

Payment Gateway HTTP and XML API Developers Documentation

HTTP/XML API 1.2.0

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Preface

This document supersedes any previous documentation on the GSPAY Payment Gateway XML APIs. Please send any comments and questions to info@gspay.com

Chapter 1. Introduction

The purpose of this document is to integrate the processing of real time credit and debit card transactions for developers into their e-commerce systems using the GSPAY Payment Gateway HTTP API protocol.

The Payment Gateway API allows remote applications to pass payment requests to the payment servers and subsequently to the acquiring bank. The Gateway performs validation, security checking and transaction logging.

Payment requests are performed by conducting a transaction request containing payment details using SSL encryption (HTTPS) to the Payment Gateway. When the transaction has completed, the Gateway will return an XML document which can then be parsed for data collection on the Merchant's side.

Chapter 2. Transaction Processing

A transaction starts when a cardholder keys in the data required into the Merchant's site. On receipt of the transaction the GSPAY API will check for the following:

- The Card details are valid
- The Merchant is valid
- The transaction amount is a valid amount
- Fraud Check is performed
- Validation
- Transaction/Validation Declined
- Transaction Approved

Constructing a request

The GSPAY payment gateway accepts requests in the format of a HTTP request *post*. Use this URL to post your payment requests <https://secure.gspay.com/payment/api.php>
The API interface accepts the parameters illustrated in the following table.

Chapter 2.1 HTTP Request Parameters

merchantID	The Merchant ID issued by GSPAY
merchantPassword	The Merchant password assigned by merchant
merchantSiteID	The Site ID in control panel
transactionType	Transaction type may be "sale" for sale transaction and "refund" for refund transaction
transactionAmount	The payment amount must be provided with decimal point. For example with USD \$9.95 insert amount=9.95
transactionOrderID	Transaction Order ID set by a Merchant. This can be used to lookup the transaction in the Merchant Panel if it is unique. A returned transaction number will uniquely identify a transaction to a Merchant.
transactionAffiliateID	If you have affiliate partners in GSPAY system, insert here its id.
transactionDescription	Order description. Example: "Viagra Generic 200mg"
customerCardNumber	The credit/debit card number with a variable length to a maximum of 16 digits in numerical form.
customerCardType	Available card types "Visa", "MasterCard".
customerExpireMonth	The month of expiry. The month value should be a numerical value between 01 and 12.
customerExpireYear	The year of expiry. The year value may be in a 4 digit year value. (Example: 2007).
customerCVC2	The CV2/CVV2 number from the card, this number can be found on the back of a Credit/Debit card and is completely unique to that card.
customerCardHolder	The card holder's name.
customerFullName	Customer's full name may be the same as card holder name.
customerPhone	Customer's phone
customerAddress	Customer's address
customerCity	Customer's city
customerStateCode	Customer's state code. List of state codes see in Chapter 5.
customerZip	Customer's zip code
customerCountryCode	Customer's country code. List of country codes see in Chapter 5.
customerEmail	Customer's email
customerShippingFullName	Customer's shipping Full name, optional
customerShippingPhone	Customer's shipping phone, optional
customerShippingAddress	Customer's shipping address, optional
customerShippingCity	Customer's shipping city, optional
customerShippingStateCode	Customer's shipping state code, optional
customerShippingCountryCode	Customer's shipping country code, optional
customerIP	Customer's IP.
customerBrowser	Customer's browser string. See Chapter 2.2. for details.
customerLanguage	Customer's system language string. See Chapter 2.2. for details.
customerScreenResolution	Customer's screen resolution. See Chapter 2.2. for details.

Chapter 2.2 Additional security parameters

Our system requires the following additional parameters of customer's computer submitting transaction:

customerBrowser – Example: Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.1; SV1; FunWebProducts; HbTools 4.7.3)

customerLanguage – Example: en-us

customerScreenResolution – Example: 1440x900 depth=32

These parameters can be retrieved by using Java script and language variables. Here is example for those parameters:

customerBrowser

PHP: \$_SERVER['HTTP_USER_AGENT']

Perl: \$ENV{'HTTP_USER_AGENT'}

ASP: Request.ServerVariables("HTTP_USER_AGENT")

customerLanguage

PHP: \$_SERVER['HTTP_ACCEPT-LANGUAGE']

Perl: \$ENV{' HTTP_ACCEPT-LANGUAGE'}

ASP: Request.ServerVariables("HTTP_ACCEPT-LANGUAGE")

customerScreenResolution

```
<script language="JavaScript">
var height=0;
var width=0;
if (self.screen) { // for NN4 and IE4 or later
width = screen.width
height = screen.height
depth = screen.colorDepth;
}
if (width > 0 && height > 0) {
document.writeln ('width,'x',height,'
depth=',depth,') } else {
document.writeln("")
}
</script>
```

Chapter 2.3 Transaction Response

A gateway response contains a series of parameters that identifies the success or failure of a transaction. The response contains the parameters listed in the following table:

resultStatus	There are several status of transactions: approved, declined, failed, test, fraud
resultStatusCode	You can as well determine transaction status by code: failed=0, approved =1, test=2, declined=3, fraud=4
resultDescription	A text message relating to the result of the transaction
transactionID	The resulting unique transaction number, assigned by GSPAY.

Chapter 3. Test transactions

The API uses a test mode to enable a developer implementing the GSPAY gateway to perform simple tests using the API interface. This mode allows the developer to perform a request on the gateway and to be returned a valid formatted response. Please note that any transactions performed in test mode will touch the API only and not route through the bank therefore transactions performed in test mode will not credit your balance in the merchant panel. You may perform as many test transactions as you wish even in “Live” mode. Use the following card numbers for test transactions:

4444445555555555 for Approved

4444446666666666 for Declined

Chapter 4. Export transaction data.

The API allows a Merchant to export data according to processed transactions. To get a data the parameter transactionType should be set to export. In addition optional parameters could be used.

exportType	Transaction Type. Possible values: sale, refund, chargeback
endDate	Start date in the absolute (2015-05-12) or relative (-2 weeks) format
endDate	End date in the absolute (2015-05-12) or relative (-2 weeks) format
siteID	Site ID

```
<xml>
<request>
<merchant>
  <merchantID>5000</merchantID>
  <merchantPassword>12345</merchantPassword>
  <siteID>65535 (optional)</siteID>
</merchant>
<transaction>
  <transactionType>export</transactionType>
  <exportType>chargeback (optional)</exportType>
  <startDate>-1 year (optional, default=-1 month)</startDate>
  <endDate>today (optional, default=today)</endDate>
</transaction>
</request>
</xml>
```

The API will return an XML response with transactions data.

Chapter 5. Examples.

The XML Response API returns the transaction response parameters into a valid XML document.

An example of a transaction response appears below. This document can be then parsed by your XML parser in order to recognize the completed transaction.

Successful transaction

```
<xml>
  <result>
    <resultStatus>approved</resultStatus>
    <resultStatusCode>1</resultStatusCode>
```

```
<resultDescription>Transaction complete</resultDescription>
<transactionID>TR1143627034548</transactionID>
</result>
</xml>
```

Declined transaction

```
<xml>
  <result>
    <resultStatus>declined</resultStatus>
    <resultStatusCode>3</resultStatusCode>
    <resultDescription>Transaction declined. GW capture -
    098</resultDescription> <transactionID>TR1143627034548</transactionID>
  </result>
</xml>
```

An example of a Charge transaction request appears below.

```
<xml>
<request>
<merchant> <merchantID>5000</merchantID>
<merchantPassword>11111</merchantPassword>
<merchantSiteID>6000</merchantSiteID> </merchant>
<transaction> <transactionType>sale</transactionType>
<transactionAmount>56.00</transactionAmount>
<transactionOrderID>#2234223</transactionOrderID>
<transactionAffiliateID></transactionAffiliateID>
<transactionDescription>Viagra 200mg, Cialis 100mg (Order #2234223)</transactionDescription> </transaction>
<customer> <customerCardNumber>4444333322221111</customerCardNumber>
<customerCardType>visa</customerCardType>
<customerExpireMonth>07</customerExpireMonth>
<customerExpireYear>2008</customerExpireYear>
<customerCVC2>124</customerCVC2>
<customerCardHolder>Alex Rich</customerCardHolder> <customerFullName> Alex
Rich</customerFullName> <customerPhone>+1 834 2567798</customerPhone>
<customerAddress>Fireside Ct 18-270</customerAddress>
<customerCity>Viena</customerCity> <customerStateCode>VA</customerStateCode>
<customerZip>43321</customerZip>
<customerCountryCode>US</customerCountryCode>
<customerEmail>alex@rich.com</customerEmail>
<customerShippingFullName></customerShippingFullName>
<customerShippingPhone></customerShippingPhone>
<customerShippingAddress></customerShippingAddress>
<customerShippingCity></customerShippingCity>
<customerShippingStateCode></customerShippingStateCode>
<customerShippingCountryCode></customerShippingCountryCode>
<customerIP>127.0.0.1</customerIP>
<customerBrowser>Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.1; SV1)</customerBrowser>
<customerLanguage>en-us</customerLanguage>
<customerScreenResolution>1024x768 depth=32</customerScreenResolution> </customer>
</request>
</xml>
```

An example of a Refund transaction request appears below.

```
<xml>
<request>
<merchant> <merchantID>5000</merchantID>
<merchantPassword>111</merchantPassword>
<merchantSiteID>6006</merchantSiteID> </merchant>
<transaction> <transactionType>refund</transactionType>
<transactionTransactionID>TR1141993277423</transactionTransactionID>
```

```

<transactionReason>Customer not satisfied</transactionReason>
<refundBlockCustomer>1</refundBlockCustomer>
</transaction>
</request>
</xml>

```

transactionType	refund
transactionTransactionID	Transaction ID assigned by GSPAY
transactionReason	Reason why you refund transaction
refundBlockCustomer	1= Block customer from future purchases, 0 = Don't block customer.

Request should be named by "request" as in the following example:

```

<input type=hidden name="request"
value=" <xml>
....
</xml>">

```

Appendix A. Country and States codes.

Bellow you will find valid ISO2 countries codes:

"Afghanistan"=>"AF" "Albania"=>"AL" "Algeria"=>"DZ" "American Samoa"=>"AS" "Andorra"=>"AD" "Angola"=>"AO" "Anguilla"=>"AI" "Antarctica"=>"AQ" "Antigua and Barbuda"=>"AG" "Argentina"=>"AR" "Armenia"=>"AM" "Aruba"=>"AW" "Australia"=>"AU" "Austria"=>"AT" "Azerbaijan"=>"AZ" "Bahamas"=>"BS" "Bahrain"=>"BH" "Bangladesh"=>"BD" "Barbados"=>"BB" "Belarus"=>"BY" "Belgium"=>"BE" "Belize"=>"BZ" "Benin"=>"BJ" "Bermuda"=>"BM" "Bhutan"=>"BT" "Bolivia"=>"BO" "Bosnia and Herzegovina"=>"BA" "Botswana"=>"BW" "Bouvet Island"=>"BV" "Brazil"=>"BR" "British Indian Ocean Territory"=>"IO" "Brunei Darussalam"=>"BN" "Bulgaria"=>"BG" "Burkina Faso"=>"BF" "Burundi"=>"BI" "Cambodia"=>"KH" "Cameroon"=>"CM" "Canada"=>"CA" "Cape Verde"=>"CV" "Cayman Islands"=>"KY" "Central African Republic"=>"CF" "Chad"=>"TD" "Chile"=>"CL" "China"=>"CN" "Christmas Island"=>"CX" "Cocos (Keeling) Islands"=>"CC" "Colombia"=>"CO" "Comoros"=>"KM" "Congo"=>"CG" "Congo the the"=>"CD" "Cook Islands"=>"CK" "Costa Rica"=>"CR" "Cote D'Ivoire"=>"CI" "Croatia"=>"HR" "Cuba"=>"CU" "Cyprus"=>"CY" "Czech Republic"=>"CZ" "Denmark"=>"DK" "Djibouti"=>"DJ" "Dominica"=>"DM" "Dominican Republic"=>"DO" "Ecuador"=>"EC" "Egypt"=>"EG" "El Salvador"=>"SV" "Equatorial Guinea"=>"GQ" "Eritrea"=>"ER" "Estonia"=>"EE" "Ethiopia"=>"ET" "Falkland Islands (Malvinas)"=>"FK" "Faroe Islands"=>"FO" "Fiji"=>"FJ" "Finland"=>"FI" "France"=>"FR" "French Guiana"=>"GF" "French Polynesia"=>"PF" "French Southern Territories"=>"TF" "Gabon"=>"GA" "Gambia"=>"GM" "Georgia"=>"GE" "Germany"=>"DE" "Ghana"=>"GH" "Gibraltar"=>"GI" "Greece"=>"GR" "Greenland"=>"GL" "Grenada"=>"GD" "Guadeloupe"=>"GP" "Guam"=>"GU" "Guatemala"=>"GT" "Guinea"=>"GN" "Guinea-Bissau"=>"GW" "Guyana"=>"GY" "Haiti"=>"HT" "Heard Island and Mcdonald Islands"=>"HM" "Holy See (Vatican City State)"=>"VA" "Honduras"=>"HN" "Hong Kong"=>"HK" "Hungary"=>"HU" "Iceland"=>"IS" "India"=>"IN" "Indonesia"=>"ID" "Iran Islamic Republic of"=>"IR" "Iraq"=>"IQ" "Ireland"=>"IE" "Israel"=>"IL" "Italy"=>"IT" "Jamaica"=>"JM" "Japan"=>"JP" "Jordan"=>"JO" "Kazakhstan"=>"KZ" "Kenya"=>"KE" "Kiribati"=>"KI" "Korea People's Republic of"=>"KP" "Korea Republic of"=>"KR" "Kuwait"=>"KW" "Kyrgyzstan"=>"KG" "Lao People's Republic"=>"LA" "Latvia"=>"LV" "Lebanon"=>"LB" "Lesotho"=>"LS" "Liberia"=>"LR" "Libyan Arab Jamahiriya"=>"LY" "Liechtenstein"=>"LI" "Lithuania"=>"LT" "Luxembourg"=>"LU" "Macao"=>"MO" "Macedonia the Former Yugoslav Republic of"=>"MK" "Madagascar"=>"MG" "Malawi"=>"MW" "Malaysia"=>"MY" "Maldives"=>"MV" "Mali"=>"ML" "Malta"=>"MT" "Marshall Islands"=>"MH" "Martinique"=>"MQ" "Mauritania"=>"MR" "Mauritius"=>"MU" "Mayotte"=>"YT" "Mexico"=>"MX" "Micronesia Federated States of"=>"FM" "Moldova Republic of"=>"MD" "Monaco"=>"MC" "Mongolia"=>"MN" "Montserrat"=>"MS" "Morocco"=>"MA" "Mozambique"=>"MZ" "Myanmar"=>"MM" "Namibia"=>"NA" "Nauru"=>"NR" "Nepal"=>"NP" "Netherlands"=>"NL" "Netherlands Antilles"=>"AN" "New Caledonia"=>"NC" "New Zealand"=>"NZ" "Nicaragua"=>"NI" "Niger"=>"NE"

"Nigeria"=>"NG" "Niue"=>"NU" "Norfolk Island"=>"NF" "Northern Mariana Islands"=>"MP" "Norway"=>"NO"
"Oman"=>"OM" "Pakistan"=>"PK" "Palau"=>"PW" "Palestinian Territory Occupied"=>"PS" "Panama"=>"PA" "Papua New
Guinea"=>"PG" "Paraguay"=>"PY" "Peru"=>"PE" "Philippines"=>"PH" "Pitcairn"=>"PN" "Poland"=>"PL" "Portugal"=>"PT"
"Puerto Rico"=>"PR" "Qatar"=>"QA" "Reunion"=>"RE" "Romania"=>"RO" "Russian Federation"=>"RU" "Rwanda"=>"RW"
"Saint Helena"=>"SH" "Saint Kitts and Nevis"=>"KN" "Saint Lucia"=>"LC" "Saint Pierre and Miquelon"=>"PM" "Saint
Vincent and the Grenadines"=>"VC" "Samoa"=>"WS" "San Marino"=>"SM" "Sao Tome and Principe"=>"ST" "Saudi
Arabia"=>"SA" "Senegal"=>"SN" "Serbia and Montenegro"=>"CS" "Seychelles"=>"SC" "Sierra Leone"=>"SL"
"Singapore"=>"SG" "Slovakia"=>"SK" "Slovenia"=>"SI" "Solomon Islands"=>"SB" "Somalia"=>"SO" "South Africa"=>"ZA"
"South Georgia and the South Sandwich Islands"=>"GS" "Spain"=>"ES" "Sri Lanka"=>"LK" "Sudan"=>"SD"
"Suriname"=>"SR" "Svalbard and Jan Mayen"=>"SJ" "Swaziland"=>"SZ" "Sweden"=>"SE" "Switzerland"=>"CH"
"Syrian Arab Republic"=>"SY" "Taiwan Province of China"=>"TW" "Tajikistan"=>"TJ" "Tanzania United Republic
of"=>"TZ" "Thailand"=>"TH" "Timor-Leste"=>"TL" "Togo"=>"TG" "Tokelau"=>"TK" "Tonga"=>"TO" "Trinidad and
Tobago"=>"TT" "Tunisia"=>"TN" "Turkey"=>"TR" "Turkmenistan"=>"TM" "Turks and Caicos Islands"=>"TC"
"Tuvalu"=>"TV" "Uganda"=>"UG" "Ukraine"=>"UA" "United Arab Emirates"=>"AE" "United Kingdom"=>"UK"
"United States"=>"US" "United States Minor Outlying Islands"=>"UM" "Uruguay"=>"UY" "Uzbekistan"=>"UZ"
"Vanuatu"=>"VU" "Venezuela"=>"VE" "Viet Nam"=>"VN" "Virgin Islands British"=>"VG" "Virgin Islands U.s."=>"VI"
"Wallis and Futuna"=>"WF" "Western Sahara"=>"EH" "Yemen"=>"YE" "Zambia"=>"ZM" "Zimbabwe"=>"ZW"

Bellow you will find valid US states codes:

"AL"=>"Alabama" "AK"=>"Alaska" "AB"=>"Alberta" "AS"=>"American Samoa" "AZ"=>"Arizona" "AR"=>"Arkansas"
"AA"=>"Armed Forces - Americas" "AE"=>"Armed Forces - Europe" "AP"=>"Armed Forces - Pacific" "BC"=>"British
Columbia" "CA"=>"California" "CO"=>"Colorado" "CT"=>"Connecticut" "DE"=>"Delaware" "DC"=>"District of Columbia"
"FM"=>"Federated States of Micronesia" "FL"=>"Florida" "GA"=>"Georgia" "GU"=>"Guam" "HI"=>"Hawaii"
"ID"=>"Idaho" "IL"=>"Illinois" "IN"=>"Indiana" "IA"=>"Iowa" "KS"=>"Kansas" "KY"=>"Kentucky" "LA"=>"Louisiana"
"ME"=>"Maine" "MB"=>"Manitoba" "MH"=>"Marshall Islands" "MD"=>"Maryland" "MA"=>"Massachusetts"
"MI"=>"Michigan" "MN"=>"Minnesota" "MS"=>"Mississippi" "MO"=>"Missouri" "MT"=>"Montana" "NE"=>"Nebraska"
"NV"=>"Nevada" "NB"=>"New Brunswick" "NH"=>"New Hampshire" "NJ"=>"New Jersey" "NM"=>"New Mexico"
"NY"=>"New York" "NF"=>"Newfoundland" "NC"=>"North Carolina" "ND"=>"North Dakota" "MP"=>"Northern Mariana
Islands" "NT"=>"Northwest Territories" "NS"=>"Nova
Scotia" "OH"=>"Ohio" "OK"=>"Oklahoma" "ON"=>"Ontario" "OR"=>"Oregon" "PW"=>"Palau" "PA"=>"Pennsylvania"
"PE"=>"Prince Edward Island" "PR"=>"Puerto Rico" "QC"=>"Quebec" "RI"=>"Rhode Island" "SK"=>"Saskatchewan"
"SC"=>"South Carolina" "SD"=>"South Dakota" "TN"=>"Tennessee" "TX"=>"Texas" "UT"=>"Utah" "VT"=>"Vermont"
"VI"=>"Virgin Islands" "VA"=>"Virginia" "WA"=>"Washington" "WV"=>"West Virginia" "WI"=>"Wisconsin"
"WY"=>"Wyoming" "YT"=>"Yukon"