

CG Gateway

Reuse Transaction Details

via Redirect

API Document

Version: 1.0

Date: 06/12/2012

CreditGuard 2008 LTD ©

All rights reserved

Version	Writer	Date	
Document			
1.0	Itamar Lask	06/12/2012	
Approval			

Version #	Date	Description	Pages
1.0	06/12/2012	First Version	

1. General

- 1.1 CreditGuard's CG Gateway offer vast functionality for transaction processing and control.
- 1.2 Due to PCI regulations, Credit Card sensitive data should **not** be kept after transaction authorization.
- 1.3 Hence, a problem might arise for merchants performing the credit card tokenization using a redirect payment page and then using the token for performing authorization or capture.
- 1.4 The problem arises when Track2 card present transaction or card non present CVV2/CVC transaction should be performed following the tokenization procedure.
- 1.5 The solution to this problem is provided by CG Gateway as follows:

2. Related Documents

- 2.1 CG Gateway XML API
- 2.2 CG Gateway Redirect transaction setup API

3. The Solution

- 3.1 The following process describes a flow in which this issue is resolved:
 - 3.1.1 The merchant performs tokenization transaction with sensitive data (CVV2/CVC or Track2 data) and marks the transaction in a way that will store sensitive data for a pre-determined period of time (using the "<keepCD>" tag).
 - 3.1.2 The tokenization response includes a unique identifier "<sessionCD>".
 - 3.1.3 The following request (Auth/Capture/Pending) the merchant issues should contain both the "<useCD>" tag and the "<sessionCD>" tag with the previous value received from the tokenization transaction.
 - 3.1.4 This indicates CG Gateway to use the temporary stored sensitive data for the Auth/Capture/Pending transaction so CVV2/CVC or Track2 will be added to the request.
- 3.2 The above also applies for using the CG Redirect page. When doing that, in the transaction setup request the "<keepCD>" should be sent, and the query performed after the card holder was redirected to the landing page should include the "<useCD>" and "<sessionCD>" tags for further use.
- 3.3 The following XML examples will details the following scenarios:
 - 3.3.1 Example 1 - Card non present capture transaction
 - 3.3.1.1 Redirect transaction setup for tokenization only
 - 3.3.1.2 Redirect page is used for entering card details and CVV2/CVC
 - 3.3.1.3 Query CG Gateway for the tokenization transaction sessionCD

3.3.1.4 CVV2/CVC capture transaction.

3.3.2 When using Track2, for card present, the sequence is the same. The capture transaction is also performed using the cardId (credit card token) and the sessionCD

3.3.3 The example will be detailed in the appendix.

3.3.4 Of course any other transaction type other than a capture can also be performed as the consecutive transaction to the tokenization procedure. This is done by using the "validation" tag values.

Example 1 - Card non present capture transaction

1. Redirect Transaction Setup For Tokenization Only

1.1 Request

Please note "<keepCD>" tag value is "1" indicating sensitive data will be kept

```
<ashrait>
  <request>
    <language>EN</language>
    <dateTime/>
    <command>doDeal</command>
    <requestid/>
    <merchantId/>
    <doDeal>
      <terminalNumber>09XXXXXX</terminalNumber>
      <cardNo>GMPI</cardNo>
      <total>10000</total>
      <transactionType>Debit</transactionType>
      <creditType>RegularCredit</creditType>
      <currency>ILS</currency>
      <transactionCode>Phone</transactionCode>
      <validation>TxnSetup</validation>
      <firstPayment></firstPayment>
      <periodicalPayment></periodicalPayment>
      <numberOfPayments></numberOfPayments>
      <user>requestIdentifier</user>
      <eci></eci>
      <mid>999999</mid>
      <mpiValidation>Token</mpiValidation>
      <description>MEDIVista</description>
      <email>test@creditguard.co.il</email>
      <customerData>
        <userData1/>
        <userData2/>
        <userData3/>
        <userData4/>
        <userData5/>
        <userData6/>
        <userData7/>
        <userData8/>
        <userData9/>
        <userData10/>
      </customerData>
      <keepCD>1</keepCD>
      <uniqueid>enterUniqueValue</uniqueid>
    </doDeal>
  </request>
</ashrait>
```

1.1.1 Relevant Tags

XML Field	Value	Description
validation	TxnSetup	Indicates the action is getting a URL of the redirect page
mid	Mid number	Provided by creditguard
mpiValidation	Token	Indicates the redirect page will execute a tokenization only transaction

keepCD	"1"	Indicates CG Gateway will keep CD (Card Details) sensitive data for consecutive transaction.
--------	-----	--

1.2 Response

```

<ashrait>
  <response>
    <command>doDeal</command>
    <dateTime>2012-12-04 17:06</dateTime>
    <requestId>
    </requestId>
    <tranId>564</tranId>
    <result>000</result>
    <message>Permitted transaction.</message>
    <userMessage>Permitted transaction.</userMessage>
    <additionalInfo></additionalInfo>
    <version></version>
    <language>Eng</language>
    <doDeal>
      <status>000</status>
      <statusText>Permitted transaction.</statusText>
      <terminalNumber>09XXXXXX</terminalNumber>
      <cardBin>CG</cardBin>
      <cardMask>CGGMPI</cardMask>
      <cardLength>5</cardLength>
      <cardNo>CGMPI</cardNo>
      <cardName></cardName>
      <cardExpiration></cardExpiration>
      <cardType code=""></cardType>
      <creditCompany code=""></creditCompany>
      <cardBrand code=""></cardBrand>
      <cardAcquirer code=""></cardAcquirer>
      <serviceCode></serviceCode>
      <transactionType code="01">RegularDebit</transactionType>
      <creditType code="1">RegularCredit</creditType>
      <currency code="1">ILS</currency>
      <transactionCode code="50">Phone</transactionCode>
      <total>120000</total>
      <balance></balance>
      <starTotal></starTotal>
      <firstPayment></firstPayment>
      <periodicalPayment></periodicalPayment>
      <numberOfPayments></numberOfPayments>
      <clubId></clubId>
      <clubCode></clubCode>
      <validation code="106">TxnSetup</validation>
      <commReason code=""></commReason>
      <idStatus code=""></idStatus>
      <cvvStatus code=""></cvvStatus>
      <authSource code="6">MPI Server</authSource>
      <authNumber></authNumber>
      <fileNumber></fileNumber>
      <slaveTerminalNumber></slaveTerminalNumber>
      <slaveTerminalSequence></slaveTerminalSequence>
      <creditGroup></creditGroup>
      <pinKeyIn></pinKeyIn>
      <pfsc></pfsc>
      <eci></eci>
      <cavv code=""></cavv>
      <user>requestidentifier</user>
      <addonData></addonData>
      <supplierNumber></supplierNumber>
      <intIn>BCGMPI120000D011150J106Xrequestidentifier</intIn>
      <intOt></intOt>
      <id></id>
      <mid>XXXXXX</mid>
      <uniqueid>enteruniquevalue</uniqueid>
      <mpiValidation>Token</mpiValidation>
  </doDeal>
    </response>
  </ashrait>

```

```

    <email>test@creditguard.co.il</email>
    <token>e99dad3c-fbb9-4bde-9294-9c9d5a852c2</token>
    <mpiHostedPageUrl>https://mpi101.creditguard.co.il:8443/CGMPI_Server/PerformTransaction?
    txId=e99dad3c-fbb9-4bde-9294-9c9d5a852c25</mpiHostedPageUrl>
    <returnUrl></returnUrl>
    <cancelUrl></cancelUrl>
    <sessionCD></sessionCD>
  </doDeal>
</response>
</ashrait>

```

1.2.1 Relevant Tags

XML Field	Value	Description
mpiHostedPageURL	Redirect payment page URL	Card holder should be redirected to this page
token	Redirect transaction identifier	Redirect transaction identifier used to query CG Gateway for sessionCD value

1. Redirect Page Process

- 1.1 Card holder is redirected to the credit card details page and fills in details,
- 1.2 After hitting the action button, the card holder is redirected back to merchant OK/NOTOK page at which the merchant should issue a query web service call (by using the redirect transaction identifier) in order to get the tokenization transaction details including sessionCD value.

2. Query CG Gateway for Tokenization Transaction sessionCD

2.1 Request

```

<ashrait>
  <request>
    <requestId>723232323</requestId>
    <version>1000</version>
    <language>ENG</language>
    <dateTime/>
    <command>inquireTransactions</command>
    <merchantId></merchantId>
    <inquireTransactions>
      <terminalNumber>09XXXXX</terminalNumber>
      <mainTerminalNumber/>
      <queryName>mpiTransaction</queryName>
      <mid>XXXXX</mid>
      <mpiTransactionId>e99dad3c-fbb9-4bde-9294-9c9d5a852c25</mpiTransactionId>
    </inquireTransactions>
  </request>
</ashrait>

```

2.1.1 Relevant Tags

XML Field	Value	Description
mpiTransactionId	Redirect transaction identifier	Received at the initial call for redirect page URL

2.2 Response

```

<ashrait>
  <response>
    <command>inquireTransactions</command>
    <dateTime>2012-12-04 17:17</dateTime>
    <requestId>723232323</requestId>
    <tranId>571</tranId>
    <result>000</result>
    <message>Permitted transaction.</message>
    <userMessage>Permitted transaction.</userMessage>
    <additionalInfo></additionalInfo>
    <version>1000</version>
    <language>Eng</language>
    <inquireTransactions>
      <row>
        <mpiTransactionId>e99dad3c-fbb9-4bde-9294-9c9d5a852c25</mpiTransactionId>
        <uniqueid>enteruniquevalue</uniqueid>
        <amount>10000</amount>
        <currency>ILS</currency>
        <authNumber>0000000</authNumber>
        <cardId>1071069201465389</cardId>
        <languageCode>EN</languageCode>
        <statusCode>0</statusCode>
        <statusText>SUCCEDED</statusText>
        <errorCode>00</errorCode>
        <errorText>SUCCESS</errorText>
        <cgGatewayResponseCode>000</cgGatewayResponseCode>
        <cgGatewayResponseText>Permitted transaction.</cgGatewayResponseText>
        <cgGatewayResponseXML>
          <ashrait>
            <response>
              <command>doDeal</command>
              <dateTime>2012-12-04 17:16</dateTime>
              <requestId></requestId>
              <tranId>570</tranId>
              <result>000</result>
              <message>Permitted transaction.</message>
              <userMessage>Permitted transaction.</userMessage>
              <additionalInfo></additionalInfo>
              <version>1000</version>
              <language>Eng</language>
              <doDeal>
                <status>000</status>
                <statusText>Permitted transaction.</statusText>
                <terminalNumber>09XXXXX</terminalNumber>
                <cardId>1043895422674580</cardId>
                <cardBin>458045</cardBin>
                <cardMask>458045****4580</cardMask>
                <cardLength>16</cardLength>
                <cardNo>XXXXXXXXXXXX4580</cardNo>
                <cardName></cardName>
                <cardExpiration>0614</cardExpiration>
                <cardType code="0">Local</cardType>
                <creditCompany code="41">Amex</creditCompany>
                <cardBrand code="0">PrivateLabel</cardBrand>
                <cardAcquirer code="4">Amex</cardAcquirer>
                <serviceCode>101</serviceCode>
              </doDeal>
            </response>
          </ashrait>
        </cgGatewayResponseXML>
      </row>
    </inquireTransactions>
  </response>
</ashrait>
  
```

```

<transactionType code="01">RegularDebit</transactionType>
<creditType code="1">RegularCredit</creditType>
<currency code="1">ILS</currency>
<transactionCode code="00">Regular</transactionCode>
<total>10000</total>
<balance></balance>
<starTotal>0</starTotal>
<firstPayment>
</firstPayment>
<periodicalPayment>
</periodicalPayment>
<numberOfPayments>
</numberOfPayments>
<clubId></clubId>
<clubCode></clubCode>
<validation code="102">Token</validation>
<commReason code=""></commReason>
<idStatus code="0">Absent</idStatus>
<cvvStatus code="0">Absent</cvvStatus>
<authSource code="0">None</authSource>
<authNumber>0000000</authNumber>
<fileNumber>01</fileNumber>
<slaveTerminalNumber>000</slaveTerminalNumber>
<slaveTerminalSequence>000</slaveTerminalSequence>
<creditGroup></creditGroup>
<pinKeyIn></pinKeyIn>
<pfsc></pfsc>
<eci></eci>
<cavv code=""></cavv>
<user>requestidentifier</user>
<addonData></addonData>
<supplierNumber>1111111</supplierNumber>
<id></id>
<mid>10190</mid>
<uniqueid>enteruniquevalue</uniqueid>
<token>e99dad3c-fbb9-4bde-9294-9c9d5a852c25</token>
<keepCD>1</keepCD>
<sessionCD>
  a24ae068cbclcd48d55072d138545761a5c776677c0f865d02497932b4f2f46c
</sessionCD>
</doDeal>
</response>
</ashrait>
</cgGatewayResponseXML>
<queryErrorText>SUCCESS</queryErrorText>
<xRem>requestidentifier</xRem>
<personalId></personalId>
<cardExpiration>0614</cardExpiration>
</row>
<totals>
<pageNumber></pageNumber>
<pagesAmount></pagesAmount>
<queryResultId></queryResultId>
<total></total>
<totalMatch></totalMatch>
</totals>
</inquireTransactions>
</response>
</ashrait>

```

2.2.1 Relevant Tags

XML Field	Description
CGGatewayResponseXML	The entire tokenization transaction from CG Gateway
cardId	The credit card token for the next transaction use
cardBin	The Bin of the credit card
cardMask	Credit card masked according to PCI regulations
cardLength	The original length of the credit card
sessionCD	The session card details that must be used in the next transaction in order to use the CVV2/CVC

3. Capture Transaction

3.1 Request

Please note "<useCD>" tag value is "1" – in order to indicate usage of previously kept sensitive data and also "<sessionCD>" is provided to relate this capture transaction to the relevant data.

```
<ashrait>
  <request>
    <language>EN</language>
    <dateTime/>
    <command>doDeal</command>
    <requestid/>
    <merchantId></merchantId>
    <doDeal>
      <terminalNumber>09XXXXX</terminalNumber>
      <total>120000</total>
      <transactionType>Debit</transactionType>
      <creditType>RegularCredit</creditType>
      <currency>ILS</currency>
      <transactionCode>Phone</transactionCode>
      <validation>AutoComm</validation>
      <firstPayment></firstPayment>
      <periodicalPayment></periodicalPayment>
      <numberOfPayments></numberOfPayments>
      <user></user>
      <eci></eci>
      <mid>XXXXX</mid>
      <description></description>
      <email>test@creditguard.co.il</email>
      <useCD>1</useCD>
      <cardId>1043895422674580</cardId>
      <cardExpiration>1214</cardExpiration>
      <sessionCD>
        a24ae068cbc1cd48d55072d138545761a5c776677c0f865d02497932b4f2f46c
      </sessionCD>
    </doDeal>
  </request>
</ashrait>
```

3.1.1 Relevant Tags

XML Field	Description
useCD	"1" indicates previously stored sensitive data will be kept
cardId	Credit Card token (instead of credit card number)
sessionCD	Session Card Details indication (kept from the previous query to the gateway)

3.2 Response

```
<ashrait>
  <response>
    <command>doDeal</command>
    <dateTime>2012-12-05 12:51</dateTime>
    <requestId></requestId>
    <tranId>577</tranId>
    <result>000</result>
    <message>Permitted transaction.</message>
    <userMessage>Permitted transaction.</userMessage>
    <additionalInfo></additionalInfo>
```

```

<version></version>
<language>Eng</language>
<doDeal>
  <status>000</status>
  <statusText>Permitted transaction.</statusText>
  <terminalNumber>09XXXXX</terminalNumber>
  <cardId>1043895422674580</cardId>
  <cardBin>458045</cardBin>
  <cardMask>458045*****4580</cardMask>
  <cardLength>16</cardLength>
  <cardNo>xxxxxxxxxxxx4580</cardNo>
  <cardName></cardName>
  <cardExpiration>1222</cardExpiration>
  <cardType code="1">Foreign</cardType>
  <creditCompany code="23">Visa</creditCompany>
  <cardBrand code="2">Visa</cardBrand>
  <cardAcquirer code="2">Visa</cardAcquirer>
  <serviceCode>000</serviceCode>
  <transactionType code="02">AuthDebit</transactionType>
  <creditType code="1">RegularCredit</creditType>
  <currency code="1">ILS</currency>
  <transactionCode code="50">Phone</transactionCode>
  <total>120000</total>
  <balance></balance>
  <starTotal>0</starTotal>
  <firstPayment></firstPayment>
  <periodicalPayment></periodicalPayment>
  <numberOfPayments></numberOfPayments>
  <clubId></clubId>
  <clubCode>0</clubCode>
  <validation code="4">AutoComm</validation>
  <commReason code=""></commReason>
  <idStatus code="3">Validated</idStatus>
  <cvvStatus code="3">Validated</cvvStatus>
  <authSource code="3">VoiceMail</authSource>
  <authNumber>0123456</authNumber>
  <fileNumber>01</fileNumber>
  <slaveTerminalNumber>000</slaveTerminalNumber>
  <slaveTerminalSequence>008</slaveTerminalSequence>
  <creditGroup>
</creditGroup>
  <pinKeyIn>0</pinKeyIn>
  <pfsc>0</pfsc>
  <eci>0</eci>
  <cavv code=""></cavv>
  <user></user>
  <addonData></addonData>
  <supplierNumber>0356896</supplierNumber>
  <intIn>Bxxxxxxx4580C120000D011150E0123456J4TxxxxUxxxY025249590</intIn>
  <intOt>0000xxxxxxxxxxxxxx4580220004xxxx3300120000 000000002021 150
30123456000000000000000000000001001001 1 </intOt>
  <id>000000000</id>
</doDeal>
</response>
</ashrait>

```