed in using a Moneris-provided encrypted mag swipe reader, and the encrypted Track2 details must be submitted. There are also optional fields that may be submitted such as `cust_id` and `dynamic_descriptor`.

To complete the transaction, the authorization number obtained from the issuer must be entered.

Encrypted Mag Swipe Force Post transaction object definition

```
$txnArray=array(type=>'enc_track2_forcepost', ...);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Encrypted Mag Swipe Force Post transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Encrypted Mag Swipe Force Post transaction object values

Table 1: Encrypted Mag Swipe Force Post transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`enctrack2fp` `'order_id'=>$order_id`
Amount	String	9-character decimal	`enctrack2fp` `'amount'=>$amount`
Encrypted Track2 data	String	40-character numeric	`enctrack2fp` `'enc_track2'=>$enc_track2`
POS Code	String	2-character numeric	`enctrack2fp` `'pos_code'=>$pos_code`
Device type	String	30-character alpha-numeric	`enctrack2fp` `'device_type'=>$device_type`
Authorization Code	String	8-character alpha-numeric	`enctrack2fp` `'auth_code'=>$auth_code`

Table 2: Encrypted Mag Swipe Force Post transaction object optional values

Value	Type	Limits	Set Method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_ id,$api_token,$status,$m-pgRequest);`
Customer ID	String	50-character alpha-numeric	`enctrack2fp` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`enctrack2fp` `'dynamic_ descriptor'=>$dynamic_ descriptor`

Sample Encrypted Mag Swipe Force Post - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction Variables
    ******************************/
$orderid="ord_".date("dmy-G:i:s");
$amount="1.00";
$enc_
    track2="02D901801F4F2800039B%*4924********3428^TESTCARD/MONERI
    S^*****************************************?*;4924********3428
    =********************?*105D7E8A2A9DE6DA04767BE4A7A489DAEE81098
    2BEFF874BBF940211DFD85083922E37D4D90AB06819BD99BD1C96B1D93EE50
    FA63A2971C8734F84B6AB3A41CC4A334E2D16CB584C00308C47397221FBD4C
    1EB3719B68A095421426F7DD6B1B8A4CE9F7737B662CC961AEB82371E6F096
    C1962CD290BCC4C3CD06F7A188D84EA0260832F743E485C0D369929D4840FF
    AFA12BC3938C4A4DE4FA3FA837D1C2190FFFF3141594047A0009532D603";
$pos_code="00";
$device_type='idtech_bdk';
$auth_code='123456';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'enc_track2_forcepost',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
enc_track2=>$enc_track2,
pos_code=>$pos_code,
device_type=>$device_type,
auth_code=>$auth_code,
dynamic_descriptor=>'12345'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending
    transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line
    for production transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
```

Sample Encrypted Mag Swipe Force Post - US

```
<?php
require
    "../../mpgClasses.ph
    p";
/************************
    Request Variables
    **********************
    ************/
$store_id='monusqa002';
$api_token='qatoken';
/************************
    Transaction Variables
    **********************
    ********/
$orderid='ord-'.date("dmy-
    G:i:s");
$amount='1.00';
$enc_
    track2="02C00080170026
    000292;4761********001
    0=*******************?*
    FE417B493EFEB093173594
    328BFCC757790775DF1AAC
    5253B9417A02A907F419AA
    E74631B25F3B0B548C98A0
    C453EF3103C49EABD28C94
    A8954DA1B4FFFF31415940
    47A000986AE603";
$pos_code="00";
$device_type="idtech";
$auth_code='556487';
/************************
    Transaction Array
    **********************
    ************/
$txnArray=array
    (type=>'enc_track2_
    forcepost',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
enc_track2=>$enc_track2,
pos_code=>$pos_code,
device_type=>$device_type,
auth_code=>$auth_code,
dynamic_
    descriptor=>'12345'
);
/************************
    Transaction Object
    **********************
    *********/
$mpgTxn = new
    mpgTransaction
    ($txnArray);
```

Sample Encrypted Mag Swipe Force Post - CA	Sample Encrypted Mag Swipe Force Post - US

`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
`?>`
	`/*********************`
	`Request Object`
	`**********************`
	`************/`
	`$mpgRequest = new`
	`mpgRequest($mpgTxn);`
	`$mpgRequest-`
	`>setProcCountryCode`
	`("US"); //"CA" for`
	`sending transaction to`
	`Canadian environment`
	`$mpgRequest->setTestMode`
	`(true); //false or`
	`comment out this line`
	`for production`
	`transactions`
	`/*********************`
	`mpgHttpsPost Object`
	`**********************`
	`********/`
	`$mpgHttpPost =new`
	`mpgHttpsPost($store_`
	`id,$api_`
	`token,$mpgRequest);`
	`/*********************`
	`Response Object`
	`**********************`
	`************/`
	`$mpgResponse=$mpgHttpPost-`
	`>getMpgResponse();`
	`print("\nCardType = " .`
	`$mpgResponse-`
	`>getCardType());`
	`print("\nTransAmount = " .`
	`$mpgResponse-`
	`>getTransAmount());`
	`print("\nTxnNumber = " .`
	`$mpgResponse-`
	`>getTxnNumber());`
	`print("\nReceiptId = " .`
	`$mpgResponse-`
	`>getReceiptId());`
	`print("\nTransType = " .`
	`$mpgResponse-`
	`>getTransType());`
	`print("\nReferenceNum = "`
	`. $mpgResponse-`
	`>getReferenceNum());`
	`print("\nResponseCode = "`
	`. $mpgResponse-`
	`>getResponseCode());`
	`print("\nMessage = " .`
	`$mpgResponse-`
	`>getMessage());`

Sample Encrypted Mag Swipe Force Post - CA	Sample Encrypted Mag Swipe Force Post - US

	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
	`?>`

7.6 Mag Swipe Purchase Correction

Track2PurchaseCorrection transaction object definition

```
$txnArray = array('type'=>'track2_purchasecorrection', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2PurchaseCorrection transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Purchase Correction transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 94: Track2PurchaseCorrection transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`track2_purchasecorrection` `'order_id'=>$order_id`
Transaction number	String	255-character alpha-numeric	`track2_purchasecorrection` `'txn_number'=>$txnnumber`

Table 95: Mag Swipe Purchase Correction transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2_purchasecorrection` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`track2_purchasecorrection` `'dynamic_descriptor'=>$dynamic_descriptor`

Sample Mag Swipe Purchase Correction - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-110515-15:27:18';
$txnnumber='31999-0_10';
$dynamic_descriptor='nqa';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_
    purchasecorrection',
order_id=>$orderid,
txn_number=>$txnnumber,
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
```

Sample Mag Swipe Purchase Correction - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-140515-12:31:15';
$txnnumber='837283-0_25';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'track2_
    purchasecorrection',
order_id=>$orderid,
txn_number=>$txnnumber
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
```

Sample Mag Swipe Purchase Correction - CA

```
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

Sample Mag Swipe Purchase Correction - US

```
/************************ Request Object
    ************************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
    >getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
    >getStatusMessage());
?>
```

7.7 Mag Swipe Refund

Track2Refundtransaction object definition

```
$txnArray = array('type'=>'track2_refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 96: Track2Refund transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`track2refund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`track2refund` `'amount'=>$amount`
Transaction number	String	255-character alpha-numeric	`track2refund` `'txn_number'=>$txnnumber`

Table 97: Mag Swipe Refund transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2refund` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Dynamic descriptor	String	20-character alpha-numeric	`track2refund` `'dynamic_descriptor'=>$dynamic_descriptor`

Sample Mag Swipe Refund - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    ***********************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-110515-15:44:10';
$amount='1.00';
$txnnumber='32087-1_10';
$dynamic_descriptor='nqa';
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_refund',
order_id=>$orderid,
amount=>$amount,
txn_number=>$txnnumber,
dynamic_descriptor=>$dynamic_descriptor
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
```

Sample Mag Swipe Refund - US

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    ***********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-140515-12:34:02';
$amount='1.00';
$txnnumber='837286-1_25';
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_refund',
order_id=>$orderid,
amount=>$amount,
txn_number=>$txnnumber
);
/************************ Transaction Object
    *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
```

Sample Mag Swipe Refund - CA	Sample Mag Swipe Refund - US

`>getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTicket = " . $mpgResponse->getTicket());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

7.8 Mag Swipe Independent Refund

NOTE: If you receive a TRANSACTION NOT ALLOWED error, it may mean the Mag Swipe Independent Refund transaction is not supported on your account. Contact Moneris to have it temporarily (re-)enabled.

Track2IndependentRefund transaction object definition

```
$txnArray = array('type'=>'track2_ind_refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Track2IndependentRefund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Mag Swipe Independent Refund transaction values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 98: Mag Swipe Independent Refund transaction object mandatory values

Value	Type	Limits	Set method
Order ID	String	50-character alpha-numeric	`track2indrefund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`track2indrefund` `'amount'=>$amount`
Credit card number	String	20-character numeric	`track2indrefund` `'pan'=>$pan`
Track2 data	String	40-character numeric	`track2indrefund` `track2=>$track`
Expiry date	String	4-character alpha-numeric (YYMM format)	`track2indrefund` `'expdate'=>$expiry_date`
POS code	String	2-character numeric	`track2indrefund` `'pos_code'=>$pos_code`

Table 99: Mag Swipe Independent Refund transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`track2indrefund` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`track2indrefund` `'dynamic_descriptor'=>$dynamic_descriptor`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample Mag Swipe Independent Refund - CA	Sample Mag Swipe Independent Refund - US

`<?php`
`require "../../mpgClasses.php";`
`/********** Request Variables`
	`<?php`
	`require "../../mpgClasses.php";`
	`/********** Request Variables`

Sample Mag Swipe Independent Refund - CA

```
    ***********************************/
$store_id='store5';
$api_token='yesguy';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid='cust id';
$amount='1.00';
/*************** Swipe Card and read Track1
    and/or Track2 ********************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_ind_refund',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
pos_code=>'00',
dynamic_descriptor=>'nqa'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
```

Sample Mag Swipe Independent Refund - US

```
    ***********************************/
$store_id='monusqa002';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$custid='customer5';
$amount='1.00';
/*************** Swipe Card and read Track1
    and/or Track2 ********************/
$stdin = fopen("php://stdin", 'r');
$track1 = fgets ($stdin);
$startDelim = ";";
$firstChar = $track1{0};
$track = '';
if($firstChar==$startDelim)
{
$track = $track1;
}
else
{
$track2 = fgets ($stdin);
$track = $track2;
}
$track = trim($track);
/************************ Transaction Array
    ***********************************/
$txnArray=array(type=>'track2_ind_refund',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount,
track2=>$track,
pan=>'',
expdate=>'',
pos_code=>'00',
dynamic_descriptor=>'4040'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ******************************/
$mpgHttpPost = new mpgHttpsPost($store_
    id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
```

Sample Mag Swipe Independent Refund - CA	Sample Mag Swipe Independent Refund - US

``********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
>getCardType());
print("\nTransAmount = " . $mpgResponse-
>getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
>getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
>getReceiptId());
print("\nTransType = " . $mpgResponse-
>getTransType());
print("\nReferenceNum = " . $mpgResponse-
>getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
>getResponseCode());
print("\nMessage = " . $mpgResponse-
>getMessage());
print("\nAuthCode = " . $mpgResponse-
>getAuthCode());
print("\nComplete = " . $mpgResponse-
>getComplete());
print("\nTransDate = " . $mpgResponse-
>getTransDate());
print("\nTransTime = " . $mpgResponse-
>getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
());
print("\nTimedOut = " . $mpgResponse-
>getTimedOut());
//print("\nStatusCode = " . $mpgResponse-
>getStatusCode());
//print("\nStatusMessage = " . $mpgResponse-
>getStatusMessage());
?>```
	``/************************ Response Object
	********************************/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nCardType = " . $mpgResponse-
	>getCardType());
	print("\nTransAmount = " . $mpgResponse-
	>getTransAmount());
	print("\nTxnNumber = " . $mpgResponse-
	>getTxnNumber());
	print("\nReceiptId = " . $mpgResponse-
	>getReceiptId());
	print("\nTransType = " . $mpgResponse-
	>getTransType());
	print("\nReferenceNum = " . $mpgResponse-
	>getReferenceNum());
	print("\nResponseCode = " . $mpgResponse-
	>getResponseCode());
	print("\nMessage = " . $mpgResponse-
	>getMessage());
	print("\nAuthCode = " . $mpgResponse-
	>getAuthCode());
	print("\nComplete = " . $mpgResponse-
	>getComplete());
	print("\nTransDate = " . $mpgResponse-
	>getTransDate());
	print("\nTransTime = " . $mpgResponse-
	>getTransTime());
	print("\nTicket = " . $mpgResponse->getTicket
	());
	print("\nTimedOut = " . $mpgResponse-
	>getTimedOut());
	//print("\nStatusCode = " . $mpgResponse-
	>getStatusCode());
	//print("\nStatusMessage = " . $mpgResponse-
	>getStatusMessage());
	?>```

7.8.1 Encrypted Mag Swipe Independent Refund

The Encrypted Mag Swipe Independent Refund credits a specified amount to the cardholder's credit card. The Encrypted Mag Swipe Independent Refund does not require an existing order to be logged in the Moneris Gateway. However, the credit card must be swiped using the Moneris-provided encrypted mag swipe reader to provide the encrypted track2 details.

There are also optional fields that may be submitted such as `cust_id` and `dynamic_descriptor`. The transaction format is almost identical to Encrypted Mag Swipe Purchase and Encrypted Mag Swipe PreAuth.

NOTE:

The Encrypted Mag Swipe Independent Refund transaction may not be supported on your account. This may yield a TRANSACTION NOT ALLOWED error when attempting the transaction.

To temporarily enable (or re-enable) the Independent Refund transaction type, contact Moneris

Encrypted Mag Swipe Independent Refund transaction object definition

```
$txnArray = array('type'=>'enc_track2_ind_refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Encrypted Mag Swipe Independent Refund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Encrypted Mag Swipe Independent Refund transaction object values

Table 1: Encrypted Mag Swipe Independent Refund transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`encindrefund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`encindrefund` `'amount'=>$amount`
Encrypted Track 2 data	String	40-character numeric	`encindrefund` `'enc_track2'=>$enc_track2`
Device Type	String	30-character alpha-numeric	`encindrefund` `'device_type'=>$device_type`
POS Code	String	2-character numeric	`encindrefund` `'pos_code'=>$pos_code`

Table 2: Encrypted Mag Swipe Independent Refund transaction object optional values

Value	Type	Limits	Set Method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Customer ID	String	50-character alpha-numeric	`encindrefund` `cust_id=>'cust'`

Sample Encrypted Mag Swipe Ind Refund - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='store5';
$api_token='yesguy';
/************************ Transaction Variables
    ******************************/
$orderid="ord_".date("dmy-G:i:s");
$amount="1.00";
$enc_
    track2="02D901801F4F2800039B%*4924********3428^TESTCARD/MONERI
    S^*****************************************?*;4924********3428
    =********************?*105D7E8A2A9DE6DA04767BE4A7A489DAEE81098
    2BEFF874BBF940211DFD85083922E37D4D90AB06819BD99BD1C96B1D93EE50
    FA63A2971C8734F84B6AB3A41CC4A334E2D16CB584C00308C47397221FBD4C
    1EB3719B68A095421426F7DD6B1B8A4CE9F7737B662CC961AEB82371E6F096
    C1962CD290BCC4C3CD06F7A188D84EA0260832F743E485C0D369929D4840FF
    AFA12BC3938C4A4DE4FA3FA837D1C2190FFFF3141594047A0009532D603";
$pos_code="00";
$device_type='idtech_bdk';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'enc_track2_ind_refund',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
enc_track2=>$enc_track2,
pos_code=>$pos_code,
device_type=>$device_type,
dynamic_descriptor=>'12345'
);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending
    transaction to US environment
```

Sample Encrypted Mag Swipe Ind Refund - US

```
<?php
require
    "../../mpgClasses.ph
    p";
/************************
    Request Variables
    **********************
    ************/
$store_id='monusqa002';
$api_token='qatoken';
/************************
    Transaction Variables
    **********************
    ********/
$orderid='ord-'.date("dmy-
    G:i:s");
$amount='1.00';
$enc_
    track2="02C00080170026
    000292;4761********001
    0=******************?*
    FE417B493EFEB093173594
    328BFCC757790775DF1AAC
    5253B9417A02A907F419AA
    E74631B25F3B0B548C98A0
    C453EF3103C49EABD28C94
    A8954DA1B4FFFF31415940
    47A000986AE603";
$pos_code="00";
$device_type="idtech";
/************************
    Transaction Array
    **********************
    ************/
$txnArray=array
    (type=>'enc_track2_
    ind_refund',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
```

Sample Encrypted Mag Swipe Ind Refund - CA	Sample Encrypted Mag Swipe Ind Refund - US

`$mpgRequest->setTestMode(true); //false or comment out this line for production transactions`
`/************************ mpgHttpsPost Object ******************************/`
`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
`/************************ Response Object ***********************************/`
`$mpgResponse=$mpgHttpPost->getMpgResponse();`
`print("\nCardType = " . $mpgResponse->getCardType());`
`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
`?>`
	`enc_track2=>$enc_track2,`
	`pos_code=>$pos_code,`
	`device_type=>$device_type,`
	`dynamic_descriptor=>'12345'`
	`);`
	`/************************ Transaction Object ********************* *********/`
	`$mpgTxn = new mpgTransaction ($txnArray);`
	`/************************ Request Object ********************* ************/`
	`$mpgRequest = new mpgRequest($mpgTxn);`
	`$mpgRequest->setProcCountryCode ("US"); //"CA" for sending transaction to Canadian environment`
	`$mpgRequest->setTestMode (true); //false or comment out this line for production transactions`
	`/************************ mpgHttpsPost Object ********************* ********/`
	`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
	`/************************ Response Object ********************* ************/`
	`$mpgResponse=$mpgHttpPost->getMpgResponse();`
	`print("\nCardType = " . $mpgResponse->getCardType());`
	`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
	`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
	`print("\nReceiptId = " . $mpgResponse->getReceiptId());`

Sample Encrypted Mag Swipe Ind Refund - CA	Sample Encrypted Mag Swipe Ind Refund - US

	`print("\nTransType = " . $mpgResponse->getTransType());`
	`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
	`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
	`print("\nMessage = " . $mpgResponse->getMessage());`
	`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
	`print("\nComplete = " . $mpgResponse->getComplete());`
	`print("\nTransDate = " . $mpgResponse->getTransDate());`
	`print("\nTransTime = " . $mpgResponse->getTransTime());`
	`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
	`print("\nMaskedPan = " . $mpgResponse->getMaskedPan());`
	`?>`

8 Transaction Risk Management Tool

Any of the transaction objects that are defined in this section can be passed to the HttpsPostRequest connection object defined in Section 11.5 (page 266).

The Transaction Risk Management Tool (TRMT) is available to **Canadian integrations** only.

8.1 About the Transaction Risk Management Tool

The Transaction Risk Management Tool provides additional information to assist in identifying fraudulent transactions. To maximize the benefits from the Transaction Risk Management Tool, it is highly recommended that you:

- Carefully consider the business logic and processes that you need to implement surrounding the handling of response information the Transaction Risk Management Tool provides.
- Implement the other fraud tools available through Moneris Gateway (such as AVS, CVD, Verified by Visa, MasterCard SecureCode and American Express SafeKey).

8.2 Introduction to Queries

There are two types of transactions associated with the Transaction Risk Management Tool (TRMT):

- Session Query (page 200)
- Attribute Query (page 206)

The Session Query and Attribute Query are used at the time of the transaction to obtain the risk assessment.

Moneris recommends that you use the Session Query as much as possible for obtaining your risk assessment because it uses the device fingerprint as well as other transaction information when providing the risk scores.

To use the Session Query, you must implement two components:

- Tags on your website to collect the device fingerprinting information
- Session Query transaction.

If you are not able to collect the necessary information for the Session Query (such as the device fingerprint), then use the Attribute Query.

8.3 Session Query

Once a device profiling session has been initiated upon a client device, the Session Query API is used at the time of the transaction or even to obtain a device identifier or 'fingerprint', attribute list and risk assessment for the client device.

SessionQuery transaction object definition

```
$riskTxn = new riskTransaction($txnArray);
```

HttpsPostRequest object for SessionQuery transaction

```
$riskHttpsPost =new riskHttpsPost($store_id,$api_token,$riskRequest);
```

Session Query transaction values

Table 100: SessionQuery transaction object mandatory values

Value	Type	Limits	Set method
	Description		
Session ID	String	9-character decimal Permitted characters: [a-z], [A-Z], 0-9, _, -	`'session_id'=>$session_id`
	Web server session identifier generated when device profiling was initiated.		
Service type	String	TBD	`'service_type'=>$service_type`
	Which output fields are returned. session -- returns IP and device related attributes.		
Event type	String	TBD	`'event_type'=>$event_type`
	Defines the type of transaction or event for reporting purposes. payment - Purchasing of goods/services.		
Account login	String	TBD	`'account_login'=>$account_login`
	TBD		
Password hash	String	TBD	`'password_hash' =>$password_hash`
	TBD		
Account number	String	TBD	`'account_number' => $account_number`
	TBD		
Account name	String	TBD	`'account_name' => $account_name`
	TBD		
Account email	String	30-character alphanumeric	`'account_email'=>$account_email`
	TBD		

Table 100: SessionQuery transaction object mandatory values (continued)

Value	Type	Limits	Set method
	Description		
Credit card number	String	20-character numeric No spaces or dashes	sq 'pan'=>$pan
	Most credit card numbers today are 16 digits, but some 13-digit numbers are still accepted by some issuers. This field has been intentionally expanded to 20 digits in consideration for future expansion and potential support of private label card ranges.		
Account address street 1	String	32-character alphanumeric	'account_address_street1'=>$account_address_street1
	First portion of the street address component of the billing address.		
Account Address street 2	String	32-character alphanumeric	'account_address_street2'=>$account_address_street2
	Second portion of the street address component of the billing address.		
Account address city	String	50-character alphanumeric	'account_address_city'=>$account_address_city
	The city component of the billing address.		
Account address state/-province	String	64-character alphanumeric	'account_address_state'=>$account_address_state
	The state component of the billing address.		
Account address coun-try	String	2-character alphanumeric	'account_address_country'=>$account_address_country
	ISO2 country code of the billing addresses.		
Account address zip/-postal code	String	8-character alphanumeric	'account_address_zip'=>$account_address_zip
	Zip/postal code of the billing address.		
Shipping address street 1	String	32-character alphanumeric	'shipping_address_street1'=>$shipping_address_street1
	First portion of the street address component of the shipping address.		
Shipping address street 2	String	32-character alphanumeric	'shipping_address_street2'=>$shipping_address_street2
	Second portion of the street address component of the shipping address.		

Table 100: SessionQuery transaction object mandatory values (continued)

Value	Type	Limits	Set method
	Description		
Shipping address city	String	50-character alphanumeric	`'shipping_address_city'=>$shipping_address_city`
	City component of the shipping address.		
Shipping address state/-province	String	64-character alphanumeric	`'shipping_address_state'=>$shipping_address_state`
	State component of the shipping address.		
Shipping address coun-try	String	2-character alphanumeric	`'shipping_address_country'=>$shipping_address_country`
	ISO2 country code of the account address country.		
Shipping address zip	String	8-character alphanumeric	`'shipping_address_zip'=>$shipping_address_zip`
	The zip/postal code component of the shipping address.		
Local attribute 1	String	255-character alphanumeric	
	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute 2	String	255-character alphanumeric	
	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute 3	String	255-character alphanumeric	
	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute 4	String	255-character alphanumeric	
	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Local attribute 5	String	255-character alphanumeric	
	Can be used to pass custom attribute data. These are used if you wish to correlate some data with the returned device information.		
Transaction amount	String	255-character alphanumeric Must contain 2 decimal places	
	The numeric currency amount.		

Table 100: SessionQuery transaction object mandatory values (continued)

Value	Type	Limits	Set method
	Description		
Transaction currency	String	10-character numeric	
	The currency type that the transaction was denominated in. If TransactionAmount is passed, the TransactionCurrency is required. Values to be used are: • CAD – 124 • USD – 840		

Sample Session Query - CA

```
<?php
require "../../mpgClasses.php";
/************************ Request Variables **************************/
$store_id='moneris';
$api_token='hurgle';
/******************** Transactional Variables ************************/
$type='session_query';
$order_id='risktest-'.date("dmy-G:i:s");
$session_id='abc123';
$service_type='session';
//$event_type='login';
/************************** SessionAccountInfo Variables ****************************/
$policy = '';
$device_id = '4EC40DE5-0770-4fa0-BE53-981C067C598D';
$account_login = '13195417-8CA0-46cd-960D-14C158E4DBB2';
$password_hash = '489c830f10f7c601d30599a0deaf66e64d2aa50a';
$account_number = '3E17A905-AC8A-4c8d-A417-3DADA2A55220';
$account_name = '4590FCC0-DF4A-44d9-A57B-AF9DE98B84DD';
$account_email = '3CAE72EF-6B69-4a25-93FE-2674735E78E8@test.threatmetrix.com';
$account_telephone = '5556667777';
$pan = '4242424242424242';
$account_address_street1 = '3300 Bloor St W';
$account_address_street2 = '4th Flr West Tower';
$account_address_city = 'Toronto';
$account_address_state ='Ontario';
$account_address_country = 'CA';
$account_address_zip = 'M8X2X2';
$shipping_address_street1 = '3300 Bloor St W';
$shipping_address_street2 = '4th Flr West Tower';
$shipping_address_city = 'Toronto';
$shipping_address_state = 'Ontario';
$shipping_address_country = 'CA';
$shipping_address_zip = 'M8X2X2';
$local_attrib_1 = 'a';
$local_attrib_2 = 'b';
$local_attrib_3 = 'c';
$local_attrib_4 = 'd';
$local_attrib_5 = 'e';
$online_tld = 'Facebook';
$online_id_handle = 'Moneris';
$transaction_amount = '1.00';
```

Sample Session Query - CA

```
$transaction_currency = '124';
/********************** SessionAccountInfo Associative Array ************************/
$sessionAccountInfoTemplate = array
(
'account_login'=>$account_login,
'password_hash' =>$password_hash,
'account_number' => $account_number,
'account_name' => $account_name,
'account_email'=>$account_email,
'pan' =>$pan
);
/************************** SessionAccountInfo Object ********************************/
$mpgSessionAccountInfo = new mpgSessionAccountInfo ($sessionAccountInfoTemplate);
/***************** Transactional Associative Array ********************/
$txnArray=array(
'type'=>$type,
'order_id'=>$order_id,
'session_id'=>$session_id,
'service_type'=>$service_type
);
/********************** Transaction Object ****************************/
$riskTxn = new riskTransaction($txnArray);
/************************ Set SessionAccountInfo ******************************/
$riskTxn->setSessionAccountInfo($mpgSessionAccountInfo);
/************************ Request Object ******************************/
$riskRequest = new riskRequest($riskTxn);
$riskRequest->setTestMode(true);
/********************** HTTPS Post Object ****************************/
$riskHttpsPost =new riskHttpsPost($store_id,$api_token,$riskRequest);
/****************************** Response ******************************/
$riskResponse=$riskHttpsPost->getRiskResponse();
//print("\nResponse = " . $riskResponse);
print("\nResponseCode = " . $riskResponse->getResponseCode());
print("\nMessage = " . $riskResponse->getMessage());
$results = $riskResponse->getResults();
foreach($results as $key => $value)
{
print("\n".$key ." = ". $value);
}
$rules = $riskResponse->getRules();
//print_r($rules);
foreach ($rules as $i)
{
foreach ($i as $key => $value)
{
echo "\n$key = $value";
}
}
?>
```

8.3.1 Session Query Transaction Flow

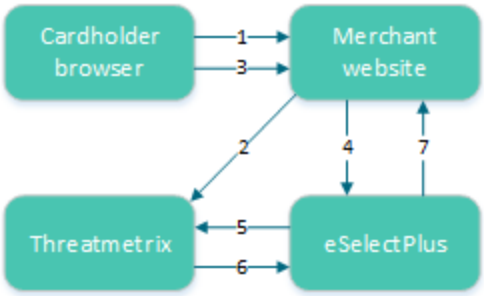


Figure 5: Session Query transaction flow

1. Cardholder logs onto the merchant website.
2. When the page has loaded in the cardholder's browser, special tags within the site allow information from the device to be gathered and sent to ThreatMetrix as the device fingerprint.

   The HTML tags should be placed where the cardholder is resident on the page for a couple of seconds to get the broadest data possible.
3. Customer submits a transaction.
4. Merchant's web application makes a Session Query transaction to the Moneris Gateway using the same session id that was included in the device fingerprint. This call must be made within 30 minutes of profiling (2).
5. Moneris Gateway submits the Session Query data to ThreatMetrix.
6. ThreatMetrix uses the Session Query data and the device fingerprint information to assess the transaction against the rules. A score is generated based on the rules.
7. The merchant uses the returned device information in its risk analysis to make a business decision. The merchant may wish to continue or cancel with the cardholder's payment transaction.

8.4 Attribute Query

The Attribute Query is used to obtain a risk assessment of transaction-related identifiers such as the email address and the card number. Unlike the Session Query, the Attribute Query does not require the device fingerprinting information to be provided.

AttributeQuery transaction object definition

```
$riskTxn = new riskTransaction($txnArray);
```

HttpsPostRequest object for AttributeQuery transaction

```
$riskHttpsPost =new riskHttpsPost($store_id,$api_token,$riskRequest);
```

Attribute Query transaction values

Table 101: Attribute Query transaction object mandatory values

Value	Type	Limits	Set method
	Description		
Service type	String	N/A	`'service_type'=>$service_type`
	Which output fields are returned. session -- returns IP and device related attributes.		
Device ID	String	36-character alphanumeric	`'device_id'=>$device_id`
	Unique device identifier generated by a previous call to the ThreatMetrix session-query API.		
Credit card number	String	20-character numeric No spaces or dashes	`aq` `'pan'=>$pan`
	Most credit card numbers today are 16 digits, but some 13-digit numbers are still accepted by some issuers. This field has been intentionally expanded to 20 digits in consideration for future expansion and potential support of private label card ranges.		
IP address	String	64-character alphanumeric	`'ip_address'=>$ip_address`
	True IP address. Results will be returned as true_ip_geo, true_ip_score and so on.		
IP forwarded	String	64-character alphanumeric	`'ip_forwarded'=>$ip_forwarded`
	The IP address of the proxy. If the IPAddress is supplied, results will be returned as proxy_ip_geo and proxy_ip_score. If the IP Address is not supplied, this IP address will be treated as the true IP address and results will be returned as true_ip_geo, true_ip_score and so on		
Account address street 1	String	32-character alphanumeric	`'account_address_street1'=>$account_address_street1`
	First portion of the street address component of the billing address.		
Account Address Street 2	String	32-character alphanumeric	`'account_address_street2'=>$account_address_street2`
	Second portion of the street address component of the billing address.		
Account address city	String	50-character alphanumeric	`'account_address_city'=>$account_address_city`
	The city component of the billing address.		

Table 101: Attribute Query transaction object mandatory values (continued)

Value	Type	Limits	Set method
	Description		
Account address state/-province	String	64-character alphanumeric	`'account_address_state'=>$account_address_state`
	The state component of the billing address.		
Account address country	String	2-character alphanumeric	`'account_address_country'=>$account_address_country`
	ISO2 country code of the billing addresses.		
Account address zip/-postal code	String	8-character alphanumeric	`'account_address_zip'=>$account_address_zip`
	Zip/postal code of the billing address.		
Shipping address street 1	String	32-character alphanumeric	`'shipping_address_street1'=>$shipping_address_street1`
	Account address country		
Shipping Address Street 2	String	32-character alphanumeric	`'shipping_address_street2'=>$shipping_address_street2`
	Second portion of the street address component of the shipping address.		
Shipping Address City	String	50-character alphanumeric	`'shipping_address_city'=>$shipping_address_city`
	City component of the shipping address.		
Shipping Address State/Province	String	64-character alphanumeric	`'shipping_address_state'=>$shipping_address_state`
	State/Province component of the shipping address.		
Shipping Address Country	String	2-character alphanumeric	`'shipping_address_country'=>$shipping_address_country`
	ISO2 country code of the account address country.		
Shipping Address zip/-postal code	String	8-character alphanumeric	`'shipping_address_zip'=>$shipping_address_zip`
	The zip/postal code component of the shipping address.		

Sample Attribute Query - CA
`<?php`

Sample Attribute Query - CA

```
require "../../mpgClasses.php";
/************************ Request Variables **************************/
$store_id='moneris';
$api_token='hurgle';
/********************** Transactional Variables ************************/
$type='session_query';
$order_id='risktest-'.date("dmy-G:i:s");
$session_id='abc123';
$service_type='session';
//$event_type='login';
/************************** SessionAccountInfo Variables ****************************/
$policy = '';
$device_id = '4EC40DE5-0770-4fa0-BE53-981C067C598D';
$account_login = '13195417-8CA0-46cd-960D-14C158E4DBB2';
$password_hash = '489c830f10f7c601d30599a0deaf66e64d2aa50a';
$account_number = '3E17A905-AC8A-4c8d-A417-3DADA2A55220';
$account_name = '4590FCC0-DF4A-44d9-A57B-AF9DE98B84DD';
$account_email = '3CAE72EF-6B69-4a25-93FE-2674735E78E8@test.threatmetrix.com';
$account_telephone = '5556667777';
$pan = '4242424242424242';
$account_address_street1 = '3300 Bloor St W';
$account_address_street2 = '4th Flr West Tower';
$account_address_city = 'Toronto';
$account_address_state ='Ontario';
$account_address_country = 'CA';
$account_address_zip = 'M8X2X2';
$shipping_address_street1 = '3300 Bloor St W';
$shipping_address_street2 = '4th Flr West Tower';
$shipping_address_city = 'Toronto';
$shipping_address_state = 'Ontario';
$shipping_address_country = 'CA';
$shipping_address_zip = 'M8X2X2';
$local_attrib_1 = 'a';
$local_attrib_2 = 'b';
$local_attrib_3 = 'c';
$local_attrib_4 = 'd';
$local_attrib_5 = 'e';
$online_tld = 'Facebook';
$online_id_handle = 'Moneris';
$transaction_amount = '1.00';
$transaction_currency = '124';
/********************** SessionAccountInfo Associative Array ************************/
$sessionAccountInfoTemplate = array
(
'account_login'=>$account_login,
'password_hash' =>$password_hash,
'account_number' => $acount_number,
'account_name' => $account_name,
'account_email'=>$account_email,
'pan' =>$pan
);
/************************** SessionAccountInfo Object ********************************/
$mpgSessionAccountInfo = new mpgSessionAccountInfo ($sessionAccountInfoTemplate);
/***************** Transactional Associative Array ********************/
$txnArray=array(
'type'=>$type,
'order_id'=>$order_id,
'session_id'=>$session_id,
'service_type'=>$service_type
```

Sample Attribute Query - CA

```
);
/********************** Transaction Object ***************************/
$riskTxn = new riskTransaction($txnArray);
/************************ Set SessionAccountInfo ****************************/
$riskTxn->setSessionAccountInfo($mpgSessionAccountInfo);
/************************ Request Object ******************************/
$riskRequest = new riskRequest($riskTxn);
$riskRequest->setTestMode(true);
/************************ HTTPS Post Object ***************************/
$riskHttpsPost =new riskHttpsPost($store_id,$api_token,$riskRequest);
/***************************** Response ******************************/
$riskResponse=$riskHttpsPost->getRiskResponse();
//print("\nResponse = " . $riskResponse);
print("\nResponseCode = " . $riskResponse->getResponseCode());
print("\nMessage = " . $riskResponse->getMessage());
$results = $riskResponse->getResults();
foreach($results as $key => $value)
{
print("\n".$key ." = ". $value);
}
$rules = $riskResponse->getRules();
//print_r($rules);
foreach ($rules as $i)
{
foreach ($i as $key => $value)
{
echo "\n$key = $value";
}
}
?>
```

8.4.1 Attribute Query Transaction Flow

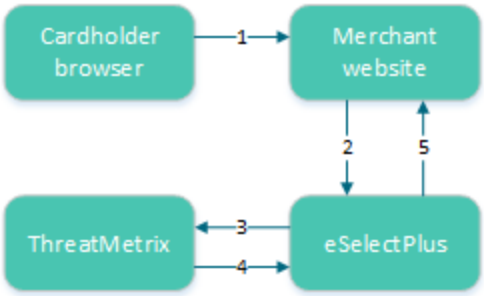


Figure 6: Attribute query transaction flow

1. Cardholder logs onto merchant website and submits a transaction.
2. The merchant’s web application makes an Attribute Query transaction that includes the session ID to the Moneris Gateway.
3. Moneris Gateway submits Attribute Query data to ThreatMetrix.
4. ThreatMetrix uses the Attribute Query data to assess the transaction against the rules. A score is generated based on the rules.
5. The merchant uses the returned device information in its risk analysis to make a business decision. The merchant may wish to continue or cancel with the cardholder's payment transaction.

8.5 Handling Response Information

When reviewing the response information and determining how to handle the transaction, it is recommended that you (either manually or through automated logic on your site) use the following pieces of information:

- Risk score
- Rules triggered (such as Rule Codes, Rule Names, Rule Messages)
- Results obtained from Verified by Visa, MasterCard Secure Code, AVS, CVD and the financial transaction authorization
- Response codes for the Transaction Risk Management Transaction that are included by automated processes.

8.5.1 TRMT Response Fields

Table 102: Receipt object response values for TRMT

Value	Type	Limits	Get method
	Definition		
Response Code	String	3-character alphanumeric	`$mpgResponse->getResponseCode();`
	See Table 103 (page 213)		
Message	String	N/A	`$mpgResponse->getMessage();`
	Response message		
Event type	String	N/A	
	Type of transaction or event returned in the response.		
Org ID	String	N/A	
	ThreatMetrix-defined unique transaction identifier		
Policy	String	N/A	
	Policy used for the Session Query will be returned with the return request. If the Policy was not included, then the Policy name default is returned.		
Policy score	String	N/A	
	The sum of all the risks weights from triggered rules within the selected policy in the range [-100...100]		
Request duration	String	N/A	
	Length of time it takes for the transaction to be processed.		

Table 102: Receipt object response values for TRMT (continued)

Value	Type	Limits	Get method
	Definition		
Request ID	String	N/A	
	Unique number and will always be returned with the return request.		
Request result	String	N/A	
	See Table 104 (page 213).		
Review status	String	N/A	
	The transaction status based on the assessments and risk scores.		
Risk rating	String	N/A	
	The rating based on the assessments and risk scores.		
Service type	String	N/A	
	The service type will be returned in the attribute query response.		
Session ID	String	N/A	
	Temporary identifier unique to the visitor will be returned in the return request.		
Summary risk score	String	N/A	
	Based on all of the returned values in the range [-100 ... 100]		
Transaction ID	String	N/A	
	This is the transaction identifier and will always be returned in the response when supplied as input.		
Unknown session	String	N/A	
	If present, the value is "yes". It indicates the session ID that was passed was not found.		
ITD Enhanced AVS Response Code	String	1-character alphabetic	
	The ITD (Internet Transaction Data) reviews several methods for performing a credit card transaction online. The ITDReponse indicates the AmEx ITD validation results. Applicable for AmEx and JCB only. Y = data matches N = data does not match U = data not checked R = retry S = Service not allowed [space] = data not sent		

Table 103: Response code descriptions

Value	Definition
001	Success
981	Data error
982	Duplicate order ID
983	Invalid transaction
984	Previously asserted
985	Invalid activity description
986	Invalid impact description
987	Invalid confidence description
988	Cannot find previous

Table 104: Request result values and descriptions

Value	Definition
fail_incomplete	ThreatMetrix was unable to process the request due to incomplete or incorrect input data
fail_invalid_telephone_number	Format of the supplied telephone number was invalid
fail_access	ThreatMetrix was unable to process the request because of API verification failing
fail_internal_error	ThreatMetrix encountered an error while processing the request
fail_invalid_device_id	Format of the supplied device_id was invalid
fail_invalid_email_address	Format of the supplied email address was invalid
fail_invalid_ip_address_parameter	Format of a supplied ip_address parameter was invalid
fail_temporarily_unavailable	Request failed because the service is temporarily unavailable
fail_verification	API query limit reached
success	ThreatMetrix was able to process the request successfully

8.5.2 Understanding the Risk Score

For each Session Query or Attribute Query, a score with a value between -100 and +100 is returned based on the rules that were triggered for the transaction.

Table 105 defines the risk scores ranges.

Table 105: Session Query and Attribute Query risk score definitions

Risk score	Visa definition
-100 to -1	A lower score indicates a higher probability that the transaction is fraudulent.
0	Neutral transaction
1 to 100	A higher score indicates a lower probability that the transaction is fraudulent. **Note**: All e-commerce transactions have some level of risk associated with them. Therefore, it is rare to see risk score in the high positive values.

When evaluating the risk of a transaction, the risk score gives an initial indicator of the potential risk that the transaction is fraudulent. Because some of the rules that are evaluated on each transaction may not be relevant to your business scenario, review the rules that were triggered for the transaction before determining how to handle the transaction.

8.5.3 Understanding the Rule Codes, Rule Names and Rule Messages

The rule codes, rule names and rule messages provide details about what rules were triggered during the assessment of the information provided in the Session or Attribute Query. Each rule code has a rule name and rule message. The rule name and rule message are typically similar. Table 106 provides additional information on each rule.

When evaluating the risk of a transaction, it is recommended that you review the rules that were triggered for the transaction and assess the relevance to your business. (That is, how does it relate to the typical buying habits of your customer base?)

If you are automating some or all of the decision-making processes related to handling the responses, you may want to use the rule codes. If you are documenting manual processes, you may want to refer to the more user-friendly rule name or rule message.

Table 106: Rule names, numbers and messages

Rule name	Rule number	Rule message
	Rule explanation	
White lists		
DeviceWhitelisted	WL001	Device White Listed
	Device is on the white list. This indicates that the device has been flagged as always "ok". **Note**: This rule is currently not in use.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
IPWhitelisted	WL002	IP White Listed
	IP address is on the white list. This indicates the device has been flagged as always "ok". **Note**: This rule is currently not in use.	
EmailWhitelisted	WL003	Email White Listed
	Email address is on the white list. This indicates that the device has been flagged as always "ok". **Note**: This rule is currently not in use.	
Event velocity		
2DevicePayment	EV003	2 Device Payment Velocity
	Multiple payments were detected from this device in the past 24 hours.	
2IPPaymentVelocity	EV006	2 IP Payment Velocity
	Multiple payments were detected from this IP within the past 24 hours.	
2ProxyPaymentVelocity	EV008	2 Proxy Payment Velocity
	The device has used 3 or more different proxies during a 24 hour period. This could be a risk or it could be someone using a legitimate corporate proxy.	
Email		
3EmailPerDeviceDay	EM001	3 Emails for the Device ID in 1 Day
	This device has presented 3 different email IDs within the past 24 hours.	
3EmailPerDeviceWeek	EM002	3 emails for the Device ID in 1 week
	This device has presented 3 different email IDs within the past week.	
3DevciePerEmailDay	EM003	3 Device Ids for email address in 1 day
	This email has been presented from three different devices in the past 24 hours.	
3DevciePerEmailWeek	EM004	3 Device Ids for email address in 1 week
	This email has been presented from three different devices in the past week.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
EmailDistanceTravelled	EM005	Email Distance Travelled
	This email address has been associated with different physical locations in a short period of time.	
3EmailPerSmartIDHour	EM006	3 Emails for SmartID in 1 Hour
	The SmartID for this device has been associated with 3 different email addresses in 1 hour.	
GlobalEMailOverOneMonth	EM007	Global Email over 1 month
	The e-mail address involved in the transaction over 30 days ago. This generally indicates that the transaction is less risky. **Note**: This rule is set so that it does not impact the policy score or risk rating.	
ComputerGeneratedEmailAddress	EM008	Computer Generated Email Address
	This transaction used a computer-generated email address.	
Account Number		
3AccountNumberPerDeviceDay	AN001	3 Account Numbers for device in 1 day
	This device has presented 3 different user accounts within the past 24 hours.	
3AccountNumberPerDeviceWeek	AN002	3 Account Numbers for device in 1 week
	This device has presented 3 different user accounts within the past week.	
3DevciePerAccountNumberDay	AN003	3 Device IDs for account number in 1 day
	This user account been used from three different devices in the past 24 hours.	
3DevciePerAccountNumberWeek	AN004	3 Device IDs for account number in 1 week
	This card number has been used from three different devices in the past week.	
AccountNumberDistanceTravelled	AN005	Account Number distance travelled
	This card number has been used from a number of physically different locations in a short period of time.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
Credit card/payments		
3CreditCardPerDeviceDay	CP001	3 credit cards for device in 1 day
	This device has used three credit cards within 24 hours.	
3CreditCardPerDeviceWeek	CP002	3 credit cards for device in 1 week
	This device has used three credit cards within 1 week.	
3DevicePerCreditCardDay	CP003	3 device ids for credit card in 1 day
	This credit card has been used on three different devices in 24 hours.	
3DevciePerCreditCardWeek	CP004	3 device ids for credit card in 1 week
	This credit card has been used on three different devices in 1 week.	
CredtCardDistanceTravelled	CP005	Credit Card has travelled
	The credit card has been used at a number of physically different locations in a short period of time.	
CreditCardShipAddressGeoMismatch	CP006	Credit Card and Ship Address do not match
	The credit card was issued in a region different from the Ship To Address information provided.	
CreditCardBillAddressGeoMismatch	CP007	Credit Card and Billing Address do not match
	The credit card was issued in a region different from the Billing Address information provided.	
CreditCardDeviceGeoMismatch	CP008	Credit Card and device location do not match
	The device is located in a region different from where the card was issued.	
CreditCardBINShipAddressGeoMismatch	CP009	Credit Card issuing location and Shipping address do not match
	The credit card was issued in a region different from the Ship To Address information provided.	
CreditCardBINBillAddressGeoMismatch	CP010	Credit Card issuing location and Billing address do not match
	The credit card was issued in a region different from the Billing Address information provided.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
CreditCardBINDeviceGeoMismatch	CP011	Credit Card issuing location and location of the device do not match
	The device is located in a region different from where the card was issued.	
TransactionValueDay	CP012	Daily Transaction Value Threshold
	The transaction value exceeds the daily threshold.	
TransactionValueWeek	CP013	Weekly Transaction Value Threshold
	The transaction value exceeds the weekly threshold.	
Proxy rules		
3ProxyPerDeviceDay	PX001	3 Proxy Ips in 1 day
	This device has used three different proxy servers in the past 24 hours.	
AnonymousProxy	PX002	Anonymous Proxy IP
	This device is using an anonymous proxy	
UnusualProxyAttributes	PX003	Unusual Proxy Attributes
	This transaction is coming from a source with unusual proxy attributes.	
AnonymousProxy	PX004	Anonymous Proxy
	This device is connecting through an anonymous proxy connection.	
HiddenProxy	PX005	Hidden Proxy
	This device is connecting via a hidden proxy server.	
OpenProxy	PX006	Open Proxy
	This transaction is coming from a source that is using an open proxy.	
TransparentProxy	PX007	Transparent Proxy
	This transaction is coming from a source that is using a transparent proxy.	
DeviceProxyGeoMismatch	PX008	Proxy and True GEO Match
	This device is connecting through a proxy server that didn't match the devices geo-location.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
ProxyTrueISPMismatch	PX009	Proxy and True ISP Match
	This device is connecting through a proxy server that doesn't match the true IP address of the device.	
ProxyTrueOrganizationMismatch	PX010	Proxy and True Org Match
	The Proxy information and True ISP information for this source do not match.	
DeviceProxyRegionMismatch	PX011	Proxy and True Region Match
	The proxy and device region location information do not match.	
ProxyNegativeReputation	PX012	Proxy IP Flagged Risky in Reputation Network
	This device is connecting from a proxy server with a known negative reputation.	
SatelliteProxyISP	PX013	Satellite Proxy
	This transaction is coming from a source that is using a satellite proxy.	
GEO		
DeviceCountriesNotAllowed	GE001	True GEO in Countries Not Allowed blacklist
	This device is connecting from a high-risk geographic location.	
DeviceCountriesNotAllowed	GE002	True GEO in Countries Not Allowed (negative whitelist)
	The device is from a region that is not on the whitelist of regions that are accepted.	
DeviceProxyGeoMismatch	GE003	True GEO different from Proxy GEO
	The true geographical location of this device is different from the proxy geographical location.	
DeviceAccountGeoMismatch	GE004	Account Address different from True GEO
	This device has presented an account billing address that doesn't match the devices geolocation.	
DeviceShipGeoMismatch	GE005	Device and Ship Geo mismatch
	The location of the device and the shipping address do not match.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
DeviceShipGeoMismatch	GE006	Device and Ship Geo mismatch
	The location of the device and the shipping address do not match.	
Device		
SatelliteISP	DV001	Satellite ISP
	This transaction is from a source that is using a satellite ISP.	
MidsessionChange	DV002	Session Changed Mid-session
	This device changed session details and identifiers in the middle of a session.	
LanguageMismatch	DV003	Language Mismatch
	The language of the user does not match the primary language spoken in the location where the True IP is registered.	
NoDeviceID	DV004	No Device ID
	No device ID was available for this transaction.	
Dial-upConnection	DV005	Dial-up connection
	This device uses a less identifiable dial-up connection.	
DeviceNegativeReputation	DV006	Device Blacklisted in Reputational Network
	This device has a known negative reputation as reported to the fraud network.	
DeviceGlobalBlacklist	DV007	Device on the Global Black List
	This device has been flagged on the global blacklist of known problem devices.	
DeviceCompromisedDay	DV008	Device compromised in last day
	This device has been reported as compromised in the last 24 hours.	
DeviceCompromisedHour	DV009	Device compromised in last hour
	This device has been reported as compromised in the last hour.	
FlashImagesCookiesDisabled	DV010	Flash Images Cookies Disabled
	Key browser functions/identifiers have been disabled on this device.	

Table 106: Rule names, numbers and messages (continued)

Rule name	Rule number	Rule message
	Rule explanation	
FlashCookiesDisabled	DV011	Flash Cookies Disabled
	Key browser functions/identifiers have been disabled on this device.	
FlashDisabled	DV012	Flash Disabled
	Key browser functions/identifiers have been disabled on this device.	
ImagesDisabled	DV013	Images Disabled
	Key browser functions/identifiers have been disabled on this device.	
CookiesDisabled	DV014	Cookies Disabled
	Key browser functions/identifiers have been disabled on this device.	
DeviceDistanceTravelled	DV015	Device Distance Travelled
	The device has been used from multiple physical locations in a short period of time.	
PossibleCookieWiping	DV016	Cookie Wiping
	This device appears to be deleting cookies after each session.	
PossibleCookieCopying	DV017	Possible Cookie Copying
	This device appears to be copying cookies.	
PossibleVPNConnection	DV018	Possibly using a VPN Connection
	This device may be using a VPN connection	

8.5.4 Examples of Risk Response

8.5.4.1 Session Query

Sample Risk Response - Session Query

```
<?xml version="1.0"?>
<response>
<receipt>
    <ResponseCode>001</ResponseCode>
    <Message>Success</Message>
<Result>
```

Sample Risk Response - Session Query


```
    <session_id>abc123</session_id>
    <unknown_session>yes</unknown_session>
    <event_type>payment</event_type>
    <service_type>session</service_type>
    <policy_score>-25</policy_score>
    <transaction_id>riskcheck42</transaction_id>
    <org_id>11kue096</org_id>
    <request_id>91C1879B-33D4-4D72-8FCB-B60A172B3CAC</request_id>
    <risk_rating>medium</risk_rating>
    <request_result>success</request_result>
    <summary_risk_score>-25</summary_risk_score>
    <Policy>default</policy>
    <review_status>review</review_status>
</Result>
<Rule>
    <RuleName>ComputerGeneratedEMail</RuleName>
    <RuleCode>UN001</RuleCode>
    <RuleMessageEn>Unknown Rule</RuleMessageEn>
    <RuleMessageFr>Regle Inconnus</RuleMessageFr>
</Rule>
<Rule>
    <RuleName>NoDeviceID</RuleName>
    <RuleCode>DV004</RuleCode>
    <RuleMessageEn>No Device ID</RuleMessageEn>
    <RuleMessageFr>null</RuleMessageFr>
</Rule>
</receipt>
</response>
```


8.5.4.2 Attribute Query

Sample Risk Response - Attribute Query


```
<?xml version="1.0"?>
<response>
<receipt>
    <ResponseCode001</ReponseCode>
    <Message = Success</Message>
<Result>
    <org_id>11kue096</org_id>
    <request_id>443D7FB5-CC5C-4917-A57E-27EAC824069C</request_id>
    <service_type>session</service_type>
    <risk_rating>medium</risk_rating>
    <summary_risk_score>-25</summary_risk_score>
    <request_result>success</request_result>
    <policy>default</policy>
    <policy_score>-25</policy_score>
    <transaction_id>riskcheck19</transaction_id>
    <review_status>review</review_status>
</Result>
<Rule>
    <RuleName>ComputerGeneratedEMail</RuleName>
    <RuleCode>UN001</RuleCode>
    <RuleMessageEn>Unknown Rule</RuleMessageEn>
    <RuleMessageFr>Regle Inconnus</RuleMessageFr>
</Rule>
<Rule>
```

Sample Risk Response - Attribute Query

```
    <RuleName>NoDeviceID</RuleName>
    <RuleCode>DV004</RuleCode>
    <RuleMessageEn>No Device ID</RuleMessageEn>
    <RuleMessageFr>null</RuleMessageFr>
</Rule>
</receipt>
</response>
```

8.6 Inserting the Profiling Tags Into Your Website

Place the profiling tags on an HTML page served by your web application such that ThreatMetrix can collect device information from the customer's web browser. The tags must be placed on a page that a visitor would display in a browser window for 3-5 seconds (such as a page that requires a user to input data). After the device is profiled, a Session Query may be used to obtain the detail device information for risk assessment before submitting a financial payment transaction.

There are two profiling tags that require two variables. Those tags are `org_id` and `session_id`. `session_id` must match the session ID value that is to be passed in the Session Query transaction. The valid `org_id` values are:

11kue096
QA testing environment.

lbhqgx47
Production environment.

Below is an HTML sample of the profiling tags.

> **NOTE:** Your site must replace `<my_session_id>` in the sample code with a unique alphanumeric value each time you fingerprint a new customer.

```
<p style="background:url(https://h.online-metrix.net/fp/clear.png?org_id=11kue096&session_id=<my_
    session_id>&m=1)">
</p>

<img src="https://h.onlinemetrix.net/fp/clear.png?org_id=11kue096&session_id=<my_session_id>&m=2" alt=""
    >

<script src="https://h.onlinemetrix.net/fp/check.js?org_id=11kue096&session_id=<my_session_id>"
type="text/javascript">
</script>

<object type="application/x-shockwave-flash"

data="https://h.onlinemetrix.net/fp/fp.swf?org_id=11kue096&session_id=<my_session_id>"
width="1" height="1" id="obj_id">
<param name="movie"
value="https://h.onlinemetrix.net/fp/fp.swf?org_id=11kue096&session_id=<my_session_id>" />
<div></div>
</object>
```

9 Convenience Fee

9.1 About Convenience Fee

The Convenience Fee program was designed to allow merchants to offer the convenience of an alternative payment channel to the cardholder at a charge. This applies only when providing a true "convenience" in the form of an alternative payment channel outside the merchant's customary face-to-face payment channels. The convenience fee will be a separate charge on top of what the consumer is paying for the goods and/or services they were given, and this charge will appear as a separate line item on the consumer's statement.

9.2 Purchase - Convenience Fee

NOTE: Convenience Fee Purchase with Customer Information is also supported.

Convenience Fee Purchase transaction object definition

```
$txnArray = array('type'=>'purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee Purchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee Purchase transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 1: Convenience Fee Purchase transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`purchase` `'amount'=>$amount`
Credit card number	String	20-character numeric	`purchase` `'pan'=>$pan`
Expiry date	String	4-character numeric YYMM format	`purchase` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`purchase` `'crypt_type'=>$crypt`
Convenience fee amount	String	9-character decimal	`purchase` `$mpgTxn->setConvFeeInfo($mp-gConvFee);`

Table 2: Convenience Fee Purchase transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`purchase` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`purchase` `'dynamic_ descriptor'=>$dynamic_ descriptor`
Commercial card invoice	String	17-character alpha-numeric	`purchase` `commcard_invoice=>'commcard_ invoice'`
Commercial card tax amount	String	9-character decimal	`purchase` `commcard_tax_amoun-t=>'commcard_tax_amount'`

Table 2: Convenience Fee Purchase transaction object optional values (continued)

Value	Type	Limits	Set Method
AVS information	Object		purchase $mpgTxn->setAvsInfo($mpgAvsInfo);
CVD information	Object		purchase $mpgTxn->setCvdInfo($mpgCvdInfo);
Convenience Fee	Object		purchase $mpgTxn->setConvFeeInfo($mpgConvFee);

Sample Convenience Fee Purchase - CA

```
<?php
/* Moneris Gateway Canada Convenience Fee
    Account Required this transaction*/
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monca00392';
$api_token='qYdISUhHiOdfTr1CLNpN';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$pan='4242424242424242';
$expiry_date='1812';
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'purchase',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
crypt_type=>'7',
dynamic_descriptor=>$dynamic_descriptor
);
/********************** ConvFee Associative
    Array ************************/
$convFeeTemplate = array(
convenience_fee=>'1.00'
);
/************************** ConvFee Object
    *********************************/
$mpgConvFee = new mpgConvFeeInfo
    ($convFeeTemplate);
```

Sample Convenience Fee Purchase - US

```
<?php
/* Moneris Gateway US Convenience Fee Account
    Required this transaction*/
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa138';
$api_token='qatoken';
//$status = 'false';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$pan='4242424242424242';
$expiry_date='1412';
$dynamic_descriptor='test';
/************************ Transaction Array
    **********************************/
$txnArray=array(type=>'purchase',
order_id=>$orderid,
cust_id=>'cust',
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
crypt_type=>'7',
commcard_invoice=>'Invoice 5757FRJ8',
commcard_tax_amount=>'0.15',
dynamic_descriptor=>$dynamic_descriptor
);
/********************** ConvFee Associative
    Array ************************/
$convFeeTemplate = array(
convenience_fee=>'5.00'
);
/************************** ConvFee Object
    *********************************/
```

Sample Convenience Fee Purchase - CA

```
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ConvFee
    ****************************/
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nISO = " . $mpgResponse->getISO());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nCardLevelResult = " . $mpgResponse-
    >getCardLevelResult());
```

Sample Convenience Fee Purchase - US

```
$mpgConvFee = new mpgConvFeeInfo
    ($convFeeTemplate);
/************************ Transaction Object
    ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ConvFee
    ****************************/
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus
    ($store_id,$api_
    token,$status,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nISO = " . $mpgResponse->getISO());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
```

Sample Convenience Fee Purchase - CA	Sample Convenience Fee Purchase - US

`print("\nCfSuccess = " . $mpgResponse->getCfSuccess());`
`print("\nCfStatus = " . $mpgResponse->getCfStatus());`
`print("\nFeeAmount = " . $mpgResponse->getFeeAmount());`
`print("\nFeeRate = " . $mpgResponse->getFeeRate());`
`print("\nFeeType = " . $mpgResponse->getFeeType());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());`
	`print("\nCfSuccess = " . $mpgResponse->getCfSuccess());`
	`print("\nCfStatus = " . $mpgResponse->getCfStatus());`
	`print("\nFeeAmount = " . $mpgResponse->getFeeAmount());`
	`print("\nFeeRate = " . $mpgResponse->getFeeRate());`
	`print("\nFeeType = " . $mpgResponse->getFeeType());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

9.3 Purchase with Customer Information

Convenience Fee Purchase with Customer information transaction object definition

```
$txnArray = array('type'=>'purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee Purchase with Customer Info transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee Purchase with Customer information transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 1: Convenience Fee Purchase w/ Customer Info transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`purchase` `'order_id'=>$order_id`
Amount	String	9-character decimal	`purchase` `'amount'=>$amount`
Credit card number	String	20-character numeric	`purchase` `'pan'=>$pan`

Table 1: Convenience Fee Purchase w/ Customer Info transaction object mandatory values (continued)

Value	Type	Limits	Set Method
Expiry date	String	4-character numeric YYMM format	`purchase` `'expdate'=>$expiry_date`
E-commerce indicator	String	1-character alpha-numeric	`purchase` `'crypt_type'=>$crypt`
Convenience fee amount	String	9-character decimal	`purchase` `$mpgTxn->setConvFeeInfo($mpgConvFee);`
Cardholder Authentication Verification Value (CAVV)	String	50-character alpha-numeric	`purchase` `cavv=>$cavv`

Table 2: Convenience Fee Purchase w/ Customer Info transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`purchase` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`purchase` `'dynamic_descriptor'=>$dynamic_descriptor`
Commercial card invoice	String	17-character alpha-numeric	`purchase` `commcard_invoice=>'commcard_invoice'`
Commercial card tax amount	String	9-character decimal	`purchase` `commcard_tax_amount=>'commcard_tax_amount'`
Customer information	Object		`purchase` `cust_id=>'cust'`
AVS information	Object		`purchase`

Table 2: Convenience Fee Purchase w/ Customer Info transaction object optional values (continued)

Value	Type	Limits	Set Method
			`$mpgTxn->setAvsInfo($mpgAvsInfo);`
CVD information	Object		`purchase` `$mpgTxn->setCvdInfo($mpgCvdInfo);`
Convenience Fee	Object		`purchase` `$mpgTxn->setConvFeeInfo($mpgConvFee);`

Sample Convenience Fee Purchase with Customer Information - CA

```
<?php
## Example php -q TestPurchase-CustInfo.php
require "../../mpgClasses.php";
/************************ Request Variables
    ****************************/
$store_id='monca00392';
$api_token='qYdISUhHiOdfTr1CLNpN';
/********************* Transactional Variables
    ************************/
$type='purchase';
$order_id='ord-'.date("dmy-G:i:s");
$cust_id='my cust id';
$amount='114.28';
$pan='4242424242424242';
$expiry_date='0812'; //December 2008
$crypt='7';
/******************* Customer Information
    Variables ********************/
$first_name = 'Cedric';
$last_name = 'Benson';
$company_name = 'Chicago Bears';
$address = '334 Michigan Ave';
$city = 'Chicago';
$province = 'Illinois';
$postal_code = 'M1M1M1';
$country = 'United States';
$phone_number = '453-989-9876';
$fax = '453-989-9877';
$tax1 = '1.01';
$tax2 = '1.02';
$tax3 = '1.03';
$shipping_cost = '9.95';
$email ='Joe@widgets.com';
$instructions ="Make it fast";
/************************ Line Item Variables
    **************************/
$item_name = array();
```

Sample Convenience Fee Purchase with Customer Information - US

```
<?php
/* Moneris Gateway US Convenience Fee Account
    Required this transaction*/
require "../../mpgClasses.php";
/************************ Request Variables
    **********************************/
$store_id='monusqa138';
$api_token='qatoken';
/************************ Transaction
    Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$pan="4242424242424242";
$expiry_date='1511';
/************************ CustInfo Object
    **********************************/
$mpgCustInfo = new mpgCustInfo();
/********************* Set E-mail and
    Instructions **************/
$email ='Joe@widgets.com';
$mpgCustInfo->setEmail($email);
$instructions ="Make it fast";
$mpgCustInfo->setInstructions($instructions);
/********************* Create Billing Array
    and set it **********/
$billing = array( first_name => 'Joe',
last_name => 'Thompson',
company_name => 'Widget Company Inc.',
address => '111 Bolts Ave.',
city => 'Toronto',
province => 'Ontario',
postal_code => 'M8T 1T8',
country => 'Canada',
phone_number => '416-555-5555',
fax => '416-555-5555',
tax1 => '123.45',
```

Sample Convenience Fee Purchase with Customer Information - CA	Sample Convenience Fee Purchase with Customer Information - US

`$item_quantity = array();`
`$item_product_code = array();`
`$item_extended_amount = array();`
`$item_name[0] = 'Guy Lafleur Retro Jersey';`
`$item_quantity[0] = '1';`
`$item_product_code[0] = 'JRSCDA344';`
`$item_extended_amount[0] = '129.99';`
`$item_name[1] = 'Patrick Roy Signed Koho Stick';`
`$item_quantity[1] = '1';`
`$item_product_code[1] = 'JPREEA344';`
`$item_extended_amount[1] = '59.99';`
`/******************** Customer Information Object *********************/`
`$mpgCustInfo = new mpgCustInfo();`
`/********************** Set Customer Information **********************/`
`$billing = array(`
`'first_name' => $first_name,`
`'last_name' => $last_name,`
`'company_name' => $company_name,`
`'address' => $address,`
`'city' => $city,`
`'province' => $province,`
`'postal_code' => $postal_code,`
`'country' => $country,`
`'phone_number' => $phone_number,`
`'fax' => $fax,`
`'tax1' => $tax1,`
`'tax2' => $tax2,`
`'tax3' => $tax3,`
`'shipping_cost' => $shipping_cost`
`);`
`$mpgCustInfo->setBilling($billing);`
`$shipping = array(`
`'first_name' => $first_name,`
`'last_name' => $last_name,`
`'company_name' => $company_name,`
`'address' => $address,`
`'city' => $city,`
`'province' => $province,`
`'postal_code' => $postal_code,`
`'country' => $country,`
`'phone_number' => $phone_number,`
`'fax' => $fax,`
`'tax1' => $tax1,`
`'tax2' => $tax2,`
`'tax3' => $tax3,`
`'shipping_cost' => $shipping_cost`
`);`
`$mpgCustInfo->setShipping($shipping);`
`$mpgCustInfo->setEmail($email);`
`$mpgCustInfo->setInstructions($instructions);`
`/********************** Set Line Item Information ********************/`
`$item[0] = array(`
`'name'=>$item_name[0],`
`'quantity'=>$item_quantity[0],`
	`tax2 => '12.34',`
	`tax3 => '15.45',`
	`shipping_cost => '456.23');`
	`$mpgCustInfo->setBilling($billing);`
	`/********************** Create Shipping Array and set it **********/`
	`$shipping = array( first_name => 'Joe',`
	`last_name => 'Thompson',`
	`company_name => 'Widget Company Inc.',`
	`address => '111 Bolts Ave.',`
	`city => 'Toronto',`
	`province => 'Ontario',`
	`postal_code => 'M8T 1T8',`
	`country => 'Canada',`
	`phone_number => '416-555-5555',`
	`fax => '416-555-5555',`
	`tax1 => '123.45',`
	`tax2 => '12.34',`
	`tax3 => '15.45',`
	`shipping_cost => '456.23');`
	`$mpgCustInfo->setShipping($shipping);`
	`/********************** Create Item Arraya and set them **********/`
	`$item1 = array (name=>'item 1 name',`
	`quantity=>'53',`
	`product_code=>'item 1 product code',`
	`extended_amount=>'1.00');`
	`$mpgCustInfo->setItems($item1);`
	`$item2 = array(name=>'item 2 name',`
	`quantity=>'53',`
	`product_code=>'item 2 product code',`
	`extended_amount=>'1.00');`
	`$mpgCustInfo->setItems($item2);`
	`/********************** ConvFee Associative Array *************************/`
	`$convFeeTemplate = array(`
	`convenience_fee=>'5.00'`
	`);`
	`/************************** ConvFee Object ********************************/`
	`$mpgConvFee = new mpgConvFeeInfo ($convFeeTemplate);`
	`/************************ Transaction Array **********************************/`
	`$txnArray=array(type=>'purchase',`
	`order_id=>$orderid,`
	`cust_id=>'cust',`
	`amount=>$amount,`
	`pan=>$pan,`
	`expdate=>$expiry_date,`
	`crypt_type=>'7',`
	`commcard_invoice=>'Invoice 5757FRJ8',`
	`commcard_tax_amount=>'0.15'`
	`);`
	`/************************ Transaction Object ******************************/`
	`$mpgTxn = new mpgTransaction($txnArray);`
	`/************************ Set CustInfo and`

Sample Convenience Fee Purchase with Customer Information - CA

```
'product_code'=>$item_product_code[0],
'extended_amount'=>$item_extended_amount[0]
);
$item[1] = array(
'name'=>$item_name[1],
'quantity'=>$item_quantity[1],
'product_code'=>$item_product_code[1],
'extended_amount'=>$item_extended_amount[1]
);
$mpgCustInfo->setItems($item[0]);
$mpgCustInfo->setItems($item[1]);
/********************** ConvFee Associative
    Array *************************/
$convFeeTemplate = array(
'convenience_fee'=>'2.00'
);
/************************* ConvFee Object
    *******************************/
$mpgConvFee = new mpgConvFeeInfo
    ($convFeeTemplate);
/***************** Transactional Associative
    Array ********************/
$txnArray=array(
'type'=>$type,
'order_id'=>$order_id,
'cust_id'=>$cust_id,
'amount'=>$amount,
'pan'=>$pan,
'expdate'=>$expiry_date,
'crypt_type'=>$crypt
);
/********************** Transaction Object
    ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/******************* Set Customer Information
    ************************/
$mpgTxn->setCustInfo($mpgCustInfo);
/************************ Set ConvFee
    ****************************/
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************* Request Object
    ****************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US"
    for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ HTTPS Post Object
    ***************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/****************8********** Response
    *********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse-
    >getCardType());
```

Sample Convenience Fee Purchase with Customer Information - US

```
    ConvFee Object
    ****************************/
$mpgTxn->setCustInfo($mpgCustInfo);
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************ Request Object
    **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA"
    for sending transaction to Canadian
    environment
$mpgRequest->setTestMode(true); //false or
    comment out this line for production
    transactions
/************************ mpgHttpsPost Object
    ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_
    token,$mpgRequest);
/************************ Response Object
    **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
## step 9) retrieve data using get methods
print("\nCardType = " . $mpgResponse-
    >getCardType());
print("\nTransAmount = " . $mpgResponse-
    >getTransAmount());
print("\nTxnNumber = " . $mpgResponse-
    >getTxnNumber());
print("\nReceiptId = " . $mpgResponse-
    >getReceiptId());
print("\nTransType = " . $mpgResponse-
    >getTransType());
print("\nReferenceNum = " . $mpgResponse-
    >getReferenceNum());
print("\nResponseCode = " . $mpgResponse-
    >getResponseCode());
print("\nMessage = " . $mpgResponse-
    >getMessage());
print("\nAuthCode = " . $mpgResponse-
    >getAuthCode());
print("\nComplete = " . $mpgResponse-
    >getComplete());
print("\nTransDate = " . $mpgResponse-
    >getTransDate());
print("\nTransTime = " . $mpgResponse-
    >getTransTime());
print("\nTicket = " . $mpgResponse->getTicket
    ());
print("\nTimedOut = " . $mpgResponse-
    >getTimedOut());
print("\nCardLevelResult = " . $mpgResponse-
    >getCardLevelResult());
print("\nCfSuccess = " . $mpgResponse-
    >getCfSuccess());
print("\nCfStatus = " . $mpgResponse-
    >getCfStatus());
print("\nFeeAmount = " . $mpgResponse-
    >getFeeAmount());
```

Sample Convenience Fee Purchase with Customer Information - CA	Sample Convenience Fee Purchase with Customer Information - US

`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nISO = " . $mpgResponse->getISO());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`?>`
	`print("\nFeeRate = " . $mpgResponse->getFeeRate());`
	`print("\nFeeType = " . $mpgResponse->getFeeType());`
	`?>`

9.4 ACH Debit - Convenience Fee

NOTE: Convenience Fee ACH Debit with Customer Information is also supported.

Convenience Fee ACH Debit transaction object definition

```
$txnArray = array('type'=>'ach_debit', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee ACH Debit transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee ACH Debit transaction object values

Table 1: ACH Debit with Convenience Fee transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`achdebit` `'order_id'=>$order_id`
Amount	String	9-character decimal	`achdebit` `'amount'=>$amount`
ACH Info	Object		`achdebit` `$mpgTxn->setAchInfo($mpgAchInfo);`

Table 107: ACH Debit with Convenience Fee transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	`achdebit` `cust_id=>'cust'`
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);`
Customer information	Object	Not applicable. See Section Appendix D (page 310).	`achdebit` `$mpgTxn->setCustInfo($mpgCustInfo);`
Convenience fee	Object	Not applicable. See Appendix H (page 332).	`achdebit` `$mpgTxn->setConvFeeInfo($mpgConvFee);`
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	`achdebit` `$mpgTxn->setRecur($mpgRecur);`

Sample Convenience Fee ACH Debit - US
`<?php`

Sample Convenience Fee ACH Debit - US

```
/* Moneris Gateway US Convenience Fee Account Required this transaction*/
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa138';
$api_token='qatoken';
//$status = 'false';
/************************* Transaction Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$custid = 'my cust id';
/************************ Transaction Array **********************************/
$txnArray=array(type=>'ach_debit',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount
);
/************************** ACH Info Variables ****************************/
$sec = 'ppd';
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust_address1 = '101 Main St';
$cust_address2 = 'Apt 102';
$cust_city = 'Chicago';
$cust_state = 'IL';
$cust_zip = '123456';
$routing_num = '490000018';
$account_num = '23456';
$check_num = '100';
$account_type = 'savings';
/********************** ACH Info Associative Array *************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
account_num => $account_num,
check_num => $check_num,
account_type => $account_type
);
/********************** ConvFee Associative Array *************************/
$convFeeTemplate = array(
convenience_fee=>'2.00'
);
/************************** ACH Info Object *******************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************** ConvFee Object *******************************/
$mpgConvFee = new mpgConvFeeInfo($convFeeTemplate);
/************************ Transaction Object *******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ACH and ConvFee Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************ Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
```

Sample Convenience Fee ACH Debit - US

```
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ******************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/************************ Response Object **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nCfSuccess = " . $mpgResponse->getCfSuccess());
print("\nCfStatus = " . $mpgResponse->getCfStatus());
print("\nFeeAmount = " . $mpgResponse->getFeeAmount());
print("\nFeeRate = " . $mpgResponse->getFeeRate());
print("\nFeeType = " . $mpgResponse->getFeeType());
//print("\nStatusCode = " . $mpgResponse->getStatusCode());
//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());
?>
```

9.5 ACH Debit with Customer Information

Convenience Fee ACH Debit with Customer Information transaction object definition

HttpsPostRequest object for Convenience Fee ACH Debit with Customer Info transaction

Convenience Fee ACH Debit with Customer Information transaction object values

Table 1: ACH Debit with Customer Information transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`achdebit` `'order_id'=>$order_id`
Amount	String	9-character decimal	`achdebit` `'amount'=>$amount`
ACH Info	Object		`achdebit` `$mpgTxn->setAchInfo($mp-`

Value	Type	Limits	Set Method
			gAchInfo);

Table 108: ACH Debit with Customer Information transaction optional values

Value	Type	Limits	Set method
Customer ID	String	50-character alpha-numeric	achdebit cust_id=>'cust'
Status Check	Boolean	true/false	$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);
Customer information	Object	Not applicable. See Section Appendix D (page 310).	achdebit $mpgTxn->setCustInfo($mp-gCustInfo);
Convenience fee	Object	Not applicable. See Appendix H (page 332).	achdebit $mpgTxn->setConvFeeInfo($mp-gConvFee);
Recurring billing	Object	Not applicable. See Section Appendix G (page 325).	achdebit $mpgTxn->setRecur($mp-gRecur);

Sample ACH Debit with Customer Information - US

```
<?php
/* Moneris Gateway US Convenience Fee Account Required this transaction*/
require "../../mpgClasses.php";
/************************ Request Variables **********************************/
$store_id='monusqa138';
$api_token='qatoken';
/************************ Transaction Variables ******************************/
$orderid='ord-'.date("dmy-G:i:s");
$amount='10.00';
$custid = 'my cust id';
/************************ Transaction Array **********************************/
$txnArray=array(type=>'ach_debit',
order_id=>$orderid,
cust_id=>$custid,
amount=>$amount
);
/************************** ACH Info Variables ****************************/
```

Sample ACH Debit with Customer Information - US

```
$sec = 'ppd';
$cust_first_name = 'Bob';
$cust_last_name = 'Smith';
$cust_address1 = '101 Main St';
$cust_address2 = 'Apt 102';
$cust_city = 'Chicago';
$cust_state = 'IL';
$cust_zip = '123456';
$routing_num = '490000018';
$account_num = '23456';
$check_num = '100';
$account_type = 'savings';
/********************** ACH Info Associative Array *************************/
$achTemplate = array(
sec =>$sec,
cust_first_name => $cust_first_name,
cust_last_name => $cust_last_name,
cust_address1 => $cust_address1,
cust_address2 => $cust_address2,
cust_city => $cust_city,
cust_state => $cust_state,
cust_zip => $cust_zip,
routing_num => $routing_num,
account_num => $account_num,
check_num => $check_num,
account_type => $account_type
);
/************************** ACH Info Object ********************************/
$mpgAchInfo = new mpgAchInfo ($achTemplate);
/************************ CustInfo Object **********************************/
$mpgCustInfo = new mpgCustInfo();
/********************** Set E-mail and Instructions **************/
$email ='Joe@widgets.com';
$mpgCustInfo->setEmail($email);
$instructions ="Make it fast";
$mpgCustInfo->setInstructions($instructions);
/********************** Create Billing Array and set it **********/
$billing = array( first_name => 'Joe',
last_name => 'Thompson',
company_name => 'Widget Company Inc.',
address => '111 Bolts Ave.',
city => 'Toronto',
province => 'Ontario',
postal_code => 'M8T 1T8',
country => 'Canada',
phone_number => '416-555-5555',
fax => '416-555-5555',
tax1 => '123.45',
tax2 => '12.34',
tax3 => '15.45',
shipping_cost => '456.23');
$mpgCustInfo->setBilling($billing);
/********************** Create Shipping Array and set it **********/
$shipping = array(first_name => 'Joe',
last_name => 'Thompson',
company_name => 'Widget Company Inc.',
address => '111 Bolts Ave.',
city => 'Toronto',
province => 'Ontario',
postal_code => 'M8T 1T8',
```

Sample ACH Debit with Customer Information - US

```
country => 'Canada',
phone_number => '416-555-5555',
fax => '416-555-5555');
$mpgCustInfo->setShipping($shipping);
/******************** Create Item Arrays and set them **********/
$item1 = array (name=>'item 1 name',
quantity=>'53',
product_code=>'item 1 product code',
extended_amount=>'1.00');
$mpgCustInfo->setItems($item1);
$item2 = array(name=>'item 2 name',
quantity=>'53',
product_code=>'item 2 product code',
extended_amount=>'1.00');
$mpgCustInfo->setItems($item2);
/********************** ConvFee Associative Array *************************/
$convFeeTemplate = array(
convenience_fee=>'2.00'
);
/************************* ConvFee Object ******************************/
$mpgConvFee = new mpgConvFeeInfo($convFeeTemplate);
/************************ Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ACH, Cust and ConvFee Info ************************************/
$mpgTxn->setAchInfo($mpgAchInfo);
$mpgTxn->setCustInfo($mpgCustInfo);
$mpgTxn->setConvFeeInfo($mpgConvFee);
/************************ Request Object **********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/************************ mpgHttpsPost Object ******************************/
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/************************ Response Object **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nCfSuccess = " . $mpgResponse->getCfSuccess());
print("\nCfStatus = " . $mpgResponse->getCfStatus());
print("\nFeeAmount = " . $mpgResponse->getFeeAmount());
print("\nFeeRate = " . $mpgResponse->getFeeRate());
print("\nFeeType = " . $mpgResponse->getFeeType());
?>
```

9.6 Purchase with VbV, MCSC and Amex SafeKey

Convenience Fee Purchase with VbV/MCSC/SafeKey transaction object definition

```
$txnArray = array('type'=>'cavv_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for Convenience Fee Purchase w/ VbV/MCSC/SafeKey transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

Convenience Fee Purchase with VbV/MCSC/SafeKey transaction object values

For a full description of mandatory and optional values, see "Definition of Request Fields" on page 286

Table 1: Convenience Fee Purchase with VbV, MCSC, SafeKey - Mandatory Values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`cavv_purchase`
Amount	String	9-character decimal	`cavv_purchase`
Credit card number	String	20-character numeric	`cavv_purchase`
Expiry date	String	4-character numeric YYMM format	`cavv_purchase`
E-Commerce indicator	String	1-character alpha-numeric	`cavv_purchase`
Cardholder Authentic-ation Verification Value (CAVV)	String	50-character alpha-numeric	`cavv_purchase`
Convenience fee amount	String	9-character decimal	`cavv_purchase`

Table 2: Convenience Fee Purchase with VbV, MCSC, SafeKey - Optional Values

Value	Type	Limits	Set Method
Status Check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`
Customer ID	String	50-character alpha-numeric	`cavv_purchase`
Dynamic descriptor	String	20-character alpha-numeric	`cavv_purchase`
Commercial card invoice	String	17-character alpha-numeric	`cavv_purchase`
Commercial card tax amount	String	9-character decimal	`cavv_purchase`
E-Commerce Indicator	String	1-character numeric	`cavv_purchase`
Wallet indicator	String	3-character alpha-numeric	`cavv_purchase`
Customer Information	Object	Not applicable. See Section Appendix D (page 310).	`cavv_purchase`
AVS Information	Object	Not applicable. See Appendix E (page 316).	`cavv_purchase`
CVD Information	Object	Not applicable. See Appendix F (page 322).	`cavv_purchase`
Convenience Fee	Object	Not applicable. See Appendix H (page 332).	`cavv_purchase`

Sample Purchase with VbV and MC Secure Code - CA	Sample Purchase with VbV and MC Secure Code - US

`<?php`
`require "../../mpgClasses.php";`
`/****************************** Request`
`Variables`
	`<?php`
	`require "../../mpgClasses.php";`
	`/****************************** Request`
	`Variables`

Sample Purchase with VbV and MC Secure Code - CA	Sample Purchase with VbV and MC Secure Code - US

``********************************/
$store_id='monca00392';
$api_token='qYdISUhHiOdfTr1CLNpN';
//$status = 'false';
/****************************** Transactional Variables ***************************/
$type='cavv_purchase';
$order_id="ord-".date("dmy-G:i:s");
$cust_id='customer1';
$amount='1.00';
$pan='4242424242424242';
$expiry_date='0912';
$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA';
//$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
$commcard_invoice='Invoice 5757FRJ8';
$commcard_tax_amount='1.00';
$crypt_type = '7';
/**************************** Transaction Associative Array ************************/
$txnArray=array(
type=>$type,
order_id=>$order_id,
cust_id=>$cust_id,
amount=>$amount,
pan=>$pan,
expdate=>$expiry_date,
cavv=>$cavv,
commcard_invoice=>$commcard_invoice,
commcard_tax_amount=>$commcard_tax_amount,
crypt_type=>$crypt_type, //mandatory for AMEX only
dynamic_descriptor=>'test'
);
/********************** ConvFee Associative Array *************************/
$convFeeTemplate = array(
convenience_fee=>'1.00'
);
/*************************** ConvFee Object *********************************/
$mpgConvFee = new mpgConvFeeInfo ($convFeeTemplate);
/****************************** Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/************************ Set ConvFee ****************************/
$mpgTxn->setConvFeeInfo($mpgConvFee);
/******************************** Request Object ***********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"CA" for sending transaction to Canadian environment
$mpgRequest->setTestMode(true); //false or
	``********************************/
	$store_id='monusqa138';
	$api_token='qatoken';
	//$status = 'false';
	/****************************** Transactional Variables ***************************/
	$type='cavv_purchase';
	$order_id="ord-".date("dmy-G:i:s");
	$cust_id='customer1';
	$amount='1.00';
	$pan='4242424242424242';
	$expiry_date='0912';
	$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA';
	//$cavv='AAABBJg0VhI0VniQEjRWAAAAAAA=';
	$commcard_invoice='Invoice 5757FRJ8';
	$commcard_tax_amount='1.00';
	$crypt_type = '7';
	/**************************** Transaction Associative Array ************************/
	$txnArray=array(
	type=>$type,
	order_id=>$order_id,
	cust_id=>$cust_id,
	amount=>$amount,
	pan=>$pan,
	expdate=>$expiry_date,
	cavv=>$cavv,
	commcard_invoice=>$commcard_invoice,
	commcard_tax_amount=>$commcard_tax_amount,
	crypt_type=>$crypt_type, //mandatory for AMEX only
	dynamic_descriptor=>'test'
	);
	/********************** ConvFee Associative Array *************************/
	$convFeeTemplate = array(
	convenience_fee=>'1.00'
	);
	/*************************** ConvFee Object *********************************/
	$mpgConvFee = new mpgConvFeeInfo ($convFeeTemplate);
	/****************************** Transaction Object ******************************/
	$mpgTxn = new mpgTransaction($txnArray);
	/************************ Set ConvFee ****************************/
	$mpgTxn->setConvFeeInfo($mpgConvFee);
	/******************************** Request Object ***********************************/
	$mpgRequest = new mpgRequest($mpgTxn);
	$mpgRequest->setProcCountryCode("US"); //"CA" for sending transaction to Canadian environment
	$mpgRequest->setTestMode(true); //false or

Sample Purchase with VbV and MC Secure Code - CA	Sample Purchase with VbV and MC Secure Code - US

comment out this line for production transactions
/****************************** HTTPS Post Object ******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
//Status check example
//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
/************************************ Response **********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());
print("\nCavvResultCode = " . $mpgResponse->getCavvResultCode());
print("\nCfSuccess = " . $mpgResponse->getCfSuccess());
print("\nCfStatus = " . $mpgResponse->getCfStatus());
print("\nFeeAmount = " . $mpgResponse->getFeeAmount());
print("\nFeeRate = " . $mpgResponse->getFeeRate());
print("\nFeeType = " . $mpgResponse-
	comment out this line for production transactions
	/****************************** HTTPS Post Object ******************************/
	$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
	//Status check example
	//$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status,$mpgRequest);
	/************************************ Response **********************************/
	$mpgResponse=$mpgHttpPost->getMpgResponse();
	print("\nCardType = " . $mpgResponse->getCardType());
	print("\nTransAmount = " . $mpgResponse->getTransAmount());
	print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
	print("\nReceiptId = " . $mpgResponse->getReceiptId());
	print("\nTransType = " . $mpgResponse->getTransType());
	print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
	print("\nResponseCode = " . $mpgResponse->getResponseCode());
	print("\nMessage = " . $mpgResponse->getMessage());
	print("\nAuthCode = " . $mpgResponse->getAuthCode());
	print("\nComplete = " . $mpgResponse->getComplete());
	print("\nTransDate = " . $mpgResponse->getTransDate());
	print("\nTransTime = " . $mpgResponse->getTransTime());
	print("\nTicket = " . $mpgResponse->getTicket());
	print("\nTimedOut = " . $mpgResponse->getTimedOut());
	print("\nCardLevelResult = " . $mpgResponse->getCardLevelResult());
	print("\nCavvResultCode = " . $mpgResponse->getCavvResultCode());
	print("\nCfSuccess = " . $mpgResponse->getCfSuccess());
	print("\nCfStatus = " . $mpgResponse->getCfStatus());
	print("\nFeeAmount = " . $mpgResponse->getFeeAmount());
	print("\nFeeRate = " . $mpgResponse->getFeeRate());
	print("\nFeeType = " . $mpgResponse-

Sample Purchase with VbV and MC Secure Code - CA	Sample Purchase with VbV and MC Secure Code - US

`>getFeeType());`
`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	`>getFeeType());`
	`//print("\nStatusCode = " . $mpgResponse->getStatusCode());`
	`//print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
	`?>`

10 Visa Checkout

10.1 About Visa Checkout

Visa Checkout is a digital wallet service offered to customers using credit cards. Visa Checkout functionality can be integrated into the Moneris Gateway via the API.

10.2 Transaction Types - Visa Checkout

Below is a list of transactions supported by the Visa Checkout API, other terms used for the transaction type are indicated in brackets.

VdotMePurchase (sale)
Call to Moneris to obtain funds on the Visa Checkout `callId` and ready them for deposit into the merchant's account. It also updates the customer's Visa Checkout transaction history.

VdotMePreAuth (authorisation / pre-authorization)
Call to Moneris to verify funds on the Visa Checkout `callid` and reserve those funds for your merchant account. The funds are locked for a specified amount of time, based on the card issuer. To retrieve the funds from this call so that they may be settled in the merchant's account, a `VdotMeCompletion` must be performed. It also updates the customer's Visa Checkout transaction history.

VdotMeCompletion (Completion / Capture)
Call to Moneris to obtain funds reserved by `VdotMePreAuth` call. This transaction call retrieves the locked funds and readies them for settlement into the merchant's account. This call must be made typically within 72 hours of performing `VdotMePreAuth`. It also updates the customer's Visa Checkout transaction history.

VdotMePurchaseCorrection (Void / Purchase Correction)
Call to Moneris to void the VdotMePurchases and VdotMeCompletions the same day* that they occurred on. It also updates the customer's Visa Checkout transaction history.

VdotMeRefund (Credit)
Call to Moneris to refund against a `VdotMePurchase` or `VdotMeCompletion` to refund any part, or all of the transaction. It also updates the customer's Visa Checkout transaction history.

VdotMeInfo (Credit)
Call to Moneris to obtain cardholder details such as, name on card, partial card number, expiry date, shipping and billing information.

10.3 Integrating Visa Checkout Lightbox

1. Using the API Key you obtained when you configured your Visa Checkout store, create Visa Checkout Lightbox integration with JavaScript by following the Visa documentation, which is available on Visa Developer portal:

   Visa Checkout General Information (JavaScript SDK download)
   https://developer.visa.com/products/visa_checkout

   Getting Started With Visa checkout
   https://developer.visa.com/products/visa_checkout/guides#getting_started

   Adding Visa Checkout to Your Web Page
   https://developer.visa.com/products/visa_checkout/guides#adding_to_page

   Submitting the Consumer Payment Request
   https://developer.visa.com/products/visa_checkout/guides#submitting_csr

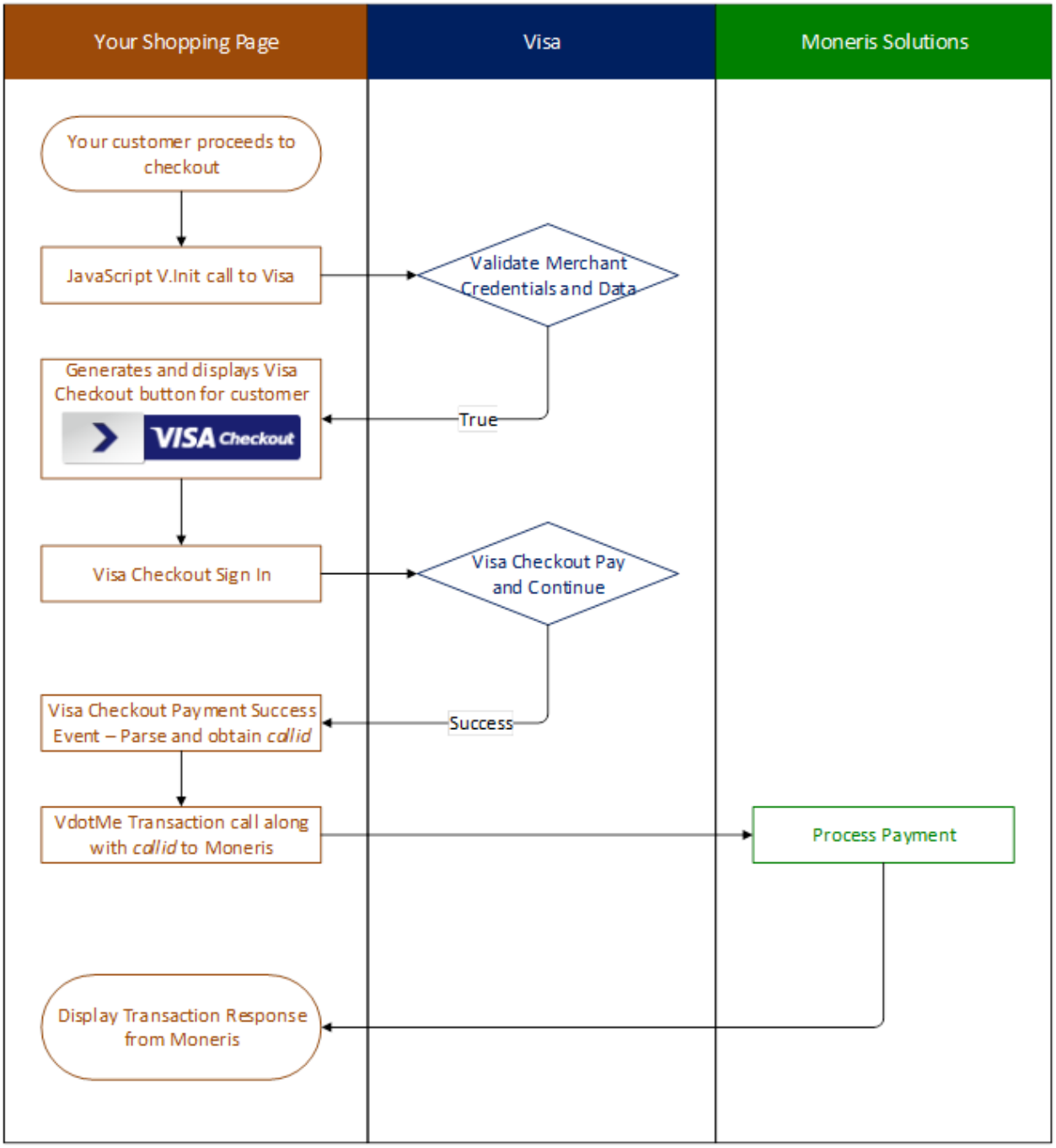
2. If you get a payment success event from the resulting Visa Lightbox JavaScript, you will have to parse and obtain the `callid` from their JSON response. The additional information is obtained using `VdotMeInfo`.

Once you have obtained the callid from Visa Lightbox, you can make appropriate Visa Checkout `VdotMe` transaction call to Moneris to process your transaction and obtain your funds.

> **NOTE:** During Visa Checkout testing in our QA test environment, please use the API key that you generated in the Visa Checkout configuration for the `V.Init` call in your JavaScript.

10.4 Transaction Flow for Visa Checkout

VISA Checkout Process – Successful Process



10.5 Visa Checkout Purchase

VdotMePurchase transaction object definition

```
$txnArray = array('type'=>'vdotme_purchase', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest for VdotMePurchase transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMePurchase transaction object values

Table 1: VdotMePurchase transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`vdotme_purchase`
Call ID	String	20-character numeric	`vdotme_purchase` `'callid'=>$callid`
Amount	String	9-character decimal	`vdotme_purchase` `'amount'=>$amount`
E-commerce indicator	String	1-character alpha-numeric	`vdotme_purchase` `'crypt_type'=>$crypt`

Table 2: VdotMePurchase transaction object optional values

Value	Type	Limits	Set Method
Dynamic descriptor	String	20-character alphanumeric	`vdotme_purchasecorrection` `'dynamic_descriptor'=>$dynamic_descriptor`
Status check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$mpgRequest);`

Sample VdotMePurchase - CA

```
<?php
##
## Example php -q TestPurchase.php store1
```

Sample VdotMePurchase - CA

```
##
require "../../mpgClasses.php";
/**************************** Request Variables ******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ****************************/
$type='vdotme_purchase';
$cust_id='cust id';
$order_id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$callid = '2040321768994339501';
$crypt='7';
$dynamic_descriptor='123';
/*********************** Transactional Associative Array **********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'amount'=>$amount,
'callid'=>$callid,
'crypt_type'=>$crypt,
'cust_id'=>$cust_id,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object ********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/**************************** HTTPS Post Object *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************* Response *************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

10.6 Visa Checkout PreAuth

`VdotMePreAuth` is virtually identical to the `VdotMePurchase` with the exception of the transaction type name.

If the order could not be completed for some reason, such as an order is cancelled, made in error or not fulfillable, the `VdotMePreAuth` transaction must be reversed within 72 hours.

To reverse an authorization, perform a `VdotMeCompletion` transaction for $0.00 (zero dollars).

VdotMePreAuth transaction object definition

```
$txnArray = array('type'=>'vdotme_preauth', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMePreAuth transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMePreAuth transaction object values

Table 1: VdotMePreAuth transaction object mandatory values

Value	Type	Limits	Set Method
Amount	String	9-character decimal	`vdotme_reauth` `'amount'=>$amount`
Call ID	String	20-character numeric	`vdotme_reauth` `'callid'=>$callid`
Order ID	String	50-character alpha-numeric	`vdotme_reauth` `'order_id'=>$order_id`
E-commerce indicator	String	1-character alpha-numeric	`vdotme_reauth` `'crypt_type'=>$crypt`

Table 2: VdotMePreAuth transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`vdotme_preauth` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`vdotme_reauth` `'dynamic_ descriptor'=>$dynamic_ descriptor`

Sample VdotMePreAuth - CA

```
<?php
##
## Example php -q TestPurchase.php store1
```

Sample VdotMePreAuth - CA

```
##
require "../../mpgClasses.php";
/**************************** Request Variables ******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ****************************/
$type='vdotme_preauth';
$cust_id='cust id';
$order_id='ord-'.date("dmy-G:i:s");
$amount='1.00';
$callid = '7019571968382473715';
$crypt='7';
$dynamic_descriptor='123';
/*********************** Transactional Associative Array **********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'amount'=>$amount,
'callid'=>$callid,
'crypt_type'=>$crypt,
'cust_id'=>$cust_id,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object ********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/**************************** HTTPS Post Object *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************* Response *************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

10.7 Visa Checkout Completion

The `VdotMeCompletion` transaction is used to secure the funds locked by a `VdotMePreAuth` transaction.

You may also perform this transaction at $0.00 (zero dollars) to reverse a `VdotMePreauth` transaction that you are unable to fulfill.

VdotMeCompletion transaction object definition

```
$txnArray = array('type'=>'vdotme_completion', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeCompletion transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMeCompletion transaction object values

Table 1: VdotMeCompletion transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`vdotme_completion` `'order_id'=>$order_id`
Transaction number	String	255-character alpha-numeric	`vdotme_completion` `'txn_number'=>$txnnumber`
Completion amount	String	9-character decimal	`vdotme_completion` `'comp_amount'=>$compamount`
E-commerce indicator	String	1-character alpha-numeric	`vdotme_completion` `'crypt_type'=>$crypt`

Table 2: VdotMeCompletion transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`vdotme_completion` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`vdotme_completion` `'dynamic_ descriptor'=>$dynamic_ descriptor`

Sample VdotMeCompletion - CA

```
<?php
##
## Example php -q TestPurchase.php store1
```

Sample VdotMeCompletion - CA

```
##
require "../../mpgClasses.php";
/**************************** Request Variables ******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ****************************/
$type='vdotme_completion';
$cust_id='cust id';
$order_id='ord-110515-16:01:19';
$comp_amount='0.10';
$txn_number = '721358-0_10';
$crypt='7';
$dynamic_descriptor='123';
/*********************** Transactional Associative Array **********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'comp_amount'=>$comp_amount,
'txn_number'=>$txn_number,
'crypt_type'=>$crypt,
'cust_id'=>$cust_id,
'dynamic_descriptor'=>$dynamic_descriptor
);
/**************************** Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object ********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/**************************** HTTPS Post Object *******************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************* Response *************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

10.8 Visa Checkout Purchase Correction

`VdotMePurchaseCorrection` is used to cancel a `VdotMeCompletion` or `VdotMePurchase` transaction that was performed in the current batch. No other transaction types can be corrected using this method.

No amount is required because it is always for 100% of the original transaction.

VdotMePurchaseCorrection transaction object definition

```
$txnArray = array('type'=>'vdotme_purchasecorrection', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMePurchaseCorrection transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMePurchaseCorrection transaction object values

Table 1: VdotMePurchaseCorrection transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`vdotme_purchasecorrection` `'order_id'=>$order_id`
Transaction number	String	255-character alpha-numeric	`vdotme_purchasecorrection` `'txn_number'=>$txnnumber`

Table 2: VdotMePurchaseCorrection transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`vdotme_purchasecorrection` `cust_id=>'cust'`
Status check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_id,$api_token,$status,$m-pgRequest);`

Sample VdotMePurchaseCorrection - CA

```
<?php
##
## Example php -q TestPurchase.php store1
##
require "../../mpgClasses.php";
/************************** Request Variables ******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ****************************/
$type='vdotme_purchasecorrection';
$cust_id='cust id';
$order_id='ord-110515-15:58:00';
$txn_number = '721355-0_10';
$crypt='7';
```

Sample VdotMePurchaseCorrection - CA

```
/********************** Transactional Associative Array *********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'txn_number'=>$txn_number,
'crypt_type'=>$crypt,
'cust_id'=>$cust_id,
);
/**************************** Transaction Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object ******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/***************************** HTTPS Post Object ****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************* Response ***********************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

10.9 Visa Checkout Refund

`VdotMeRefund` will credit a specified amount to the cardholder's credit card and update their Visa Checkout transaction history. A refund can be sent up to the full value of the original `VdotMeCompletion` or `VdotMePurchase`.

VdotMeRefund transaction object definition

```
$txnArray = array('type'=>'vdotme_refund', …);

$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeRefund transaction

```
$mpgRequest = new mpgRequest($mpgTxn);

$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMeRefund transaction object values

Table 1: VdotMeRefund transaction object mandatory values

Value	Type	Limits	Set Method
Order ID	String	50-character alpha-numeric	`vdotme_refund` `'order_id'=>$order_id`
Amount	String	9-character decimal	`vdotme_refund` `'amount'=>$amount`
Transaction number	String	255-character alpha-numeric	`vdotme_refund` `'txn_number'=>$txnnumber`
E-commerce indicator	String	1-character alpha-numeric	`vdotme_refund` `'crypt_type'=>$crypt`

Table 2: VdotMeRefund transaction object optional values

Value	Type	Limits	Set Method
Customer ID	String	50-character alpha-numeric	`vdotme_refund` `cust_id=>'cust'`
Dynamic descriptor	String	20-character alpha-numeric	`vdotme_refund` `'dynamic_ descriptor'=>$dynamic_ descriptor`
Status check	Boolean	true/false	`$mpgHttpPost =new mpgHt-tpsPostStatus($store_ id,$api_token,$status,$m-pgRequest);`

Sample VdotMeRefund - CA

```
<?php
##
## Example php -q TestPurchase.php store1
##
require "../../mpgClasses.php";
/*************************** Request Variables ******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ***************************/
$type='vdotme_refund';
$cust_id='cust id';
```

Sample VdotMeRefund - CA

```
$order_id='ord-110515-16:01:19';
$txn_number = '721359-1_10';
$amount = '0.05';
$crypt='7';
$dynamic_descriptor='123';
/********************** Transactional Associative Array **********************/
$txnArray=array('type'=>$type,
'order_id'=>$order_id,
'txn_number'=>$txn_number,
'amount'=>$amount,
'crypt_type'=>$crypt,
'cust_id'=>$cust_id,
'dynamic_descriptor'=>$dynamic_descriptor
);
/*************************** Transaction Object ****************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object *******************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/***************************** HTTPS Post Object *****************************/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************** Response ************************************/
$mpgResponse=$mpgHttpPost->getMpgResponse();
print("\nCardType = " . $mpgResponse->getCardType());
print("\nTransAmount = " . $mpgResponse->getTransAmount());
print("\nTxnNumber = " . $mpgResponse->getTxnNumber());
print("\nReceiptId = " . $mpgResponse->getReceiptId());
print("\nTransType = " . $mpgResponse->getTransType());
print("\nReferenceNum = " . $mpgResponse->getReferenceNum());
print("\nResponseCode = " . $mpgResponse->getResponseCode());
print("\nISO = " . $mpgResponse->getISO());
print("\nMessage = " . $mpgResponse->getMessage());
print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());
print("\nAuthCode = " . $mpgResponse->getAuthCode());
print("\nComplete = " . $mpgResponse->getComplete());
print("\nTransDate = " . $mpgResponse->getTransDate());
print("\nTransTime = " . $mpgResponse->getTransTime());
print("\nTicket = " . $mpgResponse->getTicket());
print("\nTimedOut = " . $mpgResponse->getTimedOut());
?>
```

10.10 Visa Checkout Information

`VdotMeInfo` will get customer information from their Visa Checkout wallet. The details returned are dependent on what the customer has stored in Visa Checkout.

VdotMeInfo transaction object definition

```
$txnArray = array('type'=>'vdotme_getpaymentinfo', …);
```

```
$mpgTxn = new mpgTransaction($txnArray);
```

HttpsPostRequest object for VdotMeInfo transaction

```
$mpgRequest = new mpgRequest($mpgTxn);
```

```
$mpgHttpPost = new mpgHttpsPost($store_id,$api_token,$mpgRequest);
```

VdotMeInfo transaction object values

Table 1: VdotMeInfo transaction object mandatory values

Value	Type	Limits	Set Method
Call ID	String	20-character numeric	`vdotme_getpaymentinfo` `'callid'=>$callid`

Sample VdotMeInfo - CA

```
<?php
##
## Example php -q TestPurchase.php store1
##
require "../../mpgClasses.php";
/**************************** Request Variables *******************************/
$store_id='store2';
$api_token='yesguy';
/************************* Transactional Variables ****************************/
$callid='8620484083629792701';
/************************ Transactional Associative Array **********************/
$txnArray=array(type=>'vdotme_getpaymentinfo',
'callid'=>$callid
);
/**************************** Transaction Object ******************************/
$mpgTxn = new mpgTransaction($txnArray);
/****************************** Request Object ********************************/
$mpgRequest = new mpgRequest($mpgTxn);
$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment
$mpgRequest->setTestMode(true); //false or comment out this line for production transactions
/***************************** HTTPS Post Object ******************************/
/* Status Check Example
$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status_check,$mpgRequest);
*/
$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);
/******************************* Response *************************************/
$vdotmeinfo=$mpgHttpPost->getMpgResponse();
print("\nResponse Code: " . $vdotmeinfo->getResponseCode());
print("\nResponse Message: " . $vdotmeinfo->getMessage());
print("\nCurrency Code: " . $vdotmeinfo->getCurrencyCode());
print("\nPayment Totals: " . $vdotmeinfo->getPaymentTotal());
print("\nUser First Name: " . $vdotmeinfo->getUserFirstName());
print("\nUser Last Name: " . $vdotmeinfo->getUserLastName());
print("\nUsername: " . $vdotmeinfo->getUserName());
print("\nUser Email: " . $vdotmeinfo->getUserEmail());
print("\nEncrypted User ID: " . $vdotmeinfo->getEncUserId());
print("\nCreation Time Stamp: " . $vdotmeinfo->getCreationTimeStamp());
print("\nName on Card: " . $vdotmeinfo->getNameOnCard());
print("\nExpiration Month: " . $vdotmeinfo->getExpirationDateMonth());
print("\nExpiration Year: " . $vdotmeinfo->getExpirationDateYear());
print("\nLast 4 Digits: " . $vdotmeinfo->getLastFourDigits());
print("\nBin Number (6 Digits): " . $vdotmeinfo->getBinSixDigits());
print("\nCard Brand: " . $vdotmeinfo->getCardBrand());
print("\nCard Type: " . $vdotmeinfo->getVDotMeCardType());
print("\nBilling Person Name: " . $vdotmeinfo->getBillingPersonName());
print("\nBilling Address Line 1: " . $vdotmeinfo->getBillingAddressLine1());
print("\nBilling City: " . $vdotmeinfo->getBillingCity());
print("\nBilling State/Province Code: " . $vdotmeinfo->getBillingStateProvinceCode());
```

Sample VdotMeInfo - CA

```
print("\nBilling Postal Code: " . $vdotmeinfo->getBillingPostalCode());
print("\nBilling Country Code: " . $vdotmeinfo->getBillingCountryCode());
print("\nBilling Phone: " . $vdotmeinfo->getBillingPhone());
print("\nBilling ID: " . $vdotmeinfo->getBillingId());
print("\nBilling Verification Status: " . $vdotmeinfo->getBillingVerificationStatus());
print("\nPartial Shipping Country Code: " . $vdotmeinfo->getPartialShippingCountryCode());
print("\nPartial Shipping Postal Code: " . $vdotmeinfo->getPartialShippingPostalCode());
print("\nShipping Person Name: " . $vdotmeinfo->getShippingPersonName());
print("\nShipping Address Line 1: " . $vdotmeinfo->getShippingAddressLine1());
print("\nShipping City: " . $vdotmeinfo->getShippingCity());
print("\nShipping State/Province Code: " . $vdotmeinfo->getShippingStateProvinceCode());
print("\nShipping Postal Code: " . $vdotmeinfo->getShippingPostalCode());
print("\nShipping Country Code: " . $vdotmeinfo->getShippingCountryCode());
print("\nShipping Phone: " . $vdotmeinfo->getShippingPhone());
print("\nShipping Default: " . $vdotmeinfo->getShippingDefault());
print("\nShipping ID: " . $vdotmeinfo->getShippingId());
print("\nShipping Verification Status: " . $vdotmeinfo->getShippingVerificationStatus());
print("\nisExpired: " . $vdotmeinfo->getIsExpired());
print("\nBase Image File Name: " . $vdotmeinfo->getBaseImageFileName());
print("\nHeight: " . $vdotmeinfo->getHeight());
print("\nWidth: " . $vdotmeinfo->getWidth());
print("\nIssuer Bid: " . $vdotmeinfo->getIssuerBid());
print("\nRisk Advice: " . $vdotmeinfo->getRiskAdvice());
print("\nRisk Score: " . $vdotmeinfo->getRiskScore());
print("\nAVS Response Code: " . $vdotmeinfo->getAvsResponseCode());
print("\nCVV Response Code: " . $vdotmeinfo->getCvvResponseCode());
?>
```

11 Testing a Solution

11.1 About the Merchant Resource Centre

The Merchant Resource Center is the user interface for Moneris Gateway services. There is also a QA version of the Merchant Resource Centre site specifically allocated for you and other developers to use to test your API integrations with the gateway.

You can access the Merchant Resource Center in the test environment at:

https://esqa.moneris.com/mpg (Canada)

https://esplusqa.moneris.com/usmpg (United States)

The test environment is generally available 24/7, but 100% availability is not guaranteed. Also, please be aware that other merchants are using the test environment in the Merchant Resource Center. Therefore, you may see transactions and user IDs that you did not create. As a courtesy to others who are testing, we ask that you use only the transactions/users that you created. This applies to processing Refund transactions, changing passwords or trying other functions.

11.2 Logging In to the QA Merchant Resource Center

To log in to the QA Merchant Resource Center for testing purposes:

1. Go to the Merchant Resource Center QA website at https://esqa.moneris.com/mpg
2. Enter your username and password, which are the same email address and password you use to log in to the Developer Portal
3. Enter your Store ID, which you obtained from the Developer Portal's My Testing Credentials as described in Test Credentials for Merchant Resource Center (page 262)

11.3 Test Credentials for Merchant Resource Center

For testing purposes, you can either use the pre-existing test stores in the Merchant Resource Center, or you can create your own unique test store where you will only see your own transactions. If you want to use the pre-existing stores, use the test credentials provided in the following tables with the corresponding lines of code, as in the examples below.

Example of Corresponding Code For Canada:

```
$store_id='monca00392';

$api_token='qYdISUhHiOdfTr1CLNpN';

$mpgRequest->setProcCountryCode("CA");

$mpgRequest->setTestMode(true);
```

Table 109: Test Server Credentials - Canada

store_id	api_token	Username	Password	Other Information
store1	yesguy	demouser	password	
store2	yesguy	demouser	password	
store3	yesguy	demouser	password	
store4	yesguy	demouser	password	
store5	yesguy	demouser	password	
monca00392	yesguy	demouser	password	Use this store to test Convenience Fee transactions
moncaqagt1	mgtokenguy1	demouser	password	Use this store to test Token Sharing
moncaqagt2	mgtokenguy2	demouser	password	Use this store to test Token Sharing
moncaqagt3	mgtokenguy3	demouser	password	Use this store to test Token Sharing

Example of Corresponding Code for US:

```
$store_id='monusqa002';

$api_token='qatoken';

$mpgRequest->setProcCountryCode("US");

$mpgRequest->setTestMode(true);
```

Table 110: Test Server Credentials - USA

store_id	api_token	Username	Password	Other Information
monusqa002	qatoken	demouser	abc1234	
monusqa003	qatoken	demouser	abc1234	
monusqa004	qatoken	demouser	abc1234	
monusqa005	qatoken	demouser	abc1234	
monusqa006	qatoken	demouser	abc1234	
monusqa024	qatoken	demouser	abc1234	For testing ACH transactions only
monusqa025	qatoken	demouser	abc1234	For testing both ACH and Credit Card transactions
monusqsa138	qatoken	demouser	abc1234	For testing Convenience Fee transactions

Alternatively, you can create and use a unique test store where you will only see your own transactions. For more on this, see Getting a Unique Test Store ID and API Token (page 264)

11.4 Getting a Unique Test Store ID and API Token

Transactions requests via the API will require you to have a Store ID and a corresponding API token.For testing purposes, you can either use the pre-existing test stores in the Merchant Resource Center, or you can create your own unique test store where you will only see your own transactions.

To get your unique Store ID and API token:

1. Log in to the Developer Portal at https://developer.moneris.com
2. In the My Profile dialog, click the Full Profile FULL PROFILE button
3. Under My Testing Credentials, select Request Testing Credentials
4. Enter your Developer Portal password and select your country
5. Record the Store ID and API token that are given, as you will need them for logging in to the Merchant Resource Center (Store ID) and for API requests (API token).

Alternatively, you can use the pre-existing test stores already set up in the Merchant Resource Center as described in Test Credentials for Merchant Resource Center (page 262).

11.5 Processing a Transaction

11.5.1 Overview

There are some common steps for every transaction that is processed.

1. Instantiate the transaction object (such as Purchase), and update it with object definitions that refer to the individual transaction.
2. Instantiate the HttpsPostRequest connection object and update it with connection information, host information and the transaction object that you created in step 1.

   Section 11.5.2 (page 267) provides the HttpsPostRequest connection object definition. This object and its variables apply to **every** transaction request.
3. Invoke the HttpsPostRequest object's `send()` method.
4. Instantiate the Receipt object, by invoking the HttpsPostRequest object's get Receipt method. Use this object to retrieve the applicable response details.

Some transactions may require steps in addition to the ones listed here. For example, ACH transactions require the use of an ACHinfo object. Below is a sample Purchase transaction with each major step outlined. For extensive code samples of other transaction types, refer to the PHP API ZIP file.

> **NOTE:** For illustrative purposes, the order in which lines of code appear below may differ slightly from the same sample code presented elsewhere in this document.

`<?php`
`##`
`## Example php -q TestPurchase.php store1`
`##`
`require "../mpgClasses.php";`
	Include all necessary classes.

`$type='purchase';`
`$cust_id='cust id';`
`$order_id='ord-'.date("dmy-G:i:s");`
`$amount='1.00';`
`$pan='4242424242424242';`
`$expiry_date='1111';`
`$crypt='7';`
	Define all mandatory values for the transaction object properties.

`$store_id='store5';` `$api_token='yesguy';`	Define all mandatory values for the connection object properties.

`$txnArray=array('type'=>$type,`
`'order_id'=>$order_id,`
`'cust_id'=>$cust_id,`
`'amount'=>$amount,`
`'pan'=>$pan,`
`'expdate'=>$expiry_date,`
`'crypt_type'=>$crypt,`
`'dynamic_descriptor'=>$dynamic_descriptor`
`);`
 	
`$mpgTxn = new mpgTransaction($txnArray);`
 	
`$mpgRequest = new mpgRequest($mpgTxn);`
`$mpgRequest->setProcCountryCode("CA"); //"US" for sending transaction to US environment`
`$mpgRequest->setTestMode(true); //false or comment out this line for production transactions`
	Instantiate the transaction object and assign values to properties.

`/* Status Check Example`
`$mpgHttpPost =new mpgHttpsPostStatus($store_id,$api_token,$status_check,$mpgRequest);`
`*/`
`$mpgHttpPost =new mpgHttpsPost($store_id,$api_token,$mpgRequest);`
 	
`$mpgResponse=$mpgHttpPost->getMpgResponse();`
`print("\nCardType = " . $mpgResponse->getCardType());`
`print("\nTransAmount = " . $mpgResponse->getTransAmount());`
`print("\nTxnNumber = " . $mpgResponse->getTxnNumber());`
`print("\nReceiptId = " . $mpgResponse->getReceiptId());`
`print("\nTransType = " . $mpgResponse->getTransType());`
`print("\nReferenceNum = " . $mpgResponse->getReferenceNum());`
`print("\nResponseCode = " . $mpgResponse->getResponseCode());`
`print("\nISO = " . $mpgResponse->getISO());`
`print("\nMessage = " . $mpgResponse->getMessage());`
`print("\nIsVisaDebit = " . $mpgResponse->getIsVisaDebit());`
`print("\nAuthCode = " . $mpgResponse->getAuthCode());`
`print("\nComplete = " . $mpgResponse->getComplete());`
`print("\nTransDate = " . $mpgResponse->getTransDate());`
`print("\nTransTime = " . $mpgResponse->getTransTime());`
`print("\nTicket = " . $mpgResponse->getTicket());`
`print("\nTimedOut = " . $mpgResponse->getTimedOut());`
`print("\nStatusCode = " . $mpgResponse->getStatusCode());`
`print("\nStatusMessage = " . $mpgResponse->getStatusMessage());`
`?>`
	Instantiate connection object and assign values to properties, including the transaction object you just created.
	
	Instantiate the Receipt object and use its get methods to retrieve the desired response data.

11.5.2 HttpsPostRequest Object

The transaction object that you instantiate becomes a property of this object when you call its set Transaction method.

HttpsPostRequest Object Definition

```
HttpsPostRequest mpgReq = new HttpsPostRequest();
```

After instantiating the HttpsPostRequest object, update its mandatory values as outlined in Table 111

Table 111: HttpsPostRequest object mandatory values

Value	Type	Limits	Set method
	Description		
Processing country code	String	2-character alphabetic	`$mpgRequest->setProcCountryCode ("CA");`
	`CA` for Canada, `US` for USA.		
Test mode	Boolean	true/false	`$mpgRequest->setTestMode(true);`
	Set to `true` when in test mode. Set to `false` (or comment out entire line) when in production mode.		
Store ID	String	10-character alphanumeric	`$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status_check-,$mpgRequest);`
	Unique identifier provided by Moneris upon merchant account set up. See Testing Credentials (11.1, page 262) for test environment details.		
API Token	String	20-character alphanumeric	`$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status_check-,$mpgRequest);`
	Unique alphanumeric string assigned upon merchant account activation. To locate your production API token, refer to the Merchant Resource Centre Admin Store Settings. See Testing Credentials (11.1, page 262) for test environment details.		
Transaction	Object	Not applicable	`$mpgRequest = new mpgRequest ($mpgTxn);`
	This argument is one of the numerous transaction types discussed in the rest of this manual. (Such as Purchase, Refund and so on.) This object is instantiated in step 1 on page 1.		

Table 1: HttpsPostRequest object optional values

Value	Type	Limits	Set method
	Description		
Status Check	Boolean	true/false	`$mpgHttpPost = new mpgHttpsPostStatus($store_id,$api_token,$status_check,$mpgRequest);`
	See "Definition of Request Fields" on page 286. Note that while this value belongs to the HttpsPostRequest object, it is only supported by some transactions. Check the individual transaction definition to find out whether Status Check can be used.		

11.5.3 Receipt Object

After you send a transaction using the HttpsPostRequest object's send method, you can instantiate a receipt object.

Receipt Object Definition

```
$mpgResponse=$mpgHttpPost->getMpgResponse();
```

For an in-depth explanation of Receipt object methods and properties, See"Definition of Response Fields" on page 294.

11.6 Testing INTERAC® Online Payment Solutions

Acxsys has two websites where merchants can post transactions for testing the fund guarantee porting of INTERAC® Online Payment transactions. The test `IDEBIT_MERCHNUM` value is provided by Moneris after registering in the test environment.

After registering, the following two links become accessible:

- Merchant Test Tool
- Certification Test Tool

Merchant Test Tool

https://merchant-test.interacidebit.ca/gateway/merchant_test_processor.do

This URL is used to simulate the transaction response process, to validate response variables, and to properly integrate your checkout process.

When testing INTERAC® Online Payment transactions, you are forwarded to the INTERAC® Online Payment Merchant Testing Tool. A screen appears where certain fields need to be completed.

For an approved response, do not alter any of the fields except for the ones listed here.

IDEBIT_TRACK2
To form a track2 when testing with the Moneris Gateway, use one of these three numbers:

3728024906540591206=01121122334455000

5268051119993326=01121122334455000000

453781122255=011211223344550000000000

IDEBIT_ISSNAME
RBC

IDEBIT_ISSCONF
123456

For a declined response, provide any other value as the IDEBIT_TRACK2. Click **Post to Merchant**.

Whether the transaction is approved or declined, do **not** click **Validate Data**. This will return validation errors.

Certification Test Tool

https://merchant-test.interacidebit.ca/gateway/merchant_certification_processor.do

This URL is used to complete the required INTERAC® Online Payment Merchant Front-End Certification test cases, which are outlined in Appendix K (page 337) and Appendix L (page 341).

To confirm the fund that was guaranteed above, an INTERAC® Online Payment Purchase (see page 77) must be sent to the Moneris Gateway QAusing the following test store information:

Host: esqa.moneris.com

Store ID: store3

API Token: yesguy

You can always log into the Merchant Resource Center to check the results using the following information:

URL: https://esqa.moneris.com/mpg

Store ID: store3

Note that all response variables that are posted back from the IOP gateway in step 4.4 of 4.4 must be validated for length of field, permitted characters and invalid characters.

11.7 Testing MPI Solutions

When testing your implementation of the Moneris MPI, you can use the Visa/MasterCard/Amex PIT (production integration testing) environment. The testing process is slightly different than a production environment in that when the inline window is generated, it does not contain any input boxes. Instead, it contains a window of data and a **Submit** button. Clicking **Submit** loads the response in the testing window. The response will not be displayed in production.

> **NOTE:** MasterCard SecureCode and Amex SafeKey may not be directly tested within our current test environment. However, the process and behavior tested with the Visa test cards will be the same for MCSC and SafeKey.

When testing you may use the following test card numbers with any future expiry date. Use the appropriate test card information from the tables below: Visa and MasterCard use the same test card information, while Amex uses unique information.

Table 112: MPI test card numbers (Visa and MasterCard only)

Card Number	VERes	PARes	Action
4012001037141112 4242424242424242	Y	true	TXN – Call function to create inLine window. ACS – Send CAVV to Moneris Gateway using either the Cavv Purchase or the Cavv Pre-Authorization transaction.
4012001038488884	U	NA	Send transaction to Moneris Gateway using either the basic Purchase or the basic Pre-Authorization transaction. Set crypt_ type = 7.
4012001038443335	N	NA	Send transaction to Moneris Gateway using either the basic Purchase or the basic Pre-Authorization transaction. Set crypt_type = 6.
4012001037461114	Y	false	Card failed to authenticate. Merchant may chose to send transaction or decline transaction. If transaction is sent, use crypt type = 7.

Table 113: MPI test card numbers (Amex only)

Card Number	VERes	Password Required?	PARes	Action
375987000000062	U	Not required	N/A	TXN – Call function to create inLine window. ACS – Send CAVV to Moneris Gateway using either the Cavv Purchase or the Cavv Pre-Authorization transaction.Set crypt_type = 7.
375987000000021	Y	Yes: test13fail	false	Card failed to authenticate. Merchant may chose to send transaction or decline transaction. If transaction is sent, use crypt type = 7.
375987000000013	N	Not required	N/A	Send transaction to Moneris Gateway using either the basic Purchase or the basic Pre-Authorization transaction. Set crypt_type = 6.
374500261001009	Y	Yes: test09	true	Card failed to authenticate. Merchant may choose to send transaction or decline transaction. Set crypt_ type = 5.

VERes

The result U, Y or N is obtained by using getMessage().

PARes

The result “true” or “false” is obtained by using getSuccess().

To access the Merchant Resource Center in the test environment go to https://esqa.moneris.com/mpg (Canada) or https://esplusqa.moneris.com/usmpg (USA).

Transactions in the test environment should not exceed $11.00.

11.8 Testing Visa Checkout

In order to test Visa Checkout you need to:

1. Create a Visa Checkout configuration profile in the Merchant Resource Center QA environment at https://esqa.moneris.com/mpg. To learn more about this, see "Creating a Visa Checkout Configuration for Testing" below.
2. Obtain a Lightbox API key to be used for Lightbox integration. To learn more about this, see "Integrating Visa Checkout Lightbox" on page 247.
3. For test card numbers specifically for use when testing Visa Checkout, see "Test Cards for Visa Checkout" on the next page

11.8.1 Creating a Visa Checkout Configuration for Testing

Once you have a test store created, you need to activate Visa Checkout in the QA environment.

To activate Visa Checkout in QA:

1. Log in to the the QA environment at https://esqa.moneris.com/mpg
2. In the Admin menu, select Visa Checkout
3. Complete the applicable fields
4. Click Save.

11.9 Test Cards

Because of security and compliance reasons, the use of live credit and debit card numbers for testing is strictly prohibited. Only test credit and debit card numbers are to be used.

To test general transactions, use the following test card numbers:

Table 114: General test card numbers

Card Plan	Card Number
MasterCard	5454545454545454
Visa	4242424242424242
Amex	373599005095005

Card Plan	Card Number
JCB	3566007770015365
Diners	36462462742008
Track2	5258968987035454=06061015454001060101?

To test ACH transactions (US only), use the following account details:

Financial institution: FEDERAL RESERVE BANK

Routing Number: 011000015

Account number: Any number between 5 and 22 digits

Check number: Any number

11.9.1 Test Cards for Visa Checkout

Table 1: Test Cards Numbers - Visa Checkout

Card Plan	Card Number
Visa	4005520201264821 (without card art)
Visa	4242424242424242 (with card art)
MasterCard	5500005555555559
American Express	340353278080900
Discover	6011003179988686

11.10 Simulator Host

The test environment has been designed to replicate the production environment as closely as possible. One major difference is that Moneris is unable to send test transactions onto the production authorization network. Therefore, issuer responses are simulated. Additionally, the requirement to emulate approval, decline and error situations dictates that certain transaction variables initiate various response and error situations.

The test environment approves and declines transactions based on the penny value of the amount sent. For example, a transaction made for the amount of $9.00 or $1.00 is approved because of the .00 penny value.

Transactions in the test environment must not exceed $11.00.

For a list of all current test environment responses for various penny values, please see the Test Environment Penny Response Table available at https://developer.moneris.com.

NOTE: These responses may change without notice. Check the Moneris Developer Portal (https://developer.moneris.com) regularly to access the latest documentation and downloads.

12 Moving to Production

12.1 Activating a Production Store Account

The steps below outline how to activate your production account so that you can process production transactions.

1. Obtain your activation letter/fax from Moneris.
2. Go to https://www3.moneris.com/connect/en/activate/index.php(Canada) or https://esplus.-moneris.com/usmpg/activate (United States) as instructed in the letter/fax.
3. Input your store ID and merchant ID from the letter/fax and click **Activate**.
4. Follow the on-screen instructions to create an administrator account. This account will grant you access to the Merchant Resource Center.
5. Log into the Merchant Resource Center at https://www3.moneris.com/mpg (Canada) or https://esplus.moneris.com/usmpg (US) using the user credentials created in step 12.1.
6. Proceed to **ADMIN** and then **STORE SETTINGS**.
7. Locate the API token at the top of the page. You will use this API Token along with the store ID that you received in your letter/fax and to send any production transactions through the API.

When your production store is activated, you need to configure your store so that it points to the production host. To learn how do to this, see Configuring a Store for Production (page 276)

> **NOTE:** For more information about how to use the Merchant Resource Center, see the Moneris Gateway Merchant Resource Center User's Guide, which is available at https://developer.moneris.com.

12.2 Configuring a Store for Production

After you have completed your testing and have activated your production store, you are ready to point your store to the production host.

To configure a store for production:

1. Change the test mode set method from `true` to `false`.
2. Change the Store ID to reflect the production store ID that you received when you activated your production store. To review the steps for activating a production store, see Activating a Production Store Account (page 276).
3. Change the API token to the production token that you received during activation.

The table below illustrates the steps above using the relevant code (and where **x** is an alphanumeric character).

Step	Code in Testing	Changes for Production
1	No string changes for this item, only set method is altered: `$mpgRequest->setTestMode(true);`	Set method for production: `$mpgRequest->setTestMode(false);`

2	String:
	`$store_id='store5';`
	Associated Set Method:
	`'store_id'=>$store_id`
		String for Production:
		`$store_id='monXXXXXXXX';`

3	String:
	`$api_token='yesguy';`
	Associated Set Method:
	`'api_token'=>$api_token`
		String for Production:
		`$api_token='XXXX';`

One more thing to keep in mind is which country you are configuring your store for. For the set method

`mpgReq.SetProcCountryCode(processing_country_code);`

You need to declare the correct country code in the string:

For Canada: `string processing_country_code = "CA";`

For United States: `string processing_country_code = "US";`

12.2.1 Configuring an INTERAC® Online Payment Store for Production

Before you can process INTERAC® Online Payment transactions through your web site, you need to complete the certification registration process with Moneris, as described below. The production IDEBIT_MERCHNUM value is provided by Moneris after you have successfully completed the certification.

Acxsys' production INTERAC® Online PaymentGateway URL is https://gateway.interaconline.com/merchant_processor.do.

To access the Moneris Moneris Gateway production gateway URL, use the following:

Store ID: Provided by Moneris

API Token: Generated during your store activation process.

Processing country code: CA

The **production** Merchant Resource Center URL is https://www3.moneris.com/mpg/

12.2.1.1 Completing the Certification Registration - Merchants

To complete the certification registration, fax or email the information below to our Integration Support helpdesk:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
  - In both French and English
  - 120 × 30 pixels
  - Only PNG format is supported.

- Merchant business name
  - In both English and French
  - Maximum 30 characters.

- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

12.2.1.2 Third-Party Service/Shopping Cart Provider

In your product documentation, instruct your clients to provide the information below to the Moneris Gateway Integration Support helpdesk for certification registration:

- Merchant logo to be displayed on the INTERAC® Online Payment Gateway page
  - In both French and English
  - 120 × 30 pixels
  - Only PNG format is supported.

- Merchant business name
  - In both English and French
  - Maximum 30 characters.

- List of all referrer URLs. That is, URLs from which the customer may be redirected to the INTERAC® Online Payment gateway.
- List of all URLs that may appear in the IDEBIT_FUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.
- List of all URLs that may appear in the IDEBIT_NOTFUNDEDURL field of the https form POST to the INTERAC® Online Payment Gateway.

See 4.3.3, page 74 for additional client requirements.

12.3 Receipt Requirements

Visa and MasterCard expect certain details to be provided to the cardholder and on the receipt when a transaction is approved.

Receipts must comply with the standards outlined within the Integration Receipts Requirements. Forall the receipt requirements covering all transaction scenarios, visit the Moneris Developer Portal at https://developer.moneris.com.

Production of the receipt must begin when the appropriate response to the transaction request is received by the application. The transaction may be any of the following:

- **Sale** (Purchase)
- **Authorization** (PreAuth, Pre-Authorization)
- **Authorization Completion** (Completion, Capture)
- **Offline Sale** (Force Post)
- **Sale Void** (Purchase Correction, Void)
- **Refund**.

The boldface terms listed above are the names for transactions as they are to be displayed on receipts. Other terms used for the transaction are indicated in brackets.

12.3.1 Certification Requirements

Card-present transaction receipts are required to complete certification.

Card-not-present integration
Certification is optional but highly recommended.

Card-present integration
After you have completed the development and testing, your application must undergo a certification process where all the applicable transaction types must be demonstrated, and the corresponding receipts properly generated.

Contact a Client Integration Specialist for the Certification Test checklist that must be completed and returned for verification. (See "Getting Help" below for contact details.) Be sure to include the application version of your product. Any further changes to the product after certification requires re-certification.

After the certification requirements are met, Moneris will provide you with an official certification letter.

12.4 Getting Help

Help is available to Moneris merchants at no cost. Ensure that you have your merchant number or store ID handy.

Getting Started

If you are just getting started, a client integration specialist can help with integration and certification.

Contact

- ClientIntegrations@moneris.com
- Monday-Friday: 8:30 am - 8 pm EST.

Development Assistance

If you are already working with an integration specialist and need development assistance, our eProducts technical consultants offer development and technical support.

Contact

- 1-866-562-4354
- eproducts@moneris.com
- Monday-Friday: 8 am - 8 pm EST

Production Support

Already have a live application and need production support? Our Customer Service specialists provide financial and technical support to merchants.

Contact

1-866-319-7450 (24 hours/day, 7 days/week)

onlinepayments@moneris.com

13 Encorporating All Available Fraud Tools

To minimize fraudulent activity in online transactions, Moneris recommends that you implement all of the fraud tools available through the Moneris Gateway. These are explained below:

Address Verification Service (AVS)
Verifies the cardholder's billing address information.

Verified by Visa, MasterCard Secure Code and Amex SafeKey (VbV/MCSC/SafeKey)
Authenticates the cardholder at the time of an online transaction.

Card Validation Digit (CVD)
Validates that cardholder is in possession of a genuine credit card during the transaction.

Note that all responses that are returned from these verification methods are intended to provide added security and fraud prevention. The response itself does not affect the completion of a transaction. Upon receiving a response, the choice to proceed with a transaction is left entirely to the merchant.

13.1 Implementation Options

Option A

Process a Transaction Risk Management Tool query and obtain the response. You can then decide whether to continue with the transaction, abort the transaction, or use additional efraud features.

If you want to use additional efraud features, perform one or both of the following to help make your decision about whether to continue with the transaction or abort it:

- Process a VbV/MCSC/SafeKey transaction and obtain the response. The merchant then makes the decision whether to continue with the transaction or to abort it.
- Process a financial transaction including AVS/CVD details and obtain the response. The merchant then makes a decision whether to continue with the transaction or to abort it.

Option B

1. Process a Transaction Risk Management Tool query and obtain the response.
2. Process a VbV/MCSC/SafeKey transaction and obtain the response.
3. Process a financial transaction including AVS/CVD details and obtain the response.
4. Merchant then makes a one-time decision based on the responses received from the eFraud tools.

13.2 Implementation Checklist

The following checklists provide high-level tasks that are required as part of your implementation of the Transaction Risk Management Tool. Because each organization has certain project requirements for implementing system and process changes, this list is only a guideline, and does not cover all aspects of your project.

Download and review all of the applicable APIs and Integration Guides

Please review the sections outlined within this document that refers to the following feature

Table 115: API documentation

Document/API	Use the document if you are….
Transaction Risk Management Tool Integration Guide (Section #)	Implementing or updating your integration for the Transaction Risk Management Tool
Moneris MPI – Verified by Visa/MasterCard SecureCode/American Express SafeKey – Java API Integration Guide	Implementing or updating Verified by Visa, Master-Card SecureCode or American Express SafeKey
Basic transaction with VS and CVD (Section#)	Implementing or updating transaction processing, AVS or CVD

Design your transaction flow and business processes

When designing your transaction flow, think about which scenarios you would like to have automated, and which scenarios you would like to have handled manually by your employees.

The "Understand Transaction Risk Management Transaction Flow" and Handling Response Information (page 211) sections can help you work through the design of your transaction and process flows.

Things to consider when designing your process flows:

- Processes for notifying people within your organization when there is scheduled maintenance for Moneris Gateway.
- Handling refunds, canceled orders and so on.
- Communicating with customers when you will not be shipping the goods because of suspected fraud, back-ordered goods and so on.

Complete your development and testing

- The North American API - Integration Guide provides the technical details required for the development and testing. Ensure that you follow the testing instructions and data provided.

If you are an integrator

- Ensure that your solution meets the requirements for PCI-DSS/PA-DSS as applicable.
- Send an email to eproducts@moneris.com with the subject line "Certification Request".
- Develop material to set up your customers as quickly as possible with your solution and a Moneris account. Include information such as:
    - Steps they must take to enter their store ID or API token information into your solution.
    - Any optional services that you support via Moneris Gateway (such as TRMT, AVS, CVD, VBV/MCSC/SafeKey and so on) so that customers can request these features.

13.3 Making a Decision

Depending on your business policies and processes, the information obtained from the fraud tools (such as AVS, CVD, VbV/MCSC/SafeKey and TRMT) can help you make an informed decision about whether to accept a transaction or deny it because it is potentially fraudulent.

If you do not want to continue with a likely fraudulent transaction, you must inform the customer that you are not proceeding with their transaction.

If you are attempting to do further authentication by using the available fraud tools, but you have received an approval response instead, cancel the financial transaction by doing one of the following:

- If the original transaction is a Purchase, use a Purchase Correction or Refund transaction. You will need the original order ID and transaction number.
- If the original transaction is a Pre-Authorization, use a Completion transaction for $0.00.

Appendix A Definition of Request Fields

This appendix deals with values that belong to transaction objects. For information on values that belong to the (HttpsPostRequest) connection object, see "HttpsPostRequest Object" on page 267.

> **NOTE:**
> Alphanumeric fields allow the following characters: a-z A-Z 0-9 _ - : . @ spaces
>
> All other request fields allow the following characters: a-z A-Z 0-9 _ - : . @ $ = /

Note that the values listed in Table 116 are not mandatory for **every** transaction. Check the transaction definition. If it says that a value is mandatory, a further description is found here.

Table 116: Mandatory request fields

Value	Type	Limits	Sample code variable definition
	Description		
General transaction values			
Order ID	Alphanumeric	50 characters	`$order_id`
	Merchant-defined transaction identifier that must be unique for every Purchase, PreAuth and Independent Refund transaction. No two transactions of these types may have the same order ID. For Refund, Completion and Purchase Correction transactions, the order ID must be the same as that of the original transaction. **Canada**: The last 10 characters of the order ID are displayed in the “Invoice Number” field on the Merchant Direct Reports. However only letters, numbers and spaces are sent to Merchant Direct. A minimum of 3 and a maximum of 10 valid characters are sent to Merchant Direct. Only the last characters beginning after any invalid characters are sent. For example, if the order ID is **1234-567890**, only **567890** is sent to Merchant Direct. **US**: The last 32 characters of the order ID are sent on to the Client Line settlement reports. For either countries, If the order ID has fewer than 3 characters, it may display a blank or 0000000000 in the Invoice Number field.		

Table 116: Mandatory request fields (continued)

Value	Type	Limits	Sample code variable definition
	Description		
Amount	Decimal	9 characters	`$amount`
	Transaction amount. Used in a number of transactions. Note that this is different from the amount used in a Completion transaction, which is an alphanumeric value. This must contain at least 3 digits, two of which are penny values. The minimum allowable value is $0.01, and the maximum allowable value is 999 999.99. Transaction amounts of $0.00 are not allowed.		
Credit card number	Numeric	20 characters (no spaces or dashes)	`$pan`
	Most credit card numbers today are 16 digits, but some 13-digit numbers are still accepted by some issuers. This field has been intentionally expanded to 20 digits in consideration for future expansion and potential support of private label card ranges.		
Expiry date	Numeric	4 characters (YYMM format)	`$expiry_date`
	Note: This is the reverse of the date displayed on the physical card, which is MMYY.		
E-Commerce indicator	Alphanumeric	1 character	`$crypt`
	1: Mail Order / Telephone Order—Single 2: Mail Order / Telephone Order—Recurring 3: Mail Order / Telephone Order—Instalment 4: Mail Order / Telephone Order—Unknown classification 5: Authenticated e-commerce transaction (VBV) 6: Non-authenticated e-commerce transaction (VBV) 7: SSL-enabled merchant 8: Non-secure transaction (web- or email-based) 9: SET non-authenticated transaction		
Completion Amount	Decimal	9 characters	`$compamount`
	Amount of a Completion transaction. This may not be equal to the amount value (described on page 287), which appeared in the original Pre-Authorization transaction.		

Table 116: Mandatory request fields (continued)

Value	Type	Limits	Sample code variable definition
	Description		
Transaction number	Variable characters	255 characters	`$txnnumber`
	Used when performing follow-on transactions. (That is, Completion, Purchase Correction or Refund.) This must be the value that was returned as the transaction number in the response of the original transaction. When performing a Completion, this value must reference the Pre-Authorization. When performing a Refund or a Purchase Correction, this value must reference the Completion or the Purchase.		
Authorization code	Alphanumeric	8 characters	`$auth_code`
	Authorization code provided in the transaction response from the issuing bank. This is required for Force Post transactions.		
ECR number	String	TBD	`$ecr_number`
	Electronic cash register number.		
MPI transaction values			
XID	Alphanumeric	20 characters	`$xid`
	Can also be used as your order ID when using Moneris Gateway.		
MD	String	1024-character alphanumeric	`$MD`
	Information to be echoed back in the response.		
Merchant URL	String	TBD	`$merchantUrl`
	URL to which the MPI response is to be sent.		
Accept	String		`$accept`
	MIME types that the browser accepts		
User Agent	String		`$userAgent`
	Browser details		
PARes	String	Variable	(Not shown)
	Value passed back to the API during the TXN, and returned to the MPI when an ACS request is made.		

Table 116: Mandatory request fields (continued)

Value	Type	Limits	Sample code variable definition
	Description		
Cardholder Authentication Verification Value	Alphanumeric	50 characters	`$cavv`
	Value provided by the Moneris MPI or by a third-party MPI. It is part of a VBV/MCSC transaction.		
ACH transaction values			
Routing number	Numeric	9 characters	`$routing_num`
	Check routing number to identify the Financial Institution.		
Vault transaction values			
Data key	Alphanumeric	25-character	`$data_key`
	Profile identifier that all future financial Vault transactions (that is, they occur after the profile was registered by a ResAddCC or ResTokenizeCC transaction) will use to associate with the saved information. The data key is generated by Moneris, and is returned to the merchant (via the Receipt object) when the profile is first registered.		
Duration	String	3-numeric	`$duration`
	Amount of time the temporary token should be available, up to 900 seconds.		
Mag Swipe transaction values			
POS code	Numeric	2 characters	`$pos_code`
	Under normal presentment situations, the value is `00`. If a Pre-Authorization transaction was card-present and keyed-in, then the POS code for the corresponding Completion transaction is `71`. In an unmanned kiosk environment where the card is present, the value is `27`. If the solution is not “merchant and cardholder present”, contact Moneris for the proper POS code.		
Track2 data	Alphanumeric	40 characters	`$track`
	Retrieved from the mag stripe of a credit card by swiping it through a card reader, **or** the "fund guarantee" value returned by the INTERAC® Online Payment system (Canada only).		

Table 116: Mandatory request fields (continued)

Value	Type	Limits	Sample code variable definition
	Description		
Encrypted track2 data	Alphanumeric		`$enc_track2`
	String that is retrieved by swiping or keying in a credit card number through a Moneris-provided encrypted mag swipe card reader. It is part of an encrypted keyed or swiped transaction only. This string must be retrieved by a specific device. (See below for the list of current available devices.)		
Device type	Alphanumeric	30 characters	`$device_type`
	Type of encrypted mag swipe reader that was read the credit card. This must be a Moneris-provided device so that the values are properly encrypted and decrypted. This field is case-sensitive. Available values are: "idtech_bdk" (Canada only) "idtech" (US only).		

Note that the values listed in Table 117 are not supported by **every** transaction. Check the transaction definition. If it says that a value is optional, a further description is found here.

Table 117: Optional transaction values

Value	Type	Limits	Sample code variable definition
	Description		
General transaction values			
Customer ID	Alphanumeric	50 characters	`$cust_id`
	This can be used for policy number, membership number, student ID, invoice number and so on. This field is searchable from the Moneris Merchant Resource Centre.		
Status Check	Boolean	true/false	`$status`
	See "Status Check" on page 308.		
Dynamic descriptor	Alphanumeric	20 characters. Combined with merchant's business name cannot exceed 25 characters.	`$dynamic_descriptor`
	Merchant-defined description sent on a per-transaction basis that will appear on the credit card statement appended to the merchant's business name.		
Commercial card invoice	Alphanumeric	17 characters	`$commcard_invoice`
	(**US only**) Level 2 Invoice Number of the transaction used for Corporate Credit Card transactions (Commercial Purchasing Cards). Characters allowed for commcard_invoice: a-z, A-Z, 0-9, spaces		
Commercial card tax amount	Decimal	9 characters. Must contain at least 3 digits, two of which must be penny values. 0.00-999999.99	`$commcard_tax_amount`
	(**US only**) Level 2 Tax Amount of the transaction used for Corporate Credit Card transactions (Commercial Purchasing Cards).		
Vault transaction values			
Phone number	Alphanumeric	30 characters	`$phone`
	Phone number of the customer. Can be sent in when creating or updating a Vault profile.		
Email address	Alphanumeric	30 characters	`$email`
	Email address of the customer. Can be sent in when creating or updating a Vault profile.		

Table 117: Optional transaction values (continued)

Value	Type	Limits	Sample code variable definition
	Description		
Additional notes	Alphanumeric	30 characters	`$note`
	This optional field can be used for supplementary information to be sent in with the transaction. This field can be sent in when creating or updating a Vault profile.		

Appendix B Definition of Response Fields

- General response fields, Appendix B Definition of Response Fields
- Recurring Billing response fields, Appendix B Definition of Response Fields
- Status Check response fields, Appendix B Definition of Response Fields
- AVS response fields, AVS response fields (see Appendix E, page 316)
- CVD response fields, CVD response fields (see Appendix F, page 322)
- MPI response fields, page 298
- Vault response fields, Vault response fields (see 6.1, page 98)
- Mag Swipe response fields, Mag Swipe response fields (see 7, page 157)
- Convenience Fee response fields, Convenience Fee response fields (see Appendix H, page 332)

Table 118: Receipt object response values

Value	Type	Limits	Get Method
	Description		
General response fields			
Card type	String	2-character alphabetic (min. 1)	`$mpgResponse->getCardType();`
	Represents the type of card in the transaction, e.g., Visa, Mastercard. Possible values: V = Visa, M = Mastercard, AX = American Express , DC = Diner's Card, NO = Novus/Discover in (Canada only), DS= Discover (US only), C = JCB (US only), SE = Sears (Canada only), CQ = ACH (US only), P = Pin Debit (US only), D = Debit (canada only), C1 = JCB (Canada only)		
Card level result	String	3-alphanumeric	`$mpgResponse->getCardLevelResult();`
	TBD		
Transaction amount	String	9-character decimal	`$mpgResponse->getTransAmount();`
	Transaction amount that was processed.		
Transaction number	String	20-character alphanumeric	`$mpgResponse->getTxnNumber();`
	Gateway Transaction identifier often needed for follow-on transactions (such as Refund and Purchase Correction) to reference the originally processed transaction.		
Receipt ID	String	50-character alphanumeric	`$mpgResponse->getReceiptId();`
	Order ID that was specified in the transaction request.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Transaction type	String	2-character alphanumeric	`$mpgResponse->getTransType();`
	• 0 = Purchase • 1 = PreAuth • 2 = Completion • 4 = Refund • 11 = Void		
Reference number	String	18-character numeric	`$mpgResponse->getReferenceNum();`
	Terminal used to process the transaction as well as the shift, batch and sequence number. This data is typically used to reference transactions on the host systems, and must be displayed on any receipt presented to the customer. This information is to be stored by the merchant. Example: 660123450010690030 • 66012345: Terminal ID • 001: Shift number • 069: Batch number • 003: Transaction number within the batch.		
Response code	String	3-character numeric?	`$mpgResponse->getResponseCode();`
	• < 50: Transaction approved • ≥ 50: Transaction declined • Null: Transaction incomplete. For further details on the response codes that are returned, see the Response Codes document at https://developer.moneris.com.		
ISO	String	2-character numeric	`$mpgResponse->getISO();`
	ISO response code		
Bank totals	Object		`code to come`
	Response data returned in a Batch Close and Open Totals request. See "Definition of Response Fields" on the previous page.		
Message	String	100-character alpha-numeric	`$mpgResponse->getMessage();`
	Response description returned from issuer. The message returned from the issuer is intended for merchant information only, and is **not** intended for customer receipts.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Authorization code	String	8-character alphanumeric	`$mpgResponse->getAuthCode();`
	Authorization code returned from the issuing institution.		
Complete		true/false	`$mpgResponse->getComplete();`
	Transaction was sent to authorization host and a response was received		
Transaction date	String	Format: yyyy-mm-dd	`$mpgResponse->getTransDate();`
	Processing host date stamp		
Transaction time	String	Format: ##:##:##	`$mpgResponse->getTransTime();`
	Processing host time stamp		
Ticket	String	N/A	`$mpgResponse->getTicket();`
	Reserved field.		
Timed out		true/false	`$mpgResponse->getTimedOut();`
	Transaction failed due to a process timing out.		
Is Visa Debit		true/false	`$mpgResponse->getIsVisaDebit();`
	(**Canada only**) Indicates whether the card processed is a Visa Debit.		
Batch Close/Open Totals response fields (see)			
Processed card types	String Array	N/A	
	Returns all of the processed card types in the current batch for the terminal ID/ECR Number from the request.		
Terminal IDs	String	8-character alpha-numeric	`code to come`
	Returns the terminal ID/ECR Number from the request.		
Purchase count	String	4-character numeric	`$mpgResponse->getPurchaseCount ($ecr_number,$creditCards[$i]);`
	Indicates the # of Purchase, ACH debit, Pre-Authorization Completion and Force Post transactions processed. If none were processed in the batch, then the value returned will be 0000.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Purchase amount	String	11-character alpha-numeric	`$mpgResponse->getPurchaseAmount ($ecr_number,$creditCards[$i]);`
	Indicates the dollar amount processed for Purchase, ACH debit, Pre-Authorization Completion or Force Post transactions. This field begins with a + and is followed by 10 numbers, the first 8 indicate the amount and the last 2 indicate the penny value. Example, +0000000000 = 0.00 and +0000041625 = 416.25		
Refund count	String	4-character numeric	`$mpgResponse->getRefundAmount ($ecr_number,$creditCards[$i]);`
	Indicates the # of Refund, Independent Refund or ACH Credit transactions processed. If none were processed in the batch, then the value returned will be 0000.		
Refund amount	String	11-character alpha-numeric	`$mpgResponse->getRefundAmount ($ecr_number,$creditCards[$i]);`
	Indicates the dollar amount processed for Refund, Independent Refund or ACH Credit transactions. This field begins with a + and is followed by 10 numbers, the first 8 indicate the amount and the last 2 indicate the penny value. Example, +0000000000 = 0.00 and +0000041625 = 416.25		
Correction count	String	4-character numeric	`$mpgResponse->getCorrectionCount ($ecr_number,$creditCards[$i]);`
	Indicates the # of Purchase Correction or ACH Reversal transactions processed. If none were processed in the batch, then the value returned will be 0000.		
Correction amount	String	11-character alpha-numeric	`$mpgResponse->getCorrectionAmount ($ecr_number,$creditCards[$i]);`
	Indicates the dollar amount processed for Purchase Correction or ACH Reversal transactions. This field begins with a + and is followed by 10 numbers, the first 8 indicate the amount and the last 2 indicate the penny value. Example, +0000000000 = 0.00 and +0000041625 = 416.25		
Recurring Billing Response Fields (see Appendix G, page 325)			
Recurring billing success	String	true/false	`$mpgResponse->getRecurSuccess();`
	Indicates whether the recurring billing transaction has been successfully set up for future billing.		
Recur update success	String	true/false	`$mpgResponse->getRecurUpdateSuccess();`
	Indicates recur update success.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Next recur date	String	yyyy-mm-dd	`$mpgResponse->getNextRecurDate();`
	Indicates next recur billing date.		
Recur end date	String	yyyy-mm-dd	`$mpgResponse->getRecurEndDate();`
	Indicates final recur billing date.		
Status Check response fields (see Appendix C, page 308)			
Status code	String	3-character alpha-numeric	`$mpgResponse->getStatusCode();`
	• < 50: Transaction found and successful • ≥ 50: Transaction not found and not successful Note that the status code is only populated if the connection object's Status Check property is set to **true**.		
Status message	String	found or not found	`$mpgResponse->getStatusMessage();`
	• Found: 0 ≤ Status Code ≤ 49 • Not Found or null: 50 ≤ Status Code ≤ 999. Note that The status message is only populated if the connection object's Status Check property is set to **true**.		
AVS response fields (see Appendix E, page 316)			
AVS result code	String	1-character alpha-numeric	`$mpgResponse->getAvsResultCode();`
	Indicates the address verification result. For a full list of possible response codes refer to Section Appendix B.		
CVD response fields (see Appendix F, page 322)			
CVD result code	String	2-character alpha-numeric	`$mpgResponse->getCvdResultCode();`
	Indicates the CVD validation result. The first byte is the numeric CVD indicator sent in the request; the second byte is the response code. Possible response codes are shown in Appendix B		
MPI response fields (see "MPI" on page 1)			
Type	String	99-character alpha-numeric	
	VERes, PARes or error defines what type of response you are receiving .		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Success	Boolean	true/false	`$mpgResponse->getMpiSuccess();`
	True if attempt was successful, false if attempt was unsuccessful.		
Message	String	100-character alphabetic	`$mpgResponse->getMpiMessage();`
	MPI TXN transactions can produce the following values: • Y: Create VBV verification form popup window. • N: Send purchase or preauth with crypt type 6 • U: Send purchase or preauth with crypt type 7. MPI ACS transactions can produce the following values: • Y or A: (Also `receipt.getMpiSuccess()=true`) Proceed with cavv purchase or cavv preauth. • N: Authentication failed or high-risk transaction. It is recommended that you do not to proceed with the transaction. Depending on a merchant's risk tolerance and results from other methods of fraud detection, transaction may proceed with crypt type 7. • U or time out: Send purchase or preauth as crypt type 7.		
Term URL	String	255-character alphanumeric	
	URL to which the PARes is returned		
MD	String	10024-character alphanumeric	
	Merchant-defined data that was echoed back		
ACS URL	String	255-character alphanumeric	
	URL that will be for the generated pop-up		
MPI CAVV	String	28-character alphanumeric	
	VbV/MCSC/American Express SafeKey authentication data		
MPI ECI	String	1-character alphanumeric	

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
CAVV result code	String	1-character alpha-numeric	`$mpgResponse->getCavvResultCode();`
	Indicates the Visa CAVV result. "Cavv Result Codes for Verified by Visa" on page 65. 0 = CAVV authentication results invalid 1 = CAVV failed validation; authentication 2 = CAVV passed validation; authentication 3 = CAVV passed validation; attempt 4 = CAVV failed validation; attempt 7 = CAVV failed validation; attempt (US issued cards only) 8 = CAVV passed validation; attempt (US issued cards only) The CAVV result code indicates the result of the CAVV validation.		
MPI inline form			`$mpgResponse->getMpiInLineForm();`
Vault response fields (see 6.1, page 98)			
Data key	String	25-character alpha-numeric	`$mpgResponse->getDataKey();`
	This field is created when the ResAddCC transaction or ResTokenizeCC transaction is sent. (That is, when the profile is created.) It is a unique profile identifier, and is a required value for for all future Vault transactions.		
Payment type	String	cc/ach	`$mpgResponse->getPaymentType();`
	Indicates the payment type associated with a Vault profile		
Masked PAN	String	20-character numeric	`$mpgResponse->getResDataMaskedPan();`
	Returns the first 4 and/or last 4 of the card number saved in the profile.		
Expired card count	String		
	Total number of profiles (minus 1) that have a credit card that is expiring in the current or next calendar month. This value is returned by the ResGetExpiring transaction.		
Vault success	String	true/false	`$mpgResponse->getResSuccess();`
	Indicates whether Vault transaction was successful.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Vault customer ID	String	30-character alpha-numeric	`$mpgResponse->getResDataCustId();`
	Returns the customer ID saved in the profile.		
Vault phone number	String	30-character alpha-numeric	`$mpgResponse->getResDataPhone();`
	Returns the phone number saved in the profile.		
Vault email address	String	30-character alpha-numeric	`$mpgResponse->getResDataEmail();`
	Returns the email address saved in the profile.		
Vault note	String	30-character alpha-numeric	`$mpgResponse->getResDataNote();`
	Returns the note saved in the profile.		
Vault expiry date	String	4-character numeric	`$mpgResponse->getResDataExpDate();`
	Returns the expiry date of the card number saved in the profile. YYMM format.		
E-commerce indicator	String	1-character numeric	`$mpgResponse->getResDataCryptType();`
	Returns the e-commerce indicator saved in the profile.		
Vault AVS street number	String	19-character alpha-numeric	`$mpgResponse->getResDataAvsStreetNumber();`
	Returns the AVS street number saved in the profile. If no other AVS street number is passed in the transaction request, this value will be submitted along with the financial transaction to the issuer.		
Vault AVS street name	String	19-character alpha-numeric	`$mpgResponse->getResDataAvsStreetName();`
	Returns the AVS street name saved in the profile. If no other AVS street number is passed in the transaction request, this value will be submitted along with the financial transaction to the issuer.		
Vault AVS ZIP code	String	9-character alpha-numeric	`$mpgResponse->getResDataAvsZipcode();`
	Returns the AVS zip/postal code saved in the profile. If no other AVS street number is passed in the transaction request, this value will be submitted along with the financial transaction to the issuer.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Vault customer first name	String	50-character alpha-numeric	`$mpgResponse->getResDataCustFirstName();`
	(**US ACH only**) Returns the customer first name saved in the profile.		
Vault customer last name	String	50-character alpha-numeric	`$mpgResponse->getResDataCustLastName();`
	(**US ACH only**) Returns the customer last name saved in the profile.		
Vault customer address 1	String	50-character alpha-numeric	`$mpgResponse->getResDataCustAd-dress1();`
	(**US ACH only**) Returns the customer address line 1 saved in the profile.		
Vault customer address 2	String	50-character alpha-numeric	`$mpgResponse->getResDataCustAd-dress2();`
	(**US ACH only**) Returns the customer address line 2 saved in the profile.		
Vault customer city	String	50-character alpha-numeric	`$mpgResponse->getResDataCustCity();`
	US ACH only Returns the customer city saved in the profile.		
Vault customer state	String	2-character alpha-numeric	`$mpgResponse->getResDataCustState();`
	US ACH only Returns the customer state code saved in the profile.		
Vault customer ZIP code	String	10-character numeric	`$mpgResponse->getResDataCustZip();`
	US ACH only Returns the customer zip code saved in the profile.		
Vault check routing number	String	9-character numeric	`$mpgResponse->getResDataRoutingNum();`
	US ACH only Returns the customer check routing number saved in the profile.		
Vault masked account number	String	15-character alpha-numeric	`$mpgResponse->getResDataMaskedAc-countNum();`
	US ACH only Returns the masked first 4 and last 4 digits of the account number saved in the profile.		
Vault check number	String	16-character numeric	`$mpgResponse->getResDataCheckNum();`
	US ACH only Returns the check number saved in the profile.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Vault account type	String	savings/checking	`$mpgResponse->getResDataAc-countType();`
	US ACH only Returns the type of account saved in the profile.		
Vault SEC code	String	3-character alpha-numeric	`$mpgResponse->getResDataSec();`
	US ACH only Returns the ACH SEC code saved in the profile.		
Vault credit card number	String		
Expiring customer ID	String		
Expiring customer's phone number	String		
Expiring customer's email address	String		
Expiring customer note	String		`receipt.getExpEmail(index)`
Expired payment type	String		
Masked expiring credit card number	String		`receipt.getExpMaskedPan(index)`
Expiry date of expir-ing credit card	String		`$mpgResponse->getResDataExpDate ());`
E-commerce type of expiring credit card	String		
AVS street number of expiring credit card	String		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
AVS street name of expiring credit card	String		
AVS ZIP code of expiring credit card	String		`$mpgResponse->getResDataAvsZipcode());`
	TBD		
Presentation type of expiring credit card	String		`$mpgResponse->getResDataPresent-ationType());`
P Account number of expiring credit card?	String		`$mpgResponse->getResDataPAc-countNumber());`
Corporate card		true/false	`$mpgResponse->getCorporateCard();`
	Indicates whether the card associated with the Vault profile is a corporate card.		
Mag Swipe response fields (see 7, page 157)			
Masked credit card number	String		`$mpgResponse->getResDataMaskedPan();`
Convenience Fee response fields (see Appendix H, page 332)			
Convenience fee success		true/false	`$mpgResponse->getCfSuccess());`
	Indicates whether the Convenience Fee transaction processed successfully.		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Convenience fee status	String	2-character alpha-numeric	`$mpgResponse->getCfStatus();`
	Indicates the status of the merchant and convenience fee transactions. The CfStatus field provides details about the transaction behavior and should be referenced when contacting Moneris Customer Support. Possible values are: 1 or 1F – Completed 1st purchase transaction 2 or 2F – Completed 2nd purchase transaction 3 – Completed void transaction 4A or 4D – Completed refund transaction 7 or 7F – Completed merchant independent refund transaction 8 or 8F – Completed merchant refund transaction 9 or 9F – Completed 1st void transaction 10 or 10F – Completed 2nd void transaction 11A or 11D – Completed refund transaction		
Convenience fee amount	Decimal	9 characters	`$mpgResponse->getFeeAmount();`
	The expected Convenience Fee amount. This field will return the amount submitted by the merchant for a successful transaction. For an unsuccessful transaction, it will return the expected convenience fee amount		
Convenience fee rate	Decimal	9 characters	`$mpgResponse->getFeeRate();`
	The convenience fee rate that has been defined on the merchant's profile. For example: 1.00 – a fixed amount or 10.0 - a percentage amount		
Convenience fee type	String	AMT/PCT	`$mpgResponse->getFeeType();`
	The type of convenience fee that has been defined on the merchant's profile. Available options are: AMT – fixed amount PCT – percentage		

Table 118: Receipt object response values (continued)

Value	Type	Limits	Get Method
	Description		
Other			
ITD Response	String	1-character alpha-numeric	`$mpgResponse->getITDResponse();`
	The ITD (Internet Transaction Data) reviews several methods for performing a credit card transaction online. The ITDReponse indicates the AmEx ITD validation results. Applicable for AmEx and JCB only. Y = data matches N = data does not match U = data not checked R = retry S = Service not allowed [space] = data not sent		
RuleName			
	The names of rules verified from the selected policy that have triggered. Each rule name is returned as a separate name/value pair.		
RuleCode			
	The codes of the rules verified from the selected policy that have triggered. Each rule code is returned as a separate name/value pair.		
RuleMessageEn			
	An English message description of the rule returned.		
RuleMessageFr			
	A French message description of the rule returned.		
CorporateCard	Boolean string	true/ false	`$mpgResponse->getCorporateCard();`
	Indicates whether the card associated with the vault profile is a corporate card or not.		

Table 119: Financial transaction response codes

Code	Description
< 50	Transaction approved
≥ 50	Transaction declined
NULL	Transaction was not sent for authorization

For more details on the response codes that are returned, see the Response Codes document available at https://developer.moneris.com

Table 120: Vault Admin Responses

Code	Description
001	Successfully registered CC details. Successfully updated CC details. Successfully deleted CC details. Successfully located CC details. Successfully located # expiring cards. (NOTE: # = the number of cards located)
983	Cannot find previous
986	Incomplete: timed out
987	Invalid transaction
988	Cannot find expiring cards
Null	Error: Malformed XML

Appendix C Status Check

Status Check is a connection object value that allows merchants to verify whether a previously sent transaction was processed successfully.

To submit a Status Check request, resend the original transaction with all the same parameter values, but set the status check value to either `true` or `false`.

Once set to “true”, the gateway will check the status of a transaction that has an order_id that matches the one passed.

- If the transaction is found, the gateway will respond with the specifics of that transaction.
- If the transaction is not found, the gateway will respond with a not found message.

Once it is set to “false”, the transaction will process as a new transaction.

For example, if you send a Purchase transaction with Status Check, include the same values as the original Purchase such as the order ID and the amount.

The feature must be enabled in your merchant profile. To have it enabled, contact Moneris.

Things to Consider:

- The Status Check request should only be used once and immediately (within 2 minutes) after the last transaction that had failed.
- The Status Check request should not be used to check openTotals & batchClose requests.
- Do not resend the Status Check request if it has timed out. Additional investigation is required.

C.1 Using Status Check Response Fields

After you have used the connection object to send a Status Check request, you can use the Receipt object to obtain the information you want regarding the success of the original transaction.

The status response fields related to the status check are Status Code and Status Message.

Possible Status Code response values:

- 0-49: successful transaction
- 50-999: unsuccessful transaction.

Possible Status Message response values:

- Found: Status code is 0-49
- Not found or Null: Status code is 50-999)

If the Status Message is `Found`, all other response fields are the same as those from the original transaction.

If the Status Message is `Not found`, all other response fields will be Null.

Sample Purchase transaction with Status Check

```
public class TestCanadaPurchase
{
    public static void main(String[] args)
    {
        boolean status_check = false;
        Purchase purchase = new Purchase();

        HttpsPostRequest mpgReq = new HttpsPostRequest();
        mpgReq.setTransaction(purchase);
        mpgReq.setStatusCheck(status_check);
        mpgReq.send();
        try
        {
            Receipt receipt = mpgReq.getReceipt();
            System.out.println("StatusCode = " + receipt.getStatusCode());
            System.out.println("StatusMessage = " + receipt.getStatusMessage());
        }
        catch (Exception e)
        {
            e.printStackTrace();
        }
    }
}
```

Appendix D Customer Information

An optional add-on to a number of transactions the Customer Information object. The Customer Information object offers a number of fields to be submitted as part of the financial transaction, and stored by Moneris. These details may be viewed in the future in the Merchant Resource Center.

The following transactions support the Customer Information object :

- Purchase (Basic, Interac Debit and Vault)
- Pre-Authorization (Basic and Vault)
- Re-Authorization (Basic)
- ACH Debit

The Customer Information object holds three types of information:

- Miscellaneous customer information properties (page 311)
- Billing/Shipping information (page 311)
- Item information (page 313).

Things to Consider:

- If you send characters that are not included in the allowed list, these extra transaction details may not be stored.
- All fields are alphanumeric and allow the following characters: a-z A-Z 0-9 _ - : . @ $ = /
- All French accents should be encoded as HTML entities, such as &eacute.
- The data sent in Billing and Shipping Address fields will not be used for any address verification.

D.1 Using the CustInfo object

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a CustInfo object.

Any transaction that supports CustInfo has a setCustInfo method. This is used to write the customer information to the transaction object before writing the transaction object to the connection object.

CustInfo object definition

```
CustInfo customer = new CustInfo();
```

Transaction object set method

```
<transaction>.setCustInfo(customer);
```

D.1.1 Miscellaneous Properties

While most of the customer information data is organized into objects, there are some values that are properties of the CustInfo object itself. They are explained in Table 121

Table 121: CustInfo object miscellaneous properties

Value	Type	Limits	Set method
Email Address	String	60-character alphanumeric	`customer.setEmail("nick@widget.com");`
Instructions	String	100-character alphanumeric	`customer.setInstructions("Rush!");`

D.1.2 Billing/Shipping information

Billing and shipping information is stored as part of the CustInfo object. They can be written to the object in one of two ways:

- Using set methods
- Using hash tables.

Whichever method you use, you will be writing the information found in Table 122 for both the billing information and the shipping information.

All values are alphanumeric strings. Their maximum lengths are given in the Limit column.

Table 122: Billing and shipping information values

Value	Limit	Hash table key
First name	30	"first_name"
Last name	30	"last_name"
Company name	50	"company_name"
Address	70	"address"
City	30	"city"
Province/State	30	"province"
Postal/Zip code	30	"postal_code"
Country	30	"country"
Phone number (voice)	30	"phone"
Fax number	30	"fax"
Federal tax	10	"tax1"

Table 122: Billing and shipping information values (continued)

Value	Limit	Hash table key
Provincial/State tax	10	"tax2"
County/Local/Specialty tax	10	"tax3"
Shipping cost	10	"shipping_cost"

D.1.2.1 Set Methods

The billing information and the shipping information for a given CustInfo object are written by using the `customer.setBilling()` and `customer.setShipping()` methods respectively:

```
customer.setBilling(first_name, last_name, company_name, address, city,
province, postal_code, country, phone, fax, tax1, tax2, tax3, shipping_cost);
```

```
customer.setShipping(first_name, last_name, company_name, address, city,
province, postal_code, country, phone, fax, tax1, tax2, tax3, shipping_cost);
```

Both of these methods have the same set of mandatory arguments. They are explained in Table 122 (page 311) .

For sample code, see D.2 (page 313).

D.1.2.2 Hash Tables

Writing billing or shipping information using hash tables is done as follows:

1. Instantiate a CustInfo object.
2. Instantiate a Hashtable object. (The sample code uses a different hash table for billing and shipping for clarity purposes. However, the skillful developer can re-use the same one.)
3. Build the hashtable using put methods with the hash table keys in Table 122 (page 311).
4. Call the CustInfo object's setBilling/setShipping method to pass the hashtable information to the CustInfo object
5. Call the transaction object's setCustInfo method to write the CustInfo object (with the billing/-shipping information to the transaction object.

For sample code, see D.2 (page 313).

D.1.3 Item Information

The CustInfo object can hold information about multiple items. For each item, the values in Table 123 can be written.

All values are strings, but note the guidelines in the Limits column.

Table 123: Item information values

Value	Limits	Hash table key
Item name	45-character alphanumeric	"name"
Item quantity	5-character numeric	"quantity"
Item product code	20-character alphanumeric	"product_code"
Item extended amount	9-character decimal with at least 3 digits and 2 penny values. 0.01-999999.99	"extended_ amount"

One way of representing multiple items is with four arrays. This is the method used in the sample code. However, there are two ways to write the item information to the CustInfo object:

- Set methods
- Hash tables.

D.1.3.1 Set Methods

All the item information in Table 123 is written to the CustInfo in one instruction for a given item. Such as:

```
customer.setItem(item_description, item_quantity, item_product_code, item_
extended_amount);
```

For sample code (showing how to use arrays to write information about two items), see D.2 (page 313).

D.1.3.2 Hash Tables

Writing item information using hash tables is done as follows:

1. Instantiate a CustInfo object.
2. Instantiate a Hashtable object. (The sample code uses a different hash table for each item for clarity purposes. However, the skillful developer can re-use the same one.)
3. Build the hashtable using put methods with the hash table keys in Table 122 (page 311).
4. Call the CustInfo object's setItem method to pass the hashtable information to the CustInfo object
5. Call the transaction object's setCustInfo method to write the CustInfo object (with the item information to the transaction object.

For sample code (showing how to use arrays to write information about two items), see D.2 (page 313).

D.2 Customer Information Sample Code

Below are 2 examples of a Basic Purchase Transaction with Customer Information. Both samples start by declaring the same variables. Therefore, that part will only be shown once. Values that are not involved in the Customer Information feature are not shown.

Note that the two items ordered are represented by four arrays, and the billing and shipping details are the same.

```
/********************* Billing/Shipping Variables ****************************/
String first_name = "Bob";
String last_name = "Smith";
String company_name = "ProLine Inc.";
String address = "623 Bears Ave";
String city = "Chicago";
String province = "Illinois";
String postal_code = "M1M2M1";
String country = "Canada";
String phone = "777-999-7777";
String fax = "777-999-7778";
String tax1 = "10.00";
String tax2 = "5.78";
String tax3 = "4.56";
String shipping_cost = "10.00";

/********************* Order Line Item Variables ****************************/
String[] item_description = new String[] { "Chicago Bears Helmet", "Soldier Field Poster" };
String[] item_quantity = new String[] { "1", "1" };
String[] item_product_code = new String[] { "CB3450", "SF998S" };
String[] item_extended_amount = new String[] { "150.00", "19.79" };
/*****************************************************************************/
```

Sample Purchase with Customer Information—Set method version

```
CustInfo customer = new CustInfo();

/*************** Miscellaneous Customer Information Methods *******************/
customer.setEmail("nick@widget.com");
customer.setInstructions("Make it fast!");

/********************** Set Customer Billing Information **********************/
customer.setBilling(first_name, last_name, company_name, address, city, province, postal_code,
    country, phone, fax, tax1, tax2, tax3, shipping_cost);

/******************** Set Customer Shipping Information ***********************/
customer.setShipping(first_name, last_name, company_name, address, city, province, postal_code,
    country, phone, fax, tax1, tax2, tax3, shipping_cost);

/***************************** Order Line Items ******************************/
customer.setItem(item_description[0], item_quantity[0], item_product_code[0], item_extended_amount
    [0]);
customer.setItem(item_description[1], item_quantity[1], item_product_code[1], item_extended_amount
    [1]);

Purchase purchase = new Purchase();
purchase.setCustInfo(customer);

HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(purchase);
mpgReq.send();
```

Sample Purchase with Customer Information—Hash table version

```
CustInfo customer2 = new CustInfo();
/*************** Miscellaneous Customer Information Methods *******************/
customer.setEmail("nick@widget.com");
customer.setInstructions("Make it fast!");
```

Sample Purchase with Customer Information—Hash table version

```
/****************************** Billing Hashtable ***************************/
Hashtable<String, String> b = new Hashtable<String, String>(); //billing hashtable
b.put("first_name", first_name);
b.put("last_name", last_name);
b.put("company_name", company_name);
b.put("address", address);
b.put("city", city);
b.put("province", province);
b.put("postal_code", postal_code);
b.put("country", country);
b.put("phone", phone);
b.put("fax", fax);
b.put("tax1", tax1); //federal tax
b.put("tax2", tax2); //prov tax
b.put("tax3", tax3); //luxury tax
b.put("shipping_cost", shipping_cost); //shipping cost
customer2.setBilling(b);
/****************************** Shipping Hashtable ***************************/
Hashtable<String, String> s = new Hashtable<String, String>(); //shipping hashtable
s.put("first_name", first_name);
s.put("last_name", last_name);
s.put("company_name", company_name);
s.put("address", address);
s.put("city", city);
s.put("province", province);
s.put("postal_code", postal_code);
s.put("country", country);
s.put("phone", phone);
s.put("fax", fax);
s.put("tax1", tax1); //federal tax
s.put("tax2", tax2); //prov tax
s.put("tax3", tax3); //luxury tax
s.put("shipping_cost", shipping_cost); //shipping cost
customer2.setShipping(s);
/************************* Order Line Item1 Hashtable ************************/
Hashtable<String, String> i1 = new Hashtable<String, String>(); //item hashtable #1
i1.put("name", item_description[0]);
i1.put("quantity", item_quantity[0]);
i1.put("product_code", item_product_code[0]);
i1.put("extended_amount", item_extended_amount[0]);
customer2.setItem(i1);
/************************* Order Line Item2 Hashtable ***************************/
Hashtable<String, String> i2 = new Hashtable<String, String>(); //item hashtable #2
i2.put("name", "item2's name");
i2.put("quantity", "7");
i2.put("product_code", "item2's product code");
i2.put("extended_amount", "5.01");
customer2.setItem(i2);

Purchase purchase = new Purchase();
purchase.setCustInfo(customer);
HttpsPostRequest mpgReq = new HttpsPostRequest();
mpgReq.setTransaction(purchase);
mpgReq.send();
```

Appendix E Address Verification Service

Address Verification Service (AVS) is an optional fraud-prevention tool offered by issuing banks whereby a cardholder's address is submitted as part of the transaction authorization. The AVS address is then compared to the address kept on file at the issuing bank. AVS checks whether the street number, street name and zip/postal code match. The issuing bank returns an AVS result code indicating whether the data was matched successfully. Regardless of the AVS result code returned, the credit card is authorized by the issuing bank.

The response that is received from AVS verification is intended to provide added security and fraud prevention, but the response itself does not affect the completion of a transaction. Upon receiving a response, the choice to proceed with a transaction is left entirely to the merchant. The responses is **not** a strict guideline of whether a transaction will be approved or declined.

The following transactions support AVS:

- Purchase (Basic and Mag Swipe)
- Pre-Authorization (Basic)
- Re-Authorization (Basic)
- ResAddCC (Vault)
- ResUpdateCC (Vault)

Things to Consider:

- AVS is only supported by Visa, MasterCard, Discover and American Express.
- When testing AVS, you must **only** use the Visa test card numbers 4242424242424242 or 4005554444444403, and the amounts described in the Simulator eFraud Response Codes document available at the Moneris developer portal (https://developer-.moneris.com).
- Store ID “store5” is set up to support AVS testing.

E.1 Using AVS

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate an AvsInfo object. This object has a number of mandatory values that must be set (Appendix E, page 316) and optional values that may be set (Appendix E, page 316).

Any transaction that supports AVS has a setAvsInfo method. This is used to write the AVS information to the transaction object before writing the transaction object to the connection object.

AVSInfo object definition

```
AvsInfo avsCheck = new AvsInfo();
```

Transaction object set method

```
<transaction>.setAvsInfo(avsCheck);
```

E.2 AVS Request Fields

Table 124: AvsInfo object mandatory values

Value	Type	Limits	Set method
	Description		
AVS street number	String	19-character alphanumeric[1]	`avsCheck.setAvsStreetNumber("212");`
	Cardholder street number.		
AVS street name	String	See AVS street number	`avsCheck.setAvsStreetName("Payton Street");`
	Cardholder street name.		
AVS zip/ postal code	String	9-character alphanumeric	`avsCheck.setAvsZipCode("M1M1M1");`
	Cardholder zip/postal code.		

Table 125: AvsInfo object optional values

Value	Type	Limits	Set method
	Description		
AVS email address	String	60-character alphanumeric	`avsCheck.setAvsEmail ("test@host.com");`
	Email address provided by the customer at the point of sale. Applicable for American Express and JCB only.		
AVS host name	String	60-character alphanumeric	`avsCheck.setAvsHostname("host-name");`
	Applicable for American Express and JCB only.		
AVS browser type	String	60-character alphabetic	`avsCheck.setAvsBrowser("Moz-illa");`
	Web browser used to make the purchase. Applicable for American Express and JCB only.		
AVS ship-to-country code	String	3-character alphabetic	`avsCheck.setAvsShiptoCountry ("CAN");`
	Applicable for AmEx and JCB only.		

[1] 19 characters is the combined limit between AVS street number and AVS street name.

Table 125: AvsInfo object optional values (continued)

Value	Type	Limits	Set method
	Description		
AVS Shipping Method	String	X-character alphanumeric	`avsCheck.setAvsShipMethod ("G");`
Merchant product SKU	String	15-character alphanumeric	`avsCheck.setAvsMerchProdSku ("123456");`
	For multiple items, the SKU of the most expensive item should be entered. Applicable for AmEx and JCB only.		
AVS customer's IP address	String	15-character alphanumeric	`avsCheck.setAvsCustIp ("192.168.0.1");`
	IP address of device from which transaction is being sent. Applicable for AmEx and JCB only.		
AVS customer's phone number	String	10-character numeric	`avsCheck.setAvsCustPhone ("5556667777");`
	Telephone number provided at point of sale. Applicable for American Express and JCB only.		

E.3 AVS Result Codes

Below is a full list of possible AVS response codes. These can be returned when you call the `receipt.-getAvsResultCode()` method .

Table 126: AVS result codes

Value	Visa	MasterCard/Discover	Amex/JCB
A	Street address matches, zip/postal code does not. Acquirer rights not implied.	Address matches, zip/-postal code does not.	Billing address matches, zip/postal code does not.
B	Street address matches. Zip/Postal code not verified due to incompatible formats. (Acquirer sent both street address and zip/-postal code.)	N/A	N/A
C	Street address not verified due to incom-patible formats. (Acquirer sent both street address and zip/postal code.)	N/A	N/A

Table 126: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
D	Street address and zip/postal code match.	N/A	Customer name incorrect, zip/postal code matches
E	N/A	N/A	Customer name incorrect, billing address and zip/postal code match
F	(Applies to UK only) Street address and zip/-postal code match.	N/A	Customer name incorrect, billing address matches.
G	Address information not verified for international transaction. Any of the following may be true: • Issuer is not an AVS participant. • AVS data was present in the request, but issuer did not return an AVS result. • Visa performs AVS on behalf of the issuer and there was no address record on file for this account.	N/A	N/A
I	Address information not verified.	N/A	N/A
K	N/A	N/A	Customer name matches.
L	N/A	N/A	Customer name and postal code match.
N/A	N/A	Customer name and zip/postal code match.	
M	Street address and zip/postal code match.	N/A	Customer name, billing address, and zip/postal code match.
N	No match. Also used when acquirer requests AVS but sends no AVS data.	Neither address nor postal code matches.	Billing address and postal code do not match.
O	N/A	N/A	Customer name and billing address match

Table 126: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
P	Postal code matches. Acquirer sent both postal code and street address, but street address not verified due to incompatible formats.	N/A	N/A
R	Retry: System unavailable or timed out. Issuer ordinarily performs AVS, but was unavailable. The code R is used by Visa when issuers are unavailable. Issuers should refrain from using this code.	Retry. System unable to process.	Retry. System unavailable.
S	N/A	AVS currently not supported.	AVS currently not supported.
T	N/A	Nine-digit zip/postal code matches, address does not match.	N/A
U	Address not verified for domestic transaction. One of the following is true: • Issuer is not an AVS participant • AVS data was present in the request, but issuer did not return an AVS result • Visa performs AVS on behalf of the issuer and there was no address record on file for this account.	No data from Issuer/Authorization system.	Information is unavailable.
W	Not applicable. If present, replaced with 'Z' by Visa. Available for U.S. issuers only.	For US Addresses, nine-digit zip/postal code matches, address does not. For addresses outside the US, zip/postal code matches, address does not.	Customer name, billing address, and zip/postal code are all correct.
X	N/A	For US addresses, nine-digit zip/postal code and address match. For addresses outside the US,zip/postal code and address match.	N/A
Y	Street address and zip/postal code match.	For US addresses, five-digit zip/postal code and address match.	Billing address and zip/-postal code match.

Table 126: AVS result codes (continued)

Value	Visa	MasterCard/Discover	Amex/JCB
Z	Zip/postal code matches, but street address either does not match or street address was not included in request.	For U.S. addresses, five-digit zip code matches, address does not match.	Postal code matches, billing address does not match.

E.4 AVS Sample Code

This is a sample of PHP code illustrating how AVS is implemented with a Purchase transaction. Purchase object information that is not relevant to AVS has been removed.

Sample Purchase with AVS information

```
AvsInfo avsCheck = new AvsInfo();
avsCheck.setAvsStreetNumber("212");
avsCheck.setAvsStreetName("Payton Street");
avsCheck.setAvsZipCode("M1M1M1");
avsCheck.setAvsEmail("test@host.com");
avsCheck.setAvsHostname("hostname");
avsCheck.setAvsBrowser("Mozilla");
avsCheck.setAvsShiptoCountry("CAN");
avsCheck.setAvsShipMethod("G");
avsCheck.setAvsMerchProdSku("123456");
avsCheck.setAvsCustIp("192.168.0.1");
avsCheck.setAvsCustPhone("5556667777");

Purchase purchase = new Purchase();
purchase.setAvsInfo(avsCheck);
```

Appendix F Card Validation Digits

The Card Validation Digits (CVD) value refers to the numbers appearing on the back of the credit card rather than the numbers imprinted on the front[1]. It is an optional fraud prevention tool that enables merchants to verify data provided by the cardholder at transaction time. This data is submitted along with the transaction to the issuing bank, which provides a response indicating whether the data is a match.

The response that is received from CVD verification is intended to provide added security and fraud prevention, but the response itself does not affect the completion of a transaction. Upon receiving a response, the choice whether to proceed with a transaction is left entirely to the merchant. The responses is **not** a strict guideline of which transaction will approve or decline.

The following transactions support CVD:

- Purchase (Basic, Vault and Mag Swipe)
- Pre-Authorization (Basic and Vault)
- Re-Authorization

Things to Consider:

- CVD is only supported by Visa, MasterCard and American Express.
- When testing CVD, you must **only** use the Visa test card numbers 4242424242424242 or 4005554444444403, and the amounts described in the Simulator eFraud Response Codes document available at the Moneris developer portal (https://developer-.moneris.com).
- Test store_id “store5” is set up to support CVD testing.
- To have CVD for American Express added to your profile, contact American Express directly.

F.1 Using CVD

Security

The CVD value must only be passed to the payment gateway. Under **no** circumstances may it be stored for subsequent uses or displayed as part of the receipt information.

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate an CVDInfo object. This object has a number of mandatory values that must be set (Table 127, page 323) .

[1]The exception to this rule is with American Express cards, which have the CVD printed on the front.

Any transaction that supports CVD has a setCvdInfo method. This is used to write the CVD information to the transaction object before writing the transaction object to the connection object.

CvdInfo object definition

```
CvdInfo cvdCheck = new CvdInfo();
```

Transaction object set method

```
transaction.setCvdInfo(cvdCheck);
```

F.2 CVD Request Fields

Security

The CVD value must only be passed to the payment gateway. Under **no** circumstances may it be stored for subsequent uses or displayed as part of the receipt information.

Table 127: CvdInfo object mandatory values

Value	Type	Limits	Set method
	Description		
CVD indicator	String	1-character numeric	`cvdCheck.setCvdIndicator("1");`
	CVD presence indicator: 0: CVD value is deliberately bypassed or is not provided by the merchant. 1: CVD value is present. 2: CVD value is on the card, but is illegible. 9: Cardholder states that the card has no CVD imprint.		
CVD value	String	4-character numeric	`cvdCheck.setCvdValue("099");`
	CVD value located on credit card. The CVD value (supplied by the cardholder) must only be passed to the payment gateway. Under **no** circumstances may it be stored for subsequent use or displayed as part of the receipt information.		

F.3 CVD Result Definitions

Table 128: CVD result definitions

Value	Definition
M	Match
N	No Match
P	Not Processed
S	CVD should be on the card, but Merchant has indicated that CVD is not present.
U	Issuer is not a CVD participant
Y	Match for AmEx/JCB only
D	Invalid security code for AmEx/JCB
Other	Invalid response code

F.4 CVD Sample Code

This is a sample of PHP code illustrating how CVD is implemented with a Purchase transaction. Purchase object information that is not relevant to CVD has been removed.

Sample purchase with CVD information

```
CvdInfo cvdCheck = new CvdInfo();
cvdCheck.setCvdIndicator("1");
cvdCheck.setCvdValue("099");

Purchase purchase = new Purchase();
purchase.setCvdInfo(cvdCheck);
```

Appendix G Recurring Billing

Recurring Billing allows you to set up payments whereby Moneris automatically processes the transactions and bills customers on your behalf based on the billing cycle information you provide.

Section 1.1 outlines how to set up a new recurring payment when you submit a Purchase transaction (for various features), and Section 1.2 outlines how to update the details of a previously registered recurring payment by using the Recur Update transaction.

In addition to Recur Update, the features that support Purchase transactions with recurring billing are:

- Basic
- ACH (referred to as ACH Debit)
- Vault

Things to Consider:

- To avoid shifting, do not set the `start_date` after the 28th if the `recur_unit` is `month`. To set the billing date for the last day of the month, set `recur_unit` to `eom`.
- When completing the update recurring billing portion please keep in mind that the recur bill dates cannot be changed to have an end date greater than 10 years from today and cannot be changed to have an end date end today or earlier.

G.1 Setting up a new recurring payment

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a Recur object. This object has a number of mandatory properties that must be set (Table 129, page 326).

Any transaction that supports Recurring Billing has a setRecur method. This is used to write the Recurring Billing information to the transaction object before writing the transaction object to the connection object.

Recur Object Definition

```
Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_
recurs, period, recur_amount);
```

For an explanation of these fields, see Table 129 (page 326).

Transaction object set method

```
<transaction>.setRecur(recurring_cycle);
```

For Recurring Billing response fields, see page 1.

Table 129: Recur object mandatory arguments

Value	Type	Limits	Argument name in example
	Description		
Recur unit	String	`day`, `week`, `month` or `eom`	`recur_unit`
	Unit to be used as a basis for the interval. This can be set as day, week, month or the end of the month. Works in conjunction with the period argument (see below) to define the billing frequency.		
Start Now	String	`true`/`false`	`start_now`
	If a single charge is to be made against the card immediately, set this value to `true`. The amount to be billed immediately may differ from the amount billed on a regular basis thereafter. If the billing is to start in the future, set this value to `false`.		
Start Date	String	YYYY/MM/DD format	`start_date`
	Date of the first future recurring billing transaction. This value **must** be a date in the future. If an additional charge is to be made immediately, the `start_now` argument must be set to `true`.		
Number of Recurs	String	numeric 1-99	`num_recurs`
	The number of times that the transaction must recur.		
Period	String	numeric 1-999	`period`
	Number of recur units that must pass between recurring billings.		
Recurring Amount	String	9-character decimal 0.01-9999999.99.	`recur_amount`
	Amount of the recurring transaction. This must contain at least three digits, two of which are penny values. This is the amount that will be billed on the `start_date`, and then billed repeatedly based on the interval defined by `period` and `recur_unit`.		

Recurring billing examples

```
Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_
recurs, period, recur_amount);
```

Given a Recur object with the above syntax, Table 130 shows how the transaction is interpreted for different argument values.

Table 130: Recurring Billing examples

Argument	Values	Description
recur_unit	"month";	The first transaction occurs on January 2, 2030 (because start_now="false"). The card is billed $30.00 every 2 months on the 2nd of each month. The card will be billed a total of 12 times. This includes the transaction on January 2, 2030
start_date	"2030/01/02"	
num_recurs	"12"	
start_now	"false"	
period	"2"	
recur_amount	"30.00"	
recur_unit	"week";	The first charge is billed immediately (because start_now-w=true). The initial charge is $15.00. Beginning on January 2, 2030 the credit card will be billed $30.00 every 2 weeks for 26 recurring charges. Therefore, the card will be billed a total of 27 times. (1 immediate and 26 recurring.)
start_date	"2030/01/02"	
num_recurs	"26"	
start_now	"true"	
period	"2"	
recur_amount	"30.00"	

Sample Purchase with Recurring Billing

```
public class TestPurchaseRecur
{
    public static void main(String[] args)
    {
        /**Purchase transaction arguments removed for space
```

Sample Purchase with Recurring Billing

```
            /************************* Recur Variables **********************************/
            String recur_unit = "month"; //eom = end of month
            String start_now = "true";
            String start_date = "2016/07/28";
            String num_recurs = "12";
            String period = "1";
            String recur_amount = "30.00";
            /************************* Recur Object Option1 ******************************/
            Recur recurring_cycle = new Recur(recur_unit, start_now, start_date, num_recurs, period,
                recur_amount);
            /************************* Recur Object Option2 ******************************/
            Hashtable<String, String> recur_hash = new Hashtable<String, String>();
            recur_hash.put("recur_unit", recur_unit);
            recur_hash.put("start_now", start_now);
            recur_hash.put("start_date", start_date);
            recur_hash.put("num_recurs", num_recurs);
            recur_hash.put("period", period);
            recur_hash.put("recur_amount", recur_amount);
            /************************ Transactional Object ******************************/
            Purchase purchase = new Purchase();
            /**Purchase transaction arguments removed for space
            /****************************** Set Recur ************************************/
            purchase.setRecur(recurring_cycle);
            /***************************** Https Post Request ****************************/
            HttpsPostRequest mpgReq = new HttpsPostRequest();
            /**Connection object arguments removed for space

            mpgReq.send();
            catch (Exception e)
        }
    }
```

G.2 Updating a Recurring Payment

After you have set up a Recurring Billing transaction, you can change the details of it. The RecurUpdate transaction object works like any of the basic transactions. That is, you must instantiate the RecurUpdate object, instantiate a connection object, update the connection object with the Recur Update transaction object, invoke the connection object's send method.

RecurUpdate transaction object definition

```
RecurUpdate recurUpdate = new RecurUpdate();
```

HttpsPostRequest object for recurring billing update transaction

```
HttpsPostRequest mpgReq = new HttpsPostRequest();

mpgReq.setTransaction(recurUpdate);
```

Table 131: RecurUpdate transaction object mandatory values

Value	Type	Limits	Set method
	Description		
Order ID	String	50-character alphanumeric	`recurUpdate.setOrderId(order_id);`
	Order ID of the previously registered recurring billing transaction.		

With the exception of Status Check, the values/actions in Table 132 are optional because they are the values that were specified in the original Recurring Billing transaction that you may now update. You can update any or all of them.

Status Check is used to determine whether a previous Recur Update transaction was properly processed.

Table 132: RecurUpdate transaction optional values

Value/Action	Type	Limits	Set method
	Description (if any)		
Non-recurring billing values (see "Definition of Request Fields" on page 286 for more details).			
Customer ID	String	50-character alphanumeric	`recurUpdate.setCustId(cust_id);`
Credit card number	String	20-character alphanumeric	`recurUpdate.setPan(pan);`
Credit card expiry date	String	4-character alphanumeric (YYMM format)	`recurUpdate.setExpdate (expiry_date);`
Status Check	Boolean	`true/false`	`mpgReq.setStatusCheck(status_check);`
Recurring billing values			
Recurring amount	String	9-character decimal At least 3 digits with two penny values. (0.01-9999999.99).	`recurUpdate.setRecurAmount (recur_amount);`
	Changes the amount that is billed recurrently. The change takes effect on the next charge.		

Table 132: RecurUpdate transaction optional values (continued)

Value/Action	Type	Limits	Set method
	Description (if any)		
Add number of recurs	String	Numeric 1-999	`recurUpdate.setAddNumRecurs(add_num);`
	Adds to the given number of recurring transactions to the current (remaining) number. This can be used if a customer decides to extend a membership/subscription. However, because this must be a positive number, it cannot be used to decrease the current number of recurring transactions. For that, use the setTotalNumRecurs method below.		
Change number of recurs	String	Numeric 1-999	`recurUpdate.setTotalNumRecurs(total_num);`
	Replaces the current (remaining) number of recurring transactions. Note how this differs from the setAddNumRecurs method above.		
Hold recurring billing	String	TBD	`recurUpdate.setHold(hold);`
	Temporarily pauses recurring billing. While a transaction is on hold, it is not billed for the recurring amount. However, the number of remaining recurs continues to be decremented during that time.		
Terminate recurring transaction	String	TBD	`recurUpdate.setTerminate(terminate);`
	Terminates recurring billing. Note: After it has been terminated, a recurring transaction **cannot** be reactivated. A new purchase transaction with recurring billing must be submitted.		

Sample Purchase with Recurring Billing

```
public class TestCanadaRecurUpdate
{
    public static void main(String[] args)
    {
        String store_id = "store5";
        String api_token = "yesguy";
        String order_id = "Test155409282";
        String cust_id = "antonio";
        String recur_amount = "1.50";
        String pan = "4242424242424242";
        String expiry_date = "1902";
        //String add_num = "";
        //String total_num = "";
        //String hold = "";
```

Sample Purchase with Recurring Billing

```
            //String terminate = "";
            String processing_country_code = "CA";
            boolean status_check = false;

            RecurUpdate recurUpdate = new RecurUpdate();
            recurUpdate.setOrderId(order_id);
            recurUpdate.setCustId(cust_id);
            recurUpdate.setRecurAmount(recur_amount);
            recurUpdate.setPan(pan);
            recurUpdate.setExpdate(expiry_date);
            //recurUpdate.setAddNumRecurs(add_num);
            //recurUpdate.setTotalNumRecurs(total_num);
            //recurUpdate.setHold(hold);
            //recurUpdate.setTerminate(terminate);

            HttpsPostRequest mpgReq = new HttpsPostRequest();
            mpgReq.setProcCountryCode(processing_country_code);
            mpgReq.setTestMode(true); //false or comment out this line for production transactions
            mpgReq.setStoreId(store_id);
            mpgReq.setApiToken(api_token);
            mpgReq.setTransaction(recurUpdate);
            mpgReq.setStatusCheck(status_check);
            mpgReq.send();

            catch (Exception e)
            {
                e.printStackTrace();
            }
        }
    }
```

Appendix H Convenience Fee

The Convenience Fee program allows merchants to apply an additional charge to a customer's bill (with their consent) for the convenience of being able to pay for goods and services using an alternative payment channel. This applies only when providing a true convenience in the form of a channel outside the merchant's customary face-to-face payment channels.

The convenience fee is a charge in addition to what the consumer is paying for the provided goods/services. This charge appears as a separate line item on the consumer's statement.

The Convenience Fee program provides several benefits. It may allow you an opportunity to reduce or eliminate credit card processing fees and improve customer satisfaction.

This document outlines how to use the PHP API for processing Convenience Fee credit card and ACH transactions. In particular, it describes the format for sending transactions with the appropriate convenience fee amount and the corresponding responses you will receive.

It is supported by the following transactions:

- Basic Purchase
- CAVV Purchase
- ACH Debit.

H.1 Using Convenience Fee

In addition to instantiating a transaction object and a connection object (as you would for a normal transaction), you must instantiate a ConvFeeInfo object. This object has one mandatory value that must be set (Table 133, page 333).

Any transaction that supports Convenience Fee has a setConvFeeInfo method. This is used to write the Convenience Fee information to the transaction object before writing the transaction object to the connection object.

ConvFeeInfo object definition

```
ConvFeeInfo convFeeInfo = new ConvFeeInfo();
```

Transaction object set method

```
<transaction>.setConvFeeInfo(convFeeInfo);
```

H.2 Convenience Fee Request Fields

Table 133: ConvFeeInfo object mandatory values

Value	Type	Limits	Set method
	Description		
Convenience fee amount	Decimal	9 characters	`convFeeInfo.setConvenienceFee ("5.00");`
	Amount customer is being charged as a convenience fee.		

H.3 Convenience Fee Sample Code

This is a sample of PHP code illustrating how the Convenience Fee option is implemented with a Purchase transaction. Purchase object information that is not relevant to Convenience Fee has been removed.

Sample Purchase with Convenience Fee information

```
Purchase purchase = new Purchase();

ConvFeeInfo convFeeInfo = new ConvFeeInfo();
convFeeInfo.setConvenienceFee("5.00");
purchase.setConvFeeInfo(convFeeInfo);
```

Appendix I Error Messages

Error messages that are returned if the gateway is unreachable

Global Error Receipt

You are not connecting to our servers. This can be caused by a firewall or your internet connection.

Response Code = NULL

The response code can be returned as null for a variety of reasons. The majority of the time, the explanation is contained within the Message field.

When a 'NULL' response is returned, it can indicate that the issuer, the credit card host, or the gateway is unavailable. This may be because they are offline or because you are unable to connect to the internet.

A 'NULL' can also be returned when a transaction message is improperly formatted.

Error messages that are returned in the Message field of the response

XML Parse Error in Request: <System specific detail>
An improper XML document was sent from the API to the servlet.

XML Parse Error in Response: <System specific detail>
An improper XML document was sent back from the servlet.

Transaction Not Completed Timed Out
Transaction timed out before the host responds to the gateway.

Request was not allowed at this time
The host is disconnected.

Could not establish connection with the gateway: <System specific detail>
Gateway is not accepting transactions or server does not have proper access to internet.

Input/Output Error: <System specific detail>
Servlet is not running.

The transaction was not sent to the host because of a duplicate order id
Tried to use an order id which was already in use.

The transaction was not sent to the host because of a duplicate order id
Expiry Date was sent in the wrong format.

Vault error messages

Can not find previous
Data key provided was not found in our records or profile is no longer active.

Invalid Transaction
Transaction cannot be performed because improper data was sent.

or

Mandatory field is missing or an invalid SEC code was sent.

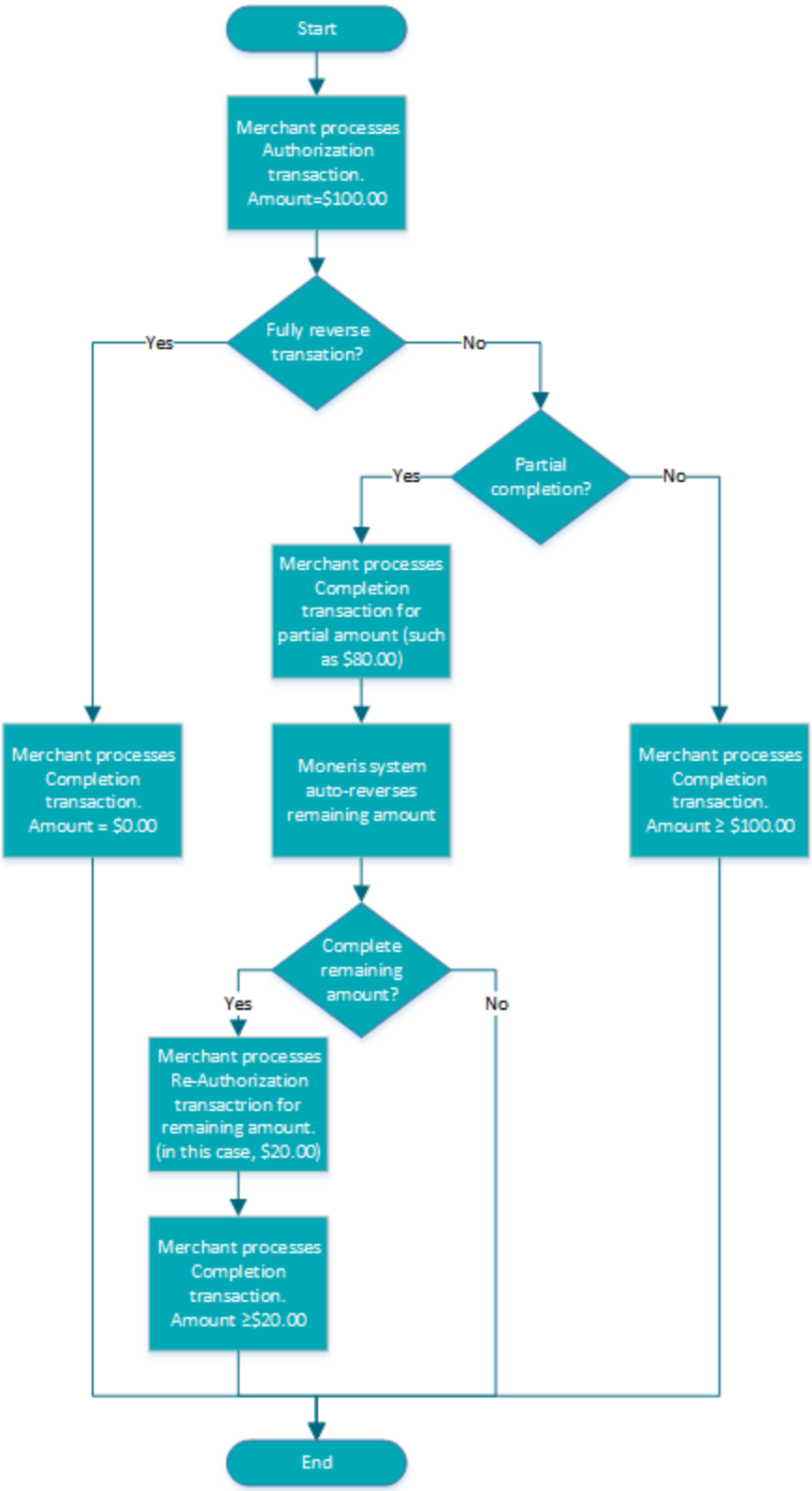
Malformed XML
Parse error.

Incomplete
Timed out.

or

Cannot find expiring cards.

Appendix J Process Flow for Basic PreAuth, ReAuth and Completion Transactions



Appendix K Merchant Checklists for INTERAC® Online Payment Certification Testing

Merchant Information

Name and URL	Merchant Name (English)	
	Homepage URL (English)	
	Merchant Name (French)	
	Homepage URL (French)	
Number	Merchant Number	
Transaction fee category (Circle one)	Government Education General	

Checklist for Front-End Tests

Case #	Date Completed	Remarks
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Case #	Date Completed	Remarks
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		

Merchant Requirements

Table 134: Checklist for web display requirements

Done	Requirement
Checkout page	

Table 134: Checklist for web display requirements (continued)

Done	Requirement
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both
Design and Wordmark Requirements (any page)	
	Other payment option logos: • Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. • Design is equal in size and no less prominent than other payment option trademarks.

	INTERAC wordmark:
	• INTERAC is always either in capital letters or italics (as in "the INTERAC Online service")
	• In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "*Interac*®" (English) or <<*Interac*^{MD}>> (French).
	• On the same page as the first occurence of the wordmark, the following language-appropriate footnote appears:
	  • ® Trademark of Interac Inc. Used under licence"
	  • ^{MD} Marque de commerce d'Interac Inc. Utilisée sous licence

Version of design	
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)
"Learn more" information	
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)
Confirmation page	
	States that the transaction is successful
	Displays the financial institution's name and confirmation number
	Provides ability to print
Error page	
	Indicates that payment was unsuccsessful
	States that the order is cancelled or displays other payment options
Timeout message	

Table 134: Checklist for web display requirements (continued)

Done	Requirement
	Is displayed if consumer has less than 30 minutes to complete payment
Payment	
	Displays the total in Canadian dollars

Table 135: Checklist for security/privacy requirements

Done	Requirement
Merchant	
	Uses no less than 128-bit SSL encryption when collecting personal information
	Protects consumer information in accordance with applicable federal and provincial privacy legislation
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce
Provided screenshots	
	Checkout page (where customer selects INTERAC Online option)
	Confirmation page (one of the test case 1, 2, or 3)
	Error page (test case 4)

Appendix L Third-Party Service Provider Checklists for INTERAC® Online Payment Certification Testing

Third-Party Service Provider Information

Name	English	
	French	
Merchant Web Application	Solution Name	
	Version	
Acquirer		

Interaconline.com/Interacenlgne.com Web Site Listing Information

See http://www.interaconline.com/merchants_thirdparty.php for examples.

English contact information	5 lines maximum. 35 characters/line maximum. For example, contact name and title, department, telephone, web site, email.
English logo	File type: PNG. Maximum size: 120x120 pixels.
French contact information	5 lines maximum. 35 characters/line maximum. For example, contact name and title, department, telephone, web site, email.
French logo	File type: PNG. Maximum size: 120x120 pixels.

Table 136: Checklist for front-end tests

Case #	Date Completed	Remarks
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		

Table 136: Checklist for front-end tests

Case #	Date Completed	Remarks
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		

Merchant Requirements

Table 137: Checklist for web display requirements

Done	Requirement
Checkout page	
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both
Design and Wordmark Requirements (any page)	
	Other payment option logos: • Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. • Design is equal in size and no less prominent than other payment option trademarks.

	INTERAC wordmark:
	• INTERAC is always either in capital letters or italics (as in "the INTERAC Online service")
	• In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "*Interac*®" (English) or <<*Interac*^{MD}>> (French).
	• On the same page as the first occurence of the wordmark, the following language-appropriate footnote appears:
	  • ® Trademark of Interac Inc. Used under licence"
	  • ^{MD} Marque de commerce d'Interac Inc. Utilisée sous licence

Table 137: Checklist for web display requirements (continued)

Done	Requirement
Version of design	
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)
"Learn more" information	
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)
Confirmation page	
	States that the transaction is successful
	Displays the financial institution's name and confirmation number
	Provides the ability to print
Error page	
	Indicates that payment was unsuccsessful
	States that the order is cancelled or displays other payment options
Timeout message	
	Is displayed if consumer has less than 30 minutes to complete payment
Payment	
	Displays the total in Canadian dollars

Table 138: Checklist for security/privacy requirements

Done	Requirement
Merchant	
	Uses no less than 128-bit SSL encryption when collecting personal information
	Protects consumer information in accordance with applicable federal and provincial privacy legislation
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce

Table 139: Checklist for required screenshots

Done	Requirement
Provided screenshots	
	Checkout page (where customer selects INTERAC Online option)
	Confirmation page (one of the test case 1, 2, or 3)
	Error page (test case 4)

Appendix M Merchant Checklists for INTERAC® Online Payment Certification

Merchant Information

Name and URL	Merchant Name (English)	
	Homepage URL (English)	
	Merchant Name (French)	
	Homepage URL (French)	
Number	Merchant Number	
Transaction fee category (Circle one)	Government Education General	
Third-party service provider	Company name	
Service provider's merchant web application	Solution name	
	Version	

Merchant Requirements

Table 140: Checklist for web display requirements

Done	Requirement
Checkout page	
	Displays the INTERAC Online design (logo), wordmark (text "INTERAC Online) or both
Design and Wordmark Requirements (any page)	
	Other payment option logos: • Displays the INTERAC Online design (logo) if the merchant displays the trademarks or logos of other payment options. • Design is equal in size and no less prominent than other payment option trademarks.

Table 140: Checklist for web display requirements (continued)

Done	Requirement

	INTERAC wordmark:
	• INTERAC is always either in capital letters or italics (as in "the INTERAC Online service")
	• In the first use of the INTERAC Online wordmark, INTERAC is followed by the ® notation in superscript. For example, "*Interac*®" (English) or <<*Interac*MD>> (French).
	• On the same page as the first occurence of the wordmark, the following language-appropriate footnote appears:
	  • ® Trademark of Interac Inc. Used under licence"
	  • MD Marque de commerce d'Interac Inc. Utilisée sous licence

Version of design	
	Uses the two-colour design on the web: • Horizontal version—height no shorter than 25 pixels (width-to-height ratio of 2:37:1) • Vertical version—width no narrower than 30 pixels (widteh-to-height ratio of 1:1:37)
"Learn more" information	
	Provides consumers with a link to www.interaconline.com/learn (preferably on the checkout page)
Confirmation page	
	States that the transaction is successful
	Displays the financial institution's name and confirmation number
	Provides ability to print
Error page	
	Indicates that payment was unsuccsessful
	States that the order is cancelled or displays other payment options
Timeout message	
	Is displayed if consumer has less than 30 minutes to complete payment
Payment	
	Displays the total in Canadian dollars

Table 141: Checklist for security/privacy requirements

Done	Requirement
Merchant	
	Uses no less than 128-bit SSL encryption when collecting personal information
	Protects consumer information in accordance with applicable federal and provincial privacy legislation
	Adheres to the Canadian Code of Practice for Consumer Protection in Electronic Commerce
Provided screenshots	
	Checkout page (where customer selects INTERAC Online option)
	Confirmation page (one of the test case 1, 2, or 3)
	Error page (test case 4)

Appendix N INTERAC® Online Payment Certification Test Case Detail

N.1 Common Validations

The Merchant sends a request to the INTERAC Online Merchant Test Tool, which validates the fields as follows:

- All mandatory fields are present.
- All fields are valid according to their definition in the *INTERAC Online Functional Specifications* (including field lengths, valid characters and so on).
- Merchant number is that of a valid registered merchant.
- Funded URL matches one of the merchant's registered funded URLs that were provided during merchant registration.
- The not funded URL matches one of the merchant's registered Not Funded URLs that were provided during merchant registration.
- No additional fields are present.

N.2 Test Cases

Table 142: Cases 1-3

Objective	To test that the merchant can do all of the following: • Send a valid request to the Gateway page • Receive a valid confirmation of funding from the Issuer Online Banking application • Issue a request for purchase completion to the acquirer • Receive an approved response from the acquirer.
Pre-requisites	None
Configuration	Merchant sends form posts to the Merchant Test Tool, which in turn responds to either the Funded or Not Funded URL. The Merchant is connected to an acquirer emulator, which can be set to confirm any request for payment confirmation. (That is, the back-end process of sending a 0200 Message to the issuer is emulated to always accept the purchase request).
Special tools required	None

Table 142: Cases 1-3 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 3, the format of the amount must be ### ### #03.##.
Expected out-come	The merchant indicates to the customer that the purchase was completed and presents a confirmation screen that includes (depending on the test case) the correct amount, the issuer name and the issuer confirmation number. Test case 1 • Issuer name: 123Bank • Issuer confirmation number: CONF#123 Test case 2 • Issuer name: Bank Éàêëï#$.,-/=?@' • Issuer confirmation number: #$.,-/=?@'UPdn9 Test case 3 • Issuer name: B • Issuer confirmation number: C
Applicable logs	• Merchant Test Tool logs • Screen capture of the merchant's confirmation page.

Table 143: Case 4

Objective	To test that the merchant handles a rejection in response to the acquirer
Pre-requisites	None
Configuration	Same as test cases 1-3 except that the acquirer emulator must be set to decline the request for mayment confirmation. (That is, to emulate the scenario in which an issuer sends a delcine in the 0210 response to the acquirer's 0200 message.)
Special tools required	None

Table 143: Case 4 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant for any amount where the two least significant dollar digits are 04. (That is, of the form ### ### #04.##.)
Expected outcome	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

Table 144: Cases 5-22

Objective	To test that a merchant safely handles redirections to the Funded URL with invalid data, and treats the transaction as funded.
Pre-requisites	None
Configuration	None. The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.
Special tools required	None
Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data will be provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 13, the format of the amount must be ### ### #13.##.
Expected outcome	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

Table 145: Case 23

Objective	To test that a merchant can receive a valid redirection from the issuer that indicates the payment was not funded.
Pre-requisites	None
Configuration	None. The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.
Special tools required	None
Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data is provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant for any amount where the two least significant dollar digits are 23. (That is, of the form ### ### #23.##.)
Expected outcome	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

Table 146: Cases 24-39

Objective	To test that a merchant safely handles redirections to the Not Funded URL with invalid data, and treats the transaction as not funded.
Pre-requisites	None
Configuration	None. The acquirer emulator is not needed because the merchant does not submit any requests for payment confirmation.
Special tools required	None

Table 146: Cases 24-39 (continued)

Input data requirements	Acquirer must have registered the merchant using the administration system, and have supplied the following: • IDEBIT_FUNDEDURL(S) • IDEBIT_NOTFUNDEDURL(S) • HTTP REFERERURL(S) Data is provided by the Merchant Test Tool.
Execution strategy	Initiate a payment at the merchant. The two least significant digits of the dollar amount must be equal to the test case number. For example, if you are executing test case 27, the format of the amount must be ### ### #27.##.
Expected out-come	The merchant indicates to the customer that the purchase was declined. Neither the issuer name nor the issuer confirmation number are displayed.
Applicable logs	Merchant Test Tool logs

N.3 Merchant front-end test case values

These values are automatically sent by the INTERAC Online Merchant Test Tool. They are provided here for reference only.

Table 147: Test cases 1 and 4—Funded URL

Redirection URL	Funded
ISSLANG	en
TRACK2	3728024906540591206=12010123456789XYZ
ISSCONF	CONF#123
ISSNAME	123Bank
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 148: Test case 2—Funded URL

Redirection URL	Funded
ISSLANG	en
TRACK2	5268051119993326=29129999999999999000
ISSCONF	#$.,-/=?@'UPdn9
ISSNAME	987Bank ÉàêëÏ#$.,-/=?@'ÀôùûüÿÇ

Table 148: Test case 2—Funded URL

INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 149: Test case 3—Funded URL

Redirection URL	Funded
ISSLANG	fr
TRACK2	453781122255=1001ABC11223344550000000
ISSCONF	C
ISSNAME	B
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	123

Table 150: Test cases 5-22—invalid fields, Funded URL

Test case	Purpose	Field	Value
5	missing field	IDEBIT_INVOICE	(missing)
6	missing field	IDEBIT_MERCHDATA	(missing)
7	missing field	IDEBIT_ISSLANG	(missing)
8	missing field	IDEBIT_TRACK2	(missing)
9	missing field	IDEBIT_ISSCONF	(missing)
10	missing field	IDEBIT_ISSNAME	(missing)
11	missing field	IDEBIT_VERSION	(missing)
12	missing field	IDEBIT_TRACK2, IDEBIT_ ISSCONF, IDEBIT_ISSNAME	(missing)
13	wrong value	IDEBIT_INVOICE	XXX
14	wrong value	IDEBIT_MERCHDATA	XXX
15	invalid value	IDEBIT_ISSLANG	de
16	value too long	IDEBIT_TRACK2	3728024906540591206=12010123456789XYZA
17	invalid check digit	IDEBIT_TRACK2	3728024906540591207=12010123456789XYZ

Table 150: Test cases 5-22—invalid fields, Funded URL (continued)

Test case	Purpose	Field	Value
18	field too long	IDEBIT_ISSCONF	Too long confirm
19	invalid character	IDEBIT_ISSCONF	CONF<123
20	field too long	IDEBIT_ISSNAME	Very, very, very long issuer name
21	invalid character	IDEBIT_ISSNAME	123<Bank
22	invalid value	IDEBIT_VERSION	2

Table 151: Test case 23—valid data, Not Funded URL

Redirection URL	Not funded
ISSLANG	en
INVOICE	(Same as supplied by merchant)
MERCHDATA	(Same as supplied by merchant)
VERSION	1

Table 152: Test cases 5-22—invalid fields, Funded URL

Test case	Purpose	Field	Value
24	missing field	IDEBIT_INVOICE	(missing)
25	missing field	IDEBIT_MERCHDATA	(missing)
26	missing field	IDEBIT_ISSLANG	(missing)
27	IDEBIT_TRACK2 is present and valid	IDEBIT_TRACK2	3728024906540591206=12010123456789XYZ
28	IDEBIT_ISSCONF is present and valid	IDEBIT_ISSCONF	CONF#123
29	IDEBIT_ISSNAME is present and valid	IDEBIT_ISSNAME	12Bank
30	missing field	IDEBIT_VERSION	(missing)
31	wrong value	IDEBIT_INVOICE	XXX
32	invalid value	IDEBIT_INVOICE	invalid </html> tricky data
33	wrong value	IDEBIT_MERCHDATA	XXX

Table 152: Test cases 5-22—invalid fields, Funded URL (continued)

Test case	Purpose	Field	Value
34	invalid value	IDEBIT_MERCHDATA	<2000 characters in the range hex 20-7E
35	invalid value	IDEBIT_ISSLANG	de
36	invalid IDEBIT_ TRACK2 is present	IDEBIT_TRACK2	INVALIDTRACK2, incorrect format and too long
37	invalid IDEBIT_ ISSCONF is present	IDEBIT_ISSCONF	Too long confirm
38	invalid IDEBIT_ ISSNAME is present	IDEBIT_ISSNAME	Very, very, very long issuer name
39	invalid value	IDEBIT_VERSION	2

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