



SecurePay

Secure XML API Integration Guide

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1 Introduction

1.1 What is Secure XML API

The Secure XML API is a method for transmitting transaction information to SecurePay for processing. Each XML message sent to SecurePay contains one operation.

This guide covers the process of building a program within your web site or application in order to integrate the XML API and can be run on any platform and in any programming language.

The below operations are available through the Secure XML API and detailed in this guide

Credit Card Operations

- Payment
- Refund
- Pre-authorisation
- Pre-authorisation complete

Direct Entry Operations

- Direct Debit Payment
- Direct Credit Payment

Optional Features

- Recurring flag
- FraudGuard
- Echo

Once composed by your application, an XML Message is sent via the POST method to a HTTPS URL at SecurePay for processing. Once processing is complete, a response message is sent via the POST method back to your server. On average each message is processed in a few seconds.

This gives your application a real time response from the on the outcome of a credit card transaction. Direct

entry payments are not processed in real time; they are stored in SecurePay's database and processed daily at 4.30pm EST.

1.2 About this Guide

This guide provides technical information about integrating and configuring SecurePay within your environment.

1.3 Intended Audience

This document is intended for developers, integrating SecurePay's Secure XML interface into their own applications or websites.

It is recommended that someone with web site, XML or application programming experience reads this guide and implements the Secure XML.

1.4 Authentication, Communication & Encryption

To ensure security, each merchant is issued with password. This password requires authentication before a request can be processed. This makes sure that unauthorised users will be unable to use the interface.

The password can be changed by the merchant via SecurePay's Merchant Management facility.

The Secure XML API uses HTTPS for communication with SecurePay's System.

Merchants using Secure XML will automatically use SecurePay's SSL certificate to encrypt requests and decrypt responses from SecurePay.



2 Test Account and Payment URLs

2.1 Payment URLs

There are a number of different Payment URLs at SecurePay depending on the type of operation you are performing. Please ensure that you select the correct URL for the message type you are sending.

For credit card transactions:

Test URL: <https://test.securepay.com.au/xmlapi/payment>

Live URL: <https://api.securepay.com.au/xmlapi/payment>

For direct entry transactions:

Test URL: <https://test.securepay.com.au/xmlapi/directentry>

Live URL: <https://api.securepay.com.au/xmlapi/directentry>

For FraudGuard credit card transactions:

Test URL: <https://test.securepay.com.au/antifraud/payment>

Live URL: <https://www.securepay.com.au/antifraud/payment>

2.2 How to use the Test Environment

As you build your system, you can test functionality when necessary by submitting parameters to the test URL.

2.2.1 Public Test Account Details

You can use the below details against the SecurePay test environment.

Integration Details

This is used as part of your transaction messages.

Merchant id: ABC0001

Transaction password: abc123

You can login to the Test SecurePay Merchant Portal with the below details to see the outcome of your testing.

Test Login Details

This is used to login to the merchant portal.

URL: <https://testlogin.securepay.com.au>

Merchant id: ABC

User name: test



Login Password: abc1234!!

2.2.2 Test Card Number

Use the following information when testing transactions:

```
Card Number: 4444333322221111
Card Type:   VISA
Card CCV:    123
Card Expiry: 08 / 23 (or any date greater then today)
```

2.2.3 Simulating Approved and Declined Transactions

You can simulate approved and declined transactions by submitting alternative payment amounts.

If the payment amount ends in 00, 08, 11 or 16, the transaction will be approved once card details are submitted. All other options will cause a declined transaction.

Payment amounts to simulate approved transactions:

```
$1.00 (100)
$1.08 (108)
$105.00 (10500)
$105.08 (10508)
(or any total ending in 00, 08)
```

Payment amounts to simulate declined transactions:

```
$1.51 (151)
$1.05 (105)
$105.51 (10551)
$105.05 (10505)
(or any totals not ending in 00, 08)
```

Note that when using the live URL for payments, the bank determines the transaction result, independent of the payment amount.



3 XML Message Format and Contents

This section describes the possible request message and relevant elements.

3.1 HTTP Message Structure

The structure of the HTTP request and response messages must conform to the HTTP 1.1 network protocol standard.

The HTTP communication between the client and SecurePay Payment Server must be done via SSL so that the sensitive information included in the request and response messages is encrypted.

Below is an example standard credit card payment request and response including HTTP 1.1 headers.

3.1.1 Request

```
POST /xmlapi/payment HTTP/1.1
host: test.securepay.com.au
content-type: text/xml
content-length: 713
```

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>
    <messageTimestamp>20162201115745000000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>0</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/10</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

3.1.2 Response

The initial HTTP server response (100 continue) is to indicate that the request has been received and should be ignored. The 200 response should follow with the XML response message. If content length is 0 and no XML response is included then the request could not be understood and no response was produced.

Please Note: Example message header below, this can change.



```

HTTP/1.1 100 Continue
Server: Apache
Date: Fri, 22 Jan 2016 00:33:10 GMT
HTTP/1.1 200 OK
Content-Type: text/xml; charset=ISO-8859-1
Date: Fri, 22 Jan 2016 00:33:13 GMT
Server: Apache
Connection: close
Content-Length: 1151

```

```

<?xml version="1.0" encoding="UTF-8" standalone="no"?><SecurePayMessage>
<MessageInfo><messageID>8af793f9af34bea0cf40f5fb750f64</messageID><messageT
imestamp>20162201113316084000+660</messageTimestamp><apiVersion>xml-
4.2</apiVersion></MessageInfo><RequestType>Payment</RequestType><MerchantIn
fo><merchantID>ABC0001</merchantID></MerchantInfo><Status><statusCode>000</
statusCode><statusDescription>Normal</statusDescription></Status><Payment><
TxnList count="1"><Txn
ID="1"><txnType>0</txnType><txnSource>23</txnSource><amount>200</amount><cu
rrency>AUD</currency><purchaseOrderNo>test</purchaseOrderNo><approved>Yes</
approved><responseCode>00</responseCode><responseText>Approved</responseTex
t><settlementDate>20160122</settlementDate><txnID>374389</txnID><CreditCard
Info><pan>444433...111</pan><expiryDate>09/10</expiryDate><cardType>6</card
Type><cardDescription>Visa</cardDescription></CreditCardInfo></Txn></TxnLis
t></Payment></SecurePayMessage>

```

3.2 Message types

| Type | <txnType> | Description |
|---------------|-----------|---|
| Payment | 0 | Processes a payment request against a credit card. |
| Refund | 4 | Processes a refund against a previous transaction through the SecurePay system back to the original credit card. Transactions may only be refunded up to the original amount processed. Multiple partial refunds are possible. |
| Preauthorise | 10 | Processes a preauthorisation against a credit card. A preauthorisation will reserve funds on the card holder's account, this is generally held for 5 business days. The preauthorisation can be completed after this point, however there is no longer a guarantee that the funds are available. To settle the funds a complete needs to be processed. |
| Complete | 11 | Processes a complete against a previous preauthorisation. Only one complete may be processed against each preauthorisation. |
| Direct Debit | 15 | Processes a direct debit from a bank account. This uses the BSB and account number to charge a customer's bank account. To be eligible to use direct debit, you must have an active direct debit account with SecurePay. Direct entry payments are not processed in real time; they are stored in SecurePay's database and processed daily at 4.30pm EST. |
| Direct Credit | 17 | Processes a direct credit to a bank account. This uses the BSB and account number to send funds to a customer's bank account. To be eligible to use direct debit, you must have an active direct credit account with SecurePay. Direct entry payments are not processed in real time; they are stored in SecurePay's database and processed daily at 4.30pm EST. |



3.3 Optional Features

| Type | Description |
|------------|---|
| Recurring | <p>This flags the transaction as recurring. When flagged as recurring the transaction is treated differently through the authorisation process. In most cases the expiry date and CVV are ignored by the bank. This allows for easy reoccurring billing, such as subscriptions.</p> <p>Transactions should only be flagged as recurring if the cardholder establishes a relationship with the merchant to receive ongoing services or goods and gives permission to the merchant for ongoing billing.</p> <p>This is currently only supported by Visa and MasterCard. This does not automate transaction processing, it simply flags the once off payment as recurring.</p> |
| FraudGuard | <p>FraudGuard is an optional fraud mitigation tool. FraudGuard uses a series of merchant defined rules to screen transactions, these rules need to be configured through the SecurePay merchant login. To use this feature some additional details need to be passed through in the XML message.</p> <p>FraudGuard may incur an additional fee and needs to be activated on your SecurePay account prior to use.</p> |
| Echo | <p>Echo requests can be sent to any of the Payment URLs to verify if the service is available. The Echo messages should not be sent more often than every 5 minutes and only if there were no real transactions processed in the last 5 minutes.</p> |



3.4 Transaction Types Required Elements

The tables below show which elements are required for each credit card transaction type. Elements are mandatory, optional or not required.

3.4.1 Credit Card Transactions

Each element needs to be located within the correct parent element tag as detailed in the following section.

| TXN TYPE ELEMENT | Standard Payment | Refund | Preauthorise | Complete | FraudGuard Only Check | Echo |
|---|---------------------|--------|--------------|----------|--------------------------|------|
| | 0 | 4 | 10 | 11 | 22 | NA |
| <messageID> | M | M | M | M | M | M |
| <messageTimestamp> | M | M | M | M | M | M |
| <timeoutValue> | M | M | M | M | M | M |
| <apiVersion> | M | M | M | M | M | M |
| <merchantID> | M | M | M | M | M | M |
| <password> | M | M | M | M | M | M |
| <RequestType> | M | M | M | M | M | M |
| <txnType> | M | M | M | M | M | X |
| <txnSource> | M | M | M | M | M | X |
| <amount> | M | M | M | M | M | X |
| <currency> | O | X | O | X | O | X |
| <purchaseOrderNo> | M | M | M | M | M | X |
| <recurring> | O | X | O | X | X | X |
| <txnID> | X | M | X | X | X | X |
| <preauthID> | X | X | X | M | X | X |
| <cardNumber> | M | O | M | O | M | X |
| <cvv> | O | X | O | O | O | X |
| <expiryDate> | M | O | M | O | M | X |
| <cardHolderName> | O | O | O | O | X | X |
| <ip> | X(M) | X | X(M) | X | M | X |
| <zipcode> | X(O) | X | X(O) | X | O | X |
| <town> | X(O) | X | X(O) | X | O | X |
| <billingCountry> | X(O) | X | X(O) | X | O | X |
| <deliveryCountry> | X(O) | X | X(O) | X | O | X |
| <emailAddress> | X(O) | X | X(O) | X | O | X |
| M – Mandatory O – Optional X – Not required (ignored) () – See note below. | | | | | | |

Note: The additional fields for FraudGuard will only be processed if sent to the FraudGuard URL. When sending to the FraudGuard URL <ip> is mandatory.



3.4.2 Direct Entry Transactions

Each element needs to be located within the correct parent element tag as detailed in the following section.

| TXN TYPE ELEMENT | Direct Debit | Preauthorise Complete (Advice) |
|--|--------------|--------------------------------------|
| | 15 | 17 |
| <messageID> | M | M |
| <messageTimestamp> | M | M |
| <timeoutValue> | M | M |
| <apiVersion> | M | M |
| <merchantID> | M | M |
| <password> | M | M |
| <RequestType> | M | M |
| <txnType> | M | M |
| <txnSource> | M | M |
| <amount> | M | M |
| <currency> | X | X |
| <purchaseOrderNo> | M | M |
| <txnID> | X | X |
| <preauthID> | X | X |
| <bsbNumber> | M | M |
| <accountNumber> | M | M |
| <accountName> | M | M |
| M – Mandatory O – Optional X – Not required (ignored) | | |

Note: Any fields not listed for Direct Entry transactions are ignored.

3.5 Element Types and Constraints

The value format descriptions in sections below use keys from the following table:

| Type | Constraint | Description |
|--------|------------|--|
| String | A | <ul style="list-style-type: none"> Alphabetic characters Value in the element is valid if it only contains characters in the specified set (alphabetic) |
| | N | <ul style="list-style-type: none"> Numeric characters Value in the element is valid if it only contains characters in the specified set (numeric) |
| | S | <ul style="list-style-type: none"> Special characters Will be followed with a list of allowed characters Value in the element is valid if it only contains characters in the specified set (special characters) |
| | LEN | <ul style="list-style-type: none"> Number of characters in the string Value in the element is valid if the length of the value is equal to the defined length |
| | MINLEN | <ul style="list-style-type: none"> Minimum number of characters in the string Value in the element is valid if the length of the value is greater than or equal to the defined minimum length |
| | MAXLEN | <ul style="list-style-type: none"> Maximum number of characters in the string Value in the element is valid if the length of the value is less than or equal to the defined maximum length |



| Type | Constraint | Description |
|---------|------------|---|
| Integer | DIGNO | <ul style="list-style-type: none">Number of digits in the integer valueValue in the element is valid if the number of digits in the value is less than or equal to the defined digits number |
| | MINVAL | <ul style="list-style-type: none">Minimum numerical valueValue in the element is valid if it is numerically greater than or equal to the defined minimum value |
| | MAXVAL | <ul style="list-style-type: none">Maximum numerical valueValue in the element is valid if it is numerically less than or equal to the defined maximum value |



4 Request Element Definitions

The following section describes the elements of a transaction request message.

The following `<RequestType>` element value must be used for all Transaction messages:

`<RequestType>Payment</RequestType>`

4.1 XML Header

The XML request will begin with an XML declaration that contains the following data:

```
<?xml version="1.0" encoding="UTF-8"?>
```

| Markup | Usage | Explanation |
|-------------|----------|--|
| <? | required | Begins a processing instruction. |
| xml | required | Declares this to be an XML instruction. |
| Version="" | required | Identifies the version of XML specification in use. |
| Encoding="" | required | Indicates which international character set is used. |
| ?> | required | Terminates the processing instruction. |

The XML request must contain a following top level (root) element: `<SecurePayMessage>`

4.2 Common XML Elements

Following sections describe elements common to all requests.

4.2.1 MessageInfo Element

| | |
|--------------------------------|-------------------------|
| Description: | Identifies the message. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

`<MessageInfo>` sub-elements:

| Element | Comments |
|---------------------------------------|--|
| <code><messageID></code> | Description: Unique identifier for the XML message. Format type: String Format constraints: AN, MINLEN = 0, MAXLEN = 30 Validated by SecurePay: Yes Value: Eg: "8af793f9af34bea0cf40f5fb5c630c" Sub-elements: No |
| <code><messageTimestamp></code> | Description: Time of the request. Format type: String, see Appendix D: Timestamp String Format Format constraints: NS ('+', '-'), LEN = 24 Validated by SecurePay: Yes Value: Eg: "20041803161306527000+660" Sub-elements: No |
| <code><timeoutValue></code> | Description: Timeout value used, in seconds. Format type: Integer Format constraints: DIGNO = 3, MINVAL = 1 Validated by SecurePay: Yes Value: Recommended "120" Sub-elements: No |



| | | |
|--------------|--------------------------------|---|
| <apiVersion> | Description: | Version of the product used. |
| | Format type: | String |
| | Format constraints: | ANS ('-', '.'), MINLEN = 1, MAXLEN = 13 |
| | Validated by SecurePay: | Yes |
| | Value: | Always "xml-4.2" |
| | Sub-elements: | No |

4.2.2 MerchantInfo Element

| | |
|--------------------------------|--------------------------|
| Description: | Identifies the merchant. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<MerchantInfo> sub-elements:

| Element | Comments | |
|--------------|--------------------------------|--|
| <merchantID> | Description: | Merchant ID. 5 or 7-character merchant ID supplied by SecurePay. |
| | Format type: | String |
| | Format constraints: | AN, LEN = 7 |
| | Validated by SecurePay: | Yes |
| | Value: | 5-character merchant ID for Direct Entry transactions, eg: "ABC00" 7-character merchant ID for Credit Card transactions, eg: "ABC0001" |
| | Sub-elements: | No |
| <password> | Description: | Payment password. Password used for authentication of the merchant's request message, supplied by SecurePay. Note: The password can be changed via SecurePay's Merchant Management facility. |
| | Format type: | String |
| | Format constraints: | ANS (All characters are allowed), MINLEN = 6, MAXLEN = 20 |
| | Validated by SecurePay: | Yes |
| | Value: | Eg: "password_01" |
| | Sub-elements: | No |

4.2.3 RequestType Element

| | |
|--------------------------------|--|
| Description: | Defines the type of the request being processed. |
| Format type: | String |
| Format constraints: | A, MINLEN = 1, MAXLEN = 20 |
| Validated by SecurePay: | Yes |
| Value: | One of the following: <ul style="list-style-type: none">• "Payment"• "Echo" |
| Sub-elements: | No |

The following <RequestType> element value must be used for all Transaction messages:

`<RequestType>Payment</RequestType>`



4.2.4 Payment Element

| | |
|--------------------------------|--|
| Description: | Contains information about financial transactions to be processed. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<Payment> sub-elements:

| Element | Comments |
|-----------|---------------------|
| <TxnList> | See TxnList Element |

4.2.4.1 TxnList Element

| | |
|--------------------------------|--|
| Description: | Contains list of transactions to be processed. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Attributes: | Yes, see table below |
| Sub-elements: | Yes, see table below |

<TxnList> sub-elements:

| Element | Comments |
|-----------------|---|
| <TxnList.count> | Description: Transaction count is an attribute of <TxnList> element and specifies number of <Txn> elements. Note: Currently only single transactions per request are supported. Payments submitted with more than one <Txn> element will be rejected with Status code "577". Format type: Integer Format constraints: DIGNO = 1, MINVAL = 1, MAXVAL = 1 Validated by SecurePay: Yes Value: Currently always "1" Sub-elements: No |
| <Txn> | See Txn Element |

4.2.4.1.1 Txn Element

| | |
|--------------------------------|---|
| Description: | Contains information about a financial transaction. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Attributes: | Yes, see table below |
| Sub-elements: | Yes, see table below |

<Txn> sub-elements:

*Not all of the <Txn> sub-elements are required for different types of payments. Please refer to section **Error! Reference source not found.** for information what elements are required for various payment types.*



| Element | Comments |
|----------|---|
| <Txn.ID> | <p>Description: Transaction ID is an attribute of <Txn> element and specifies transaction ID. All transactions should be numbered sequentially starting at "1".</p> <p>Note: Currently only single transactions per request are supported. Payments submitted with more than one <Txn> element will be rejected with Status code "577".</p> <p>Format type: Integer</p> <p>Format constraints: DIGNO = 1, MINVAL = 1, MAXVAL = 1</p> <p>Validated by SecurePay: Yes</p> <p>Value: Currently always "1"</p> <p>Sub-elements: No</p> |



| <txnType> | <p>Description: Transaction type specifies the type of transaction being processed.</p> <p>Format type: 4.3 Integer, see FraudGuard Response Elements</p> <p>4.3.1 FraudGuard Element</p> <p>Description: Contains FraudGuard check information.</p> <p>Format type: (No value)</p> <p>Format constraints: (No value)</p> <p>Value: (No value)</p> <p>Sub-elements: Yes, see table below</p> <p><FraudGuard> sub-elements:</p> <table border="1"> <thead> <tr> <th>Element</th><th>Comments</th></tr> </thead> <tbody> <tr> <td><score></td><td> <p>Description: Total of checks performed by FraudGuard. A score greater than or equal to 100 will be declined.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "50"</p> <p>Sub-elements: No</p> </td></tr> <tr> <td><infoIpCountry></td><td> <p>Description: ISO 3166 three letter country code of IP address submitted in request element <IP>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> </td></tr> <tr> <td><infoCardCountry></td><td> <p>Description: ISO 3166 three letter country code of issuing bank location for credit card number submitted in request element <cardNumber>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> </td></tr> <tr> <td><ipCountryFail></td><td> <p>Description: Country returned in <infoIpCountry> is blocked in the FraudGuard</p> </td></tr> </tbody> </table> | Element | Comments | <score> | <p>Description: Total of checks performed by FraudGuard. A score greater than or equal to 100 will be declined.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "50"</p> <p>Sub-elements: No</p> | <infoIpCountry> | <p>Description: ISO 3166 three letter country code of IP address submitted in request element <IP>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> | <infoCardCountry> | <p>Description: ISO 3166 three letter country code of issuing bank location for credit card number submitted in request element <cardNumber>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> | <ipCountryFail> | <p>Description: Country returned in <infoIpCountry> is blocked in the FraudGuard</p> |
|-------------------|--|---------|----------|---------|---|-----------------|---|-------------------|---|-----------------|---|
| Element | Comments | | | | | | | | | | |
| <score> | <p>Description: Total of checks performed by FraudGuard. A score greater than or equal to 100 will be declined.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "50"</p> <p>Sub-elements: No</p> | | | | | | | | | | |
| <infoIpCountry> | <p>Description: ISO 3166 three letter country code of IP address submitted in request element <IP>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> | | | | | | | | | | |
| <infoCardCountry> | <p>Description: ISO 3166 three letter country code of issuing bank location for credit card number submitted in request element <cardNumber>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> | | | | | | | | | | |
| <ipCountryFail> | <p>Description: Country returned in <infoIpCountry> is blocked in the FraudGuard</p> | | | | | | | | | | |



| | | | |
|--|--|-----------------|---|
| | | | <p>settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <minAmountFail> | <p>Description: Amount submitted in request element <amount> is less than the minimum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <maxAmountFail> | <p>Description: Amount submitted in request element <amount> is more than the maximum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <openProxyFail> | <p>Description: IP address submitted in request element <IP> is from a known open proxy. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> |



| | | | |
|--|--|----------------------------|--|
| | | | Value: Eg: "15" Sub-elements: No |
| | | <IpCountryCardCountryFail> | Description : Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints : N, MINLEN = 1, MAXLEN = 3 Value: Eg: "15" Sub-elements: No |
| | | <ipCardFail> | Description : Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints : N, MINLEN = 1, MAXLEN = 3 Value: Eg: "20" Sub-elements: No |
| | | <ipRiskCountryFail> | Description: IP address submitted in request element <IP> is from a high risk country. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "25" |



| | | | |
|--|--|-----------------------|---|
| | | | Sub-elements: No |
| | | <ipBillingFail> | Description: Response element <infoIpCountry> and billing county submitted in request element <billingCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "30" Sub-elements: No |
| | | <ipDeliveryFail> | Description: Response element <infoIpCountry> and delivery county submitted in request element <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "35" Sub-elements: No |
| | | <billingDeliveryFail> | Description: Values for request elements <billingCountry> and <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "40" Sub-elements: No |



| | | | |
|--|--|-------------------|---|
| | | <freeEmailFail> | <p>Description: Email address submitted in request element <emailAddress> is from a free domain. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "45"</p> <p>Sub-elements: No</p> |
| | | <tooManySameBank> | <p>Description: Too many transactions from same issuing bank within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "10"</p> <p>Sub-elements: No</p> |
| | | <tooManyDeclined> | <p>Description: Too many declined transactions from the same IP Address within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| | | <tooManySameIp> | <p>Description: Too many transactions from the same IP Address</p> |



| | | | |
|--|--|--------------------|--|
| | | | <p>within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "20"</p> <p>Sub-elements: No</p> |
| | | <tooManySameCard> | <p>Description: Too many transactions from the same full card number within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "25"</p> <p>Sub-elements: No</p> |
| | | <lowHighAmount> | <p>Description: Low Amount followed by a high amount from the same card number within specified time frame. Value returned is the score set in the FraudGuard. Element only returned if the FraudGuard rule is triggered. settings</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "30"</p> <p>Sub-elements: No</p> |
| | | <tooManySameEmail> | <p>Description: Too many declined transactions with same customer email within specified</p> |



| | | | |
|--|--|--|---|
| | | | <p>time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "40" Sub-elements: No</p> |
|--|--|--|---|

5 Sample XML Request and Response

5.1 Credit Card Payment

5.1.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111214383000+660</messageTimestamp>
      <timeoutValue>60</timeoutValue>
      <apiVersion>xml-4.2</apiVersion>
    </MessageInfo>
    <MerchantInfo>
      <merchantID>ABC0001</merchantID>
      <password>abc123</password>
    </MerchantInfo>
    <RequestType>Payment</RequestType>
    <Payment>
      <TxnList count="1">
        <Txn ID="1">
          <txnType>0</txnType>
          <txnSource>23</txnSource>
          <amount>200</amount>
          <recurring>no</recurring>
          <currency>AUD</currency>
          <purchaseOrderNo>test</purchaseOrderNo>
          <CreditCardInfo>
            <cardNumber>4444333322221111</cardNumber>
            <expiryDate>09/23</expiryDate>
            <cvv>000</cvv>
          </CreditCardInfo>
        </Txn>
      </TxnList>
    </Payment>
```



</SecurePayMessage>

5.1.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111226938000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>0</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode>00</responseCode>
        <responseText>Approved</responseText>
        <settlementDate>20040323</settlementDate>
        <txnID>009887</txnID>
        <CreditCardInfo>
          <pan>444433...111</pan>
          <expiryDate>09/23</expiryDate>
          <cardType>6</cardType>
          <cardDescription>Visa</cardDescription>
        </CreditCardInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

5.2 Credit Card Refund

5.2.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID>
```




| | |
|--|--|
| | <pre><messageTimestamp>20042303111359163000+660</messageTimestamp> <timeoutValue>60</timeoutValue> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <MerchantInfo> <merchantID>ABC0001</merchantID> <password>abc123</password> </MerchantInfo> <RequestType>Payment</RequestType> <Payment> <TxnList count="1"> <Txn ID="1"> <txnType>4</txnType> <txnSource>23</txnSource> <amount>200</amount> <purchaseOrderNo>test</purchaseOrderNo> <txnID>009887</txnID> </Txn> </TxnList> </Payment> </SecurePayMessage></pre> <p>5.2.2 Response</p> <pre><?xml version="1.0" encoding="UTF-8"?> <SecurePayMessage> <MessageInfo> <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID> <messageTimestamp>20042303111409395000+660</messageTimestamp> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <MerchantInfo> <merchantID>ABC0001</merchantID> </MerchantInfo> <RequestType>Payment</RequestType> <Status> <statusCode>000</statusCode> <statusDescription>Normal</statusDescription> </Status> <Payment> <TxnList count="1"> <Txn ID="1"> <txnType>4</txnType> <txnSource>23</txnSource> <amount>200</amount> <currency>AUD</currency> <purchaseOrderNo>009887</purchaseOrderNo> <approved>Yes</approved> <responseCode>00</responseCode> <responseText>Approved</responseText> <settlementDate>20040323</settlementDate> <txnID>009890</txnID> <CreditCardInfo></pre> |
|--|--|



```
<pan>444433...111</pan>
<expiryDate>09/23</expiryDate>
<cardType>6</cardType>
<cardDescription>Visa</cardDescription>
</CreditCardInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

5.3 Direct Debit

5.3.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111214383000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <DirectEntryInfo>
          <bsbNumber>123123</bsbNumber>
          <accountNumber>0012345</accountNumber>
          <accountName>John Citizen</accountName>
        </DirectEntryInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

5.3.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111226938000+660</messageTimestamp>
```



```

    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode>00</responseCode>
        <responseText>Transaction
Accepted</responseText>
        <settlementDate>20040323</settlementDate>
        <txnID>009887</txnID>
        <DirectEntryInfo>
          <bsbNumber>123123</bsbNumber>
          <accountNumber>0012345</accountNumber>
          <accountName>John Citizen</accountName>
        </DirectEntryInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>

```

5.4 Credit Card Payment with FraudGuard

5.4.1 Request

```

<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>

    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>21</txnType>

```



| | |
|--|---|
| | <pre> <txnSource>23</txnSource> <amount>100</amount> <currency>AUD</currency> <purchaseOrderNo>test</purchaseOrderNo> <CreditCardInfo> <cardNumber>4444333322221111</cardNumber> <expiryDate>09/23</expiryDate> <cvv>000</cvv> </CreditCardInfo> <BuyerInfo> <firstName>John</firstName> <lastName>Smith</lastName> <zipCode>000</zipCode> <town>Melbourne</town> <billingCountry>GBR</billingCountry> <deliveryCountry>NZL</deliveryCountry> <emailAddress>test@hotmail.com</emailAddress> <ip>203.89.255.137</ip> </BuyerInfo> </Txn> </TxnList> </Payment> </SecurePayMessage> </pre> <p>5.4.2 Response</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <SecurePayMessage> <MessageInfo> <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID> <messageTimestamp>20152303111359163000+660</messageTimestamp> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <MerchantInfo> <merchantID>ABC0001</merchantID> </MerchantInfo> <RequestType>Payment</RequestType> <Status> <statusCode>000</statusCode> <statusDescription>Normal</statusDescription> </Status> <Payment> <TxnList count="1"> <Txn ID="1"> <txnType>21</txnType> <txnSource>0</txnSource> <amount>100</amount> <currency>AUD</currency> <purchaseOrderNo>test</purchaseOrderNo> <approved>Yes</approved> <responseCode>00</responseCode> <responseText>Approved</responseText> <settlementDate>20040318</settlementDate> <txnID>009844</txnID> </pre> |
|--|---|



| | |
|--|--|
| | <pre><CreditCardInfo> <pan>444433...111</pan> <expiryDate>09/23</expiryDate> <cardType>6</cardType> <cardDescription>Visa</cardDescription> </CreditCardInfo> <antiFraudResponseCode>000</antiFraudResponseCode> <antiFraudResponseText>Antifraud check passed</antiFraudResponseText> <FraudGuard> <score>85</score> <infoIpCountry>AUD</infoIpCountry> <infoCardCountry>NZL</infoCardCountry> <ipCountryFail>yes</ipCountryFail> <minAmountFail>yes</minAmountFail> <maxAmountFail>yes</maxAmountFail> <openProxyFail>5</openProxyFail> <IpCountryCardCountryFail>5</IpCountryCardCountryFail> <ipCardFail>5</ipCardFail> <ipRiskCountryFail>5</ipRiskCountryFail> <ipBillingFail>5</ipBillingFail> <ipDeliveryFail>5</ipDeliveryFail> <billingDeliveryFail>5</billingDeliveryFail> <freeEmailFail>5</freeEmailFail> <tooManySameBank>5</tooManySameBank> <tooManyDeclined>5</tooManyDeclined> <tooManySameIp>5</tooManySameIp> <tooManySameCard>5</tooManySameCard> <lowHighAmount>5</lowHighAmount> <tooManySameEmail>5</tooManySameEmail> </FraudGuard> <ThirdPartyResponse> <returnCode>0</returnCode> <result1>1</result1> <result2>1</result2> <additionalInfo1 /> <additionalInfo2 /> <PSPResult>1</PSPResult> <PSPScore>100</PSPScore> <MerchantResult>1</MerchantResult> <MerchantScore>100</MerchantScore> <ProxyIp /> <FreeE-MailDomain /> <IPCountry>AUS</IPCountry> <BINCountry>NZL</BINCountry> <Geo-RegionMatch>1</Geo-RegionMatch> <Geo-CountryMatch>1</Geo-CountryMatch> </ThirdPartyResponse> </Txn> </TxnList> </Payment> </SecurePayMessage></pre> |
|--|--|



5.5 FraudGuard Only Request

5.5.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>

    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>22</txnType>
        <txnSource>23</txnSource>
        <amount>100</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/23</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
        <BuyerInfo>
          <firstName>John</firstName>
          <lastName>Smith</lastName>
          <zipCode>000</zipCode>
          <town>Melbourne</town>
          <billingCountry>GBR</billingCountry>
          <deliveryCountry>NZL</deliveryCountry>

          <emailAddress>test@hotmail.com</emailAddress>
          <ip>203.89.255.137</ip>
        </BuyerInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

5.5.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
```



| | |
|--|---|
| | <pre><messageTimestamp>20152303111359163000+660</messageTimestamp> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <MerchantInfo> <merchantID>ABC0001</merchantID> </MerchantInfo> <RequestType>Payment</RequestType> <Status> <statusCode>000</statusCode> <statusDescription>Normal</statusDescription> </Status> <Payment> <TxnList count="1"> <Txn ID="1"> <txnType>22</txnType> <txnSource>0</txnSource> <amount>100</amount> <currency>AUD</currency> <purchaseOrderNo>test</purchaseOrderNo> <approved>Yes</approved> <responseCode /> <responseText /> <settlementDate /> <txnID /> <CreditCardInfo> <pan>444433...111</pan> <expiryDate>09/23</expiryDate> <cardType>6</cardType> <cardDescription>Visa</cardDescription> </CreditCardInfo> <antiFraudResponseCode>000</antiFraudResponseCode> <antiFraudResponseText>Antifraud check passed</antiFraudResponseText> <FraudGuard> <score>85</score> <infoIpCountry>AUD</infoIpCountry> <infoCardCountry>NZL</infoCardCountry> <ipCountryFail>yes</ipCountryFail> <minAmountFail>yes</minAmountFail> <maxAmountFail>yes</maxAmountFail> <openProxyFail>5</openProxyFail> <IpCountryCardCountryFail>5</IpCountryCardCountryFail> 1> <ipCardFail>5</ipCardFail> <ipRiskCountryFail>5</ipRiskCountryFail> <ipBillingFail>5</ipBillingFail> <ipDeliveryFail>5</ipDeliveryFail> <billingDeliveryFail>5</billingDeliveryFail> <freeEmailFail>5</freeEmailFail> <tooManySameBank>5</tooManySameBank> <tooManyDeclined>5</tooManyDeclined> <tooManySameIp>5</tooManySameIp> <tooManySameCard>5</tooManySameCard></pre> |
|--|---|



```
<lowHighAmount>5</lowHighAmount>
<tooManySameEmail>5</tooManySameEmail>
</FraudGuard>
<ThirdPartyResponse>
  <returnCode>0</returnCode>
  <result1>1</result1>
  <result2>1</result2>
  <additionalInfo1 />
  <additionalInfo2 />
  <PSPResult>1</PSPResult>
  <PSPScore>100</PSPScore>
  <MerchantResult>1</MerchantResult>
  <MerchantScore>100</MerchantScore>
  <ProxyIp />
  <FreeE-MailDomain />
  <IPCountry>AUS</IPCountry>
  <BINCountry>NZL</BINCountry>
  <Geo-RegionMatch>1</Geo-RegionMatch>
  <Geo-CountryMatch>1</Geo-CountryMatch>
</ThirdPartyResponse>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

5.6 Echo

5.6.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb79f383</messageID>

    <messageTimestamp>20042403095953349000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Echo</RequestType>
</SecurePayMessage>
```

5.6.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb79f383</messageID>
```




| Element | Comments |
|-------------|---|
| | <pre> <messageTimestamp>20042403095956732000+660</messageTimestamp> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <RequestType>Echo</RequestType> <Status> <statusCode>000</statusCode> <statusDescription>Normal</statusDescription> </Status> </SecurePayMessage> </pre> <p>Appendix A: Transaction Types</p> <p>Format constraints: DIGNO = 2, MINVAL = 0, MAXVAL = 99</p> <p>Validated by SecurePay: Yes</p> <p>Value: Eg: "0"</p> <p>Sub-elements: No</p> |
| <txnSource> | <p>Description: Transaction source specifies the source of transaction being processed. For Secure XML the source must always have a value "23".</p> <p>Format type: Integer</p> <p>Format constraints: DIGNO = 2, MINVAL = 0, MAXVAL = 99</p> <p>Validated by SecurePay: Yes</p> <p>Value: Always "23"</p> <p>Sub-elements: No</p> |
| <amount> | <p>Description: Transaction amount in cents.</p> <p>Format type: Integer</p> <p>Format constraints: MINVAL = 1</p> <p>Validated by SecurePay: Yes</p> <p>Value: Eg: "123" for \$1.23</p> <p>Sub-elements: No</p> |
| <currency> | <p>Description: Transaction currency.</p> <p>Note: Only applicable to Credit Card payments. Currency only needs to be set for payment and preauthorisation. Refund, Reversal and Complete transactions are processed in a currency used for the original payment or preauthorisation. If not set for payment or preauthorisation, a default currency is used. Default currency is "AUD" – Australian Dollars.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Validated by SecurePay: Yes</p> <p>Value: Eg: "AUD" for Australian Dollars</p> <p>Sub-elements: No</p> |



| Element | Comments | | | | |
|-------------------|--|---|------------------|---|--|
| <purchaseOrderNo> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Unique merchant transaction identifier, typically an invoice number. Note: Must be the same as <purchaseOrderNo> element of the original transaction when performing a refund, reversal or advice. String For Credit Card payments ANS (All characters allowed except spaces and "" single quote), For Direct Entry payments EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 1, MAXLEN = 60 For Direct Entry payments it is recommended that the purchase order number does not exceed 18 characters in length. Yes Eg: "order_#000235" No | | | |
| <txnID> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Bank transaction ID. Note: Must match the <txnID> element returned in the response to the original payment transaction when performing a refund or reversal. String AN, MINLEN = 6, MAXLEN = 16 Yes Eg: "TX123456" No | | | |
| <preauthID> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Authorisation code of a preauthorisation transaction. Note: Must match the <preauthID> element returned in the response to the original preauthorisation transaction when performing an advice. String N, LEN = 6 Yes Eg: "123456" No | | | |
| <CreditCardInfo> | See CreditCardInfo Element | | | | |
| <DirectEntryInfo> | See <table border="1"> <tr> <td><cardHolderName></td><td> Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: </td><td> Used to populate the card holder name in transaction details. String EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 100 Yes Eg: John Smith No </td></tr> </table> DirectEntryInfo Element | | <cardHolderName> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Used to populate the card holder name in transaction details. String EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 100 Yes Eg: John Smith No |
| <cardHolderName> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Used to populate the card holder name in transaction details. String EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 100 Yes Eg: John Smith No | | | |

5.6.2.1.1 CreditCardInfo Element

| | |
|--------------------------------|-----------------------------------|
| Description: | Contains credit card information. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |



Sub-elements: Yes, see table below

<CreditCardInfo> sub-elements:

| Element | Comments |
|------------------|--|
| <cardNumber> | Description: Credit card number. Format type: String Format constraints: N, MINLEN = 13, MAXLEN = 16 Validated by SecurePay: Yes Value: Eg: "4242424242424242" Sub-elements: No |
| <cvv> | Description: Card verification value. The CVV value assists the bank with detecting fraudulent transactions based on automatically generated card numbers, as the CVV number is printed on the physical card and cannot be generated in conjunction with a card number. If passed, the bank may check the supplied value against the value recorded against the card. See Appendix C: Location of CVV Format type: String Format constraints: N, MINLEN = 3, MAXLEN = 4 Validated by SecurePay: Yes Value: Eg: "123" Sub-elements: No |
| <expiryDate> | Description: Credit card expiry date. Format type: String Format constraints: NS ('/'), LEN = 5 Validated by SecurePay: Yes Value: Eg: "09/26" for May 2026 Sub-elements: No |
| <cardHolderName> | Description: Used to populate the card holder name in transaction details. Format type: String Format constraints: EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 100 Validated by SecurePay: Yes Value: Eg: John Smith Sub-elements: No |

5.6.2.1.2 DirectEntryInfo Element

Description: Contains direct entry information.
Format type: (No value)
Format constraints: (No value)
Validated by SecurePay: Yes
Value: (No value)
Sub-elements: Yes, see table below

<DirectEntryInfo> sub-elements:

| Element | Comments |
|-------------|---|
| <bsbNumber> | Description: BSB number. Format type: String Format constraints: N, LEN = 6 Validated by SecurePay: Yes Value: Eg: "012012" Sub-elements: No |



| | | |
|-----------------|---|---|
| <accountNumber> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Account number. String N, MINLEN = 1, MAXLEN = 9 Yes Eg: "00123" No |
| <accountName> | Description: Format type: Format constraints: Validated by SecurePay: Value: Sub-elements: | Account name. String EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 32 Yes Eg: "John Smith" No |

5.7 FraudGuard Request Elements

5.7.1 BuyerInfo Element

| | |
|--------------------------------|-----------------------------|
| Description: | Contains buyer information. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<BuyerInfo> sub-elements:

| Element | Comments |
|-----------|--|
| <ip> | Description: IP address from which the transaction originated. Format type: String Format constraints: NS (Must contain three periods), MAXLEN = 15 Validated by SecurePay: Yes Value: Eg: "203.89.101.20" Sub-elements: No |
| <zipcode> | Description: Buyer's zip code. Format type: String Format constraints: ANS (All characters allowed), MINLEN = 0, MAXLEN = 30 Validated by SecurePay: Yes Value: Eg: "3000" Sub-elements: No |
| <town> | Description: The billing or delivery town of the buyer. Format type: String Format constraints: ANS (All characters allowed), MINLEN = 0, MAXLEN = 60 Validated by SecurePay: Yes Value: Eg: "Melbourne" Sub-elements: No |



| Element | Comments |
|-------------------|---|
| <billingCountry> | <p>Description: Billing country. Can contain the 3 digit numeric ISO code or the 2 or 3 alpha character ISO code. See Error! Reference source not found.</p> <p>Format type: String Format constraints: N, LEN = 3 or A, MINLEN = 2, MAXLEN = 3</p> <p>Validated by SecurePay: Yes Value: Eg: "AU" Sub-elements: No</p> |
| <deliveryCountry> | <p>Description: Delivery country. Can contain the 3 digit numeric ISO code or the 2 or 3 alpha character ISO code. See Error! Reference source not found.</p> <p>Format type: String Format constraints: N, LEN = 3 or A, MINLEN = 2, MAXLEN = 3</p> <p>Validated by SecurePay: Yes Value: Eg: "AU" Sub-elements: No</p> |
| <emailAddress> | <p>Description: Email address of the buyer.</p> <p>Format type: String Format constraints: ANS, MAXLEN = 100 Validated by SecurePay: Yes Value: Eg: "johnsmith@somedomain.com" Sub-elements: No</p> |

5.8 Echo Message Elements

5.8.1 Request Messages

Echo requests do not have any additional elements.

*The following <RequestType> element value must be used for all Echo messages:
<RequestType>Echo</RequestType>*

The Echo messages should not be sent more often than every 5 minutes and only if there were no real transactions processed in the last 5 minutes.

5.8.2 Echo URLs

Echo requests can be sent to any of the Payment URLs to verify if the service is available. The Status Code returned in the Echo response will be "000" if the service is up.



6 Response Element Definitions

6.1 XML Header

The XML request will begin with an XML declaration that contains the following data:

```
<?xml version="1.0" encoding="UTF-8"?>
```

6.2 Common Response Elements

Responses are the messages sent from SecurePay to the merchant in a response to a request message. Following sections describe elements common to all responses.

6.2.1 *MessageInfo Element*

| | |
|----------------------------|-------------------------|
| Description: | Identifies the message. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<MessageInfo> sub-elements:

| Element | Comments |
|--------------------|---|
| <messageID> | Description: Unique identifier for the XML message. Returned unchanged from the request. Format type: String Format constraints: AN, MINLEN = 0, MAXLEN = 30 Value: Eg: "8af793f9af34bea0cf40f5fb5c630c" Sub-elements: No |
| <messageTimestamp> | Description: Time of the response. Format type: String, see Appendix D: Timestamp String Format Format constraints: NS ('+', '-'), LEN = 24 Value: Eg: "20041803161306527000+660" Sub-elements: No |
| <apiVersion> | Description: Version of the product used. Returned unchanged from the request. Format type: String Format constraints: ANS ('-', '.'), MINLEN = 1, MAXLEN = 13 Value: Eg: "xml-4.2" Sub-elements: No |

6.2.2 *MerchantInfo Element*

| | |
|----------------------------|--------------------------|
| Description: | Identifies the merchant. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<MerchantInfo> sub-elements:

| Element | Comments |
|---------|----------|
|---------|----------|



| | | |
|--------------|----------------------------|---|
| <merchantID> | Description: | Merchant ID. 5 or 7-character merchant ID supplied by SecurePay. Returned unchanged from the request. |
| | Format type: | String |
| | Format constraints: | AN, LEN = 7 |
| | Value: | 5-character merchant ID for Direct Entry transactions, eg: "ABC00" 7-character merchant ID for Credit Card transactions, eg: "ABC0001" |
| | Sub-elements: | No |

6.2.3 RequestType Element

| | |
|----------------------------|--|
| Description: | Defines the type of the request being processed. Returned unchanged from the request. |
| Format type: | String |
| Format constraints: | A, MINLEN = 1, MAXLEN = 20 |
| Value: | One of the following: <ul style="list-style-type: none">• "Payment"• "Echo" |
| Sub-elements: | No |

6.2.4 Status Element

| | |
|----------------------------|---|
| Description: | Status of the processing of merchant's request. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<Status> sub-elements:

| Element | Comments |
|---------------------|--|
| <statusCode> | Description: Status code. Format type: String, see Appendix E: SecurePay Status Codes Format constraints: N, LEN = 3 Value: Eg: "000" Sub-elements: No |
| <statusDescription> | Description: Status description. Format type: String, see Appendix E: SecurePay Status Codes Format constraints: ANS (All characters are allowed), MINLEN = 0, MAXLEN = 40 Value: Eg: "Normal" Sub-elements: No |

6.3 Transaction Response Elements

Following sections describe elements used in Payment requests. The following elements will only be returned if Status received in the response is "000 – Normal".

6.3.1 Payment Element

| | |
|----------------------------|--|
| Description: | Contains information about financial transactions processed. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |



<Payment> sub-elements:

| Element | Comments |
|-----------|---|
| <TxnList> | See Error! Reference source not found. |

6.3.1.1 TxnList Element

| | |
|----------------------------|--|
| Description: | Contains list of transactions processed. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Attributes: | Yes, see table below |
| Sub-elements: | Yes, see table below |

<TxnList> sub-elements:

| Element | Comments |
|-----------------|--|
| <TxnList.count> | Description: Transaction count is an attribute of <TxnList> element and specifies number of <Txn> elements. Returned unchanged from the request. Note: Currently only single transactions per request are supported. Payments submitted with more than one <Txn> element will be rejected with Status code "577". Format type: Integer Format constraints: DIGNO = 1, MINVAL = 1, MAXVAL = 1 Value: Currently always "1" Sub-elements: No |
| <Txn> | See Error! Reference source not found. |

6.3.1.1.1 Txn Element

| | |
|----------------------------|---|
| Description: | Contains information about a financial transaction. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Attributes: | Yes, see table below |
| Sub-elements: | Yes, see table below |

<Txn> sub-elements:

| Element | Comments |
|----------|---|
| <Txn.ID> | Description: Transaction ID is an attribute of <Txn> element and specifies transaction ID. All transactions returned should be numbered sequentially starting at "1" just as they were in the request message. Returned unchanged from the request. Note: Currently only single transactions per request are supported. Payments submitted with more than one <Txn> element will be rejected with Status code "577". Format type: Integer Format constraints: DIGNO = 1, MINVAL = 1, MAXVAL = 1 Value: Currently always "1" Sub-elements: No |



<txnType>

Description:
Format type:

Transaction type specifies the type of transaction processed.
 Returned unchanged from the request.
 Integer, see FraudGuard Response Elements
 FraudGuard Element

Description: Contains FraudGuard check information.
Format type: (No value)
Format constraints: (No value)
Value: (No value)
Sub-elements: Yes, see table below

<FraudGuard> sub-elements:

| Element | Comments |
|-------------------|---|
| <score> | <p>Description: Total of checks performed by FraudGuard. A score greater than or equal to 100 will be declined.</p> <p>Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "50" Sub-elements: No</p> |
| <infoIpCountry> | <p>Description: ISO 3166 three letter country code of IP address submitted in request element <IP>.</p> <p>Format type: String Format constraints: A, LEN = 3 Value: Eg: "AUS" Sub-elements: No</p> |
| <infoCardCountry> | <p>Description: ISO 3166 three letter country code of issuing bank location for credit card number submitted in request element <cardNumber>.</p> <p>Format type: String Format constraints: A, LEN = 3 Value: Eg: "AUS" Sub-elements: No</p> |
| <ipCountryFail> | <p>Description: Country returned in <infoIpCountry> is blocked in the FraudGuard settings. Element only</p> |



| | | | |
|--|--|-----------------|---|
| | | | <p>returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <minAmountFail> | <p>Description: Amount submitted in request element <amount> is less than the minimum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <maxAmountFail> | <p>Description: Amount submitted in request element <amount> is more than the maximum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| | | <openProxyFail> | <p>Description: IP address submitted in request element <IP> is from a known open proxy. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard</p> |



| | | | |
|--|--|----------------------------|---|
| | | | <p>rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| | | <IpCountryCardCountryFail> | <p>Description: Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| | | <ipCardFail> | <p>Description: Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "20"</p> <p>Sub-elements: No</p> |
| | | <ipRiskCountryFail> | <p>Description: IP address submitted in request element <IP> is from a high risk country. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard</p> |



| | | | |
|--|--|-----------------------|--|
| | | | <p>rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "25"</p> <p>Sub-elements: No</p> |
| | | <ipBillingFail> | <p>Description: Response element <infoCountry> and billing county submitted in request element <billingCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "30"</p> <p>Sub-elements: No</p> |
| | | <ipDeliveryFail> | <p>Description : Response element <infoCountry> and delivery county submitted in request element <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints : N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "35"</p> <p>Sub-elements: No</p> |
| | | <billingDeliveryFail> | <p>Description : Values for request elements <billingCountry> and <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element</p> |



| | | | |
|--|--|-------------------|---|
| | | | <p>only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "40"</p> <p>Sub-elements: No</p> |
| | | <freeEmailFail> | <p>Description: Email address submitted in request element <emailAddress> is from a free domain. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "45"</p> <p>Sub-elements: No</p> |
| | | <tooManySameBank> | <p>Description: Too many transactions from same issuing bank within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "10"</p> <p>Sub-elements: No</p> |
| | | <tooManyDeclined> | <p>Description: Too many declined transactions from the same IP Address within specified time frame. Value returned is the score set in the FraudGuard settings. Element only</p> |



| | | | |
|--|--|-------------------|--|
| | | | <p>returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| | | <tooManySameIp> | <p>Description: Too many transactions from the same IP Address within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "20"</p> <p>Sub-elements: No</p> |
| | | <tooManySameCard> | <p>Description: Too many transactions from the same full card number within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "25"</p> <p>Sub-elements: No</p> |
| | | <lowHighAmount> | <p>Description: Low Amount followed by a high amount from the same card number within specified time frame. Value returned is the score set in the FraudGuard. Element only returned if the FraudGuard</p> |



| | | | |
|--|--|--------------------|--|
| | | | rule is triggered. settings Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "30" Sub-elements: No |
| | | <tooManySameEmail> | Description: Too many declined transactions with same customer email within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered. Format type: String Format constraints: N, MINLEN = 1, MAXLEN = 3 Value: Eg: "40" Sub-elements: No |

7 Sample XML Request and Response

7.1 Credit Card Payment

7.1.1 Request

```

<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111214383000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>0</txnType>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>

```



```
<txnSource>23</txnSource>
<amount>200</amount>
<recurring>no</recurring>
<currency>AUD</currency>
<purchaseOrderNo>test</purchaseOrderNo>
<CreditCardInfo>
  <cardNumber>4444333322221111</cardNumber>
  <expiryDate>09/23</expiryDate>
  <cvv>000</cvv>
</CreditCardInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

7.1.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111226938000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>

    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>0</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode>00</responseCode>
        <responseText>Approved</responseText>
        <settlementDate>20040323</settlementDate>
        <txnID>009887</txnID>
        <CreditCardInfo>
          <pan>444433...111</pan>
          <expiryDate>09/23</expiryDate>
          <cardType>6</cardType>
          <cardDescription>Visa</cardDescription>
        </CreditCardInfo>
      </Txn>
    </TxnList>
  </Payment>
```




</SecurePayMessage>

7.2 Credit Card Refund

7.2.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID>

    <messageTimestamp>20042303111359163000+660</messageTimestamp>
      <timeoutValue>60</timeoutValue>
      <apiVersion>xml-4.2</apiVersion>
    </MessageInfo>
    <MerchantInfo>
      <merchantID>ABC0001</merchantID>
      <password>abc123</password>
    </MerchantInfo>
    <RequestType>Payment</RequestType>
    <Payment>
      <TxnList count="1">
        <Txn ID="1">
          <txnType>4</txnType>
          <txnSource>23</txnSource>
          <amount>200</amount>
          <purchaseOrderNo>test</purchaseOrderNo>
          <txnID>009887</txnID>
        </Txn>
      </TxnList>
    </Payment>
  </SecurePayMessage>
```

7.2.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID>

    <messageTimestamp>20042303111409395000+660</messageTimestamp>
      <apiVersion>xml-4.2</apiVersion>
    </MessageInfo>
    <MerchantInfo>
      <merchantID>ABC0001</merchantID>
    </MerchantInfo>
    <RequestType>Payment</RequestType>
    <Status>
      <statusCode>000</statusCode>

      <statusDescription>Normal</statusDescription>
    </Status>
  </Payment>
```



```

<TxnList count="1">
  <Txn ID="1">
    <txnType>4</txnType>
    <txnSource>23</txnSource>
    <amount>200</amount>
    <currency>AUD</currency>
    <purchaseOrderNo>009887</purchaseOrderNo>
    <approved>Yes</approved>
    <responseCode>00</responseCode>
    <responseText>Approved</responseText>
    <settlementDate>20040323</settlementDate>
    <txnID>009890</txnID>
    <CreditCardInfo>
      <pan>444433...111</pan>
      <expiryDate>09/23</expiryDate>
      <cardType>6</cardType>
      <cardDescription>Visa</cardDescription>
    </CreditCardInfo>
  </Txn>
</TxnList>
</Payment>
</SecurePayMessage>

```

7.3 Direct Debit

7.3.1 Request

```

<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111214383000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <DirectEntryInfo>
          <bsbNumber>123123</bsbNumber>
          <accountNumber>0012345</accountNumber>
          <accountName>John Citizen</accountName>
        </DirectEntryInfo>
      </Txn>
    </TxnList>
  </Payment>

```



</SecurePayMessage>

7.3.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>

    <messageTimestamp>20042303111226938000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>

    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode>00</responseCode>
        <responseText>Transaction
Accepted</responseText>
        <settlementDate>20040323</settlementDate>
        <txnID>009887</txnID>
        <DirectEntryInfo>
          <bsbNumber>123123</bsbNumber>
          <accountNumber>0012345</accountNumber>
          <accountName>John Citizen</accountName>
        </DirectEntryInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

7.4 Credit Card Payment with FraudGuard

7.4.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
```



```
<messageTimestamp>20152303111359163000+660</messageTimestamp>
  <timeoutValue>60</timeoutValue>
  <apiVersion>xml-4.2</apiVersion>
</MessageInfo>
<MerchantInfo>
  <merchantID>ABC0001</merchantID>
  <password>abc123</password>
</MerchantInfo>
<RequestType>Payment</RequestType>
<Payment>
  <TxnList count="1">
    <Txn ID="1">
      <txnType>21</txnType>
      <txnSource>23</txnSource>
      <amount>100</amount>
      <currency>AUD</currency>
      <purchaseOrderNo>test</purchaseOrderNo>
      <CreditCardInfo>
        <cardNumber>4444333322221111</cardNumber>
        <expiryDate>09/23</expiryDate>
        <cvv>000</cvv>
      </CreditCardInfo>
      <BuyerInfo>
        <firstName>John</firstName>
        <lastName>Smith</lastName>
        <zipCode>000</zipCode>
        <town>Melbourne</town>
        <billingCountry>GBR</billingCountry>
        <deliveryCountry>NZL</deliveryCountry>
      </BuyerInfo>
    </Txn>
  </TxnList>
</Payment>
</SecurePayMessage>
```

7.4.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>

    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
```



| | |
|--|--|
| | <pre><statusDescription>Normal</statusDescription> </Status> <Payment> <TxnList count="1"> <Txn ID="1"> <txnType>21</txnType> <txnSource>0</txnSource> <amount>100</amount> <currency>AUD</currency> <purchaseOrderNo>test</purchaseOrderNo> <approved>Yes</approved> <responseCode>00</responseCode> <responseText>Approved</responseText> <settlementDate>20040318</settlementDate> <txnID>009844</txnID> <CreditCardInfo> <pan>444433...111</pan> <expiryDate>09/23</expiryDate> <cardType>6</cardType> <cardDescription>Visa</cardDescription> </CreditCardInfo> <antiFraudResponseCode>000</antiFraudResponseC ode> <antiFraudResponseText>Antifraud check passed</antiFraudResponseText> <FraudGuard> <score>85</score> <infoIpCountry>AUD</infoIpCountry> <infoCardCountry>NZL</infoCardCountry> <ipCountryFail>yes</ipCountryFail> <minAmountFail>yes</minAmountFail> <maxAmountFail>yes</maxAmountFail> <openProxyFail>5</openProxyFail> <IpCountryCardCountryFail>5</IpCountryCardCoun tryFail> <ipCardFail>5</ipCardFail> <ipRiskCountryFail>5</ipRiskCountryFail> <ipBillingFail>5</ipBillingFail> <ipDeliveryFail>5</ipDeliveryFail> <billingDeliveryFail>5</billingDeliveryFail> <freeEmailFail>5</freeEmailFail> <tooManySameBank>5</tooManySameBank> <tooManyDeclined>5</tooManyDeclined> <tooManySameIp>5</tooManySameIp> <tooManySameCard>5</tooManySameCard> <lowHighAmount>5</lowHighAmount> <tooManySameEmail>5</tooManySameEmail> </FraudGuard> <ThirdPartyResponse> <returnCode>0</returnCode> <result1>1</result1> <result2>1</result2> <additionalInfo1 /> <additionalInfo2 /> <PSPResult>1</PSPResult></pre> |
|--|--|



```
<PSPScore>100</PSPScore>
<MerchantResult>1</MerchantResult>
<MerchantScore>100</MerchantScore>
<ProxyIp />
<FreeE-MailDomain />
<IPCountry>AUS</IPCountry>
<BINCountry>NZL</BINCountry>
<Geo-RegionMatch>1</Geo-RegionMatch>
<Geo-CountryMatch>1</Geo-CountryMatch>
</ThirdPartyResponse>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

7.5 FraudGuard Only Request

7.5.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>

    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>22</txnType>
        <txnSource>23</txnSource>
        <amount>100</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/23</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
        <BuyerInfo>
          <firstName>John</firstName>
          <lastName>Smith</lastName>
          <zipCode>000</zipCode>
          <town>Melbourne</town>
          <billingCountry>GBR</billingCountry>
          <deliveryCountry>NZL</deliveryCountry>

          <emailAddress>test@hotmail.com</emailAddress>
          <ip>203.89.255.137</ip>
```



```
</BuyerInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

7.5.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>

    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>

    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>22</txnType>
        <txnSource>0</txnSource>
        <amount>100</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode />
        <responseText />
        <settlementDate />
        <txnID />
        <CreditCardInfo>
          <pan>444433...111</pan>
          <expiryDate>09/23</expiryDate>
          <cardType>6</cardType>
          <cardDescription>Visa</cardDescription>
        </CreditCardInfo>

        <antiFraudResponseCode>000</antiFraudResponseCode>
        <antiFraudResponseText>Antifraud check passed</antiFraudResponseText>
        <FraudGuard>
          <score>85</score>
          <infoIpCountry>AUD</infoIpCountry>
          <infoCardCountry>NZL</infoCardCountry>
          <ipCountryFail>yes</ipCountryFail>
          <minAmountFail>yes</minAmountFail>
          <maxAmountFail>yes</maxAmountFail>
```



| | |
|--|---|
| | <pre> <openProxyFail>5</openProxyFail> <IpCountryCardCountryFail>5</IpCountryCardCountryFail> <ipCardFail>5</ipCardFail> <ipRiskCountryFail>5</ipRiskCountryFail> <ipBillingFail>5</ipBillingFail> <ipDeliveryFail>5</ipDeliveryFail> <billingDeliveryFail>5</billingDeliveryFail> <freeEmailFail>5</freeEmailFail> <tooManySameBank>5</tooManySameBank> <tooManyDeclined>5</tooManyDeclined> <tooManySameIp>5</tooManySameIp> <tooManySameCard>5</tooManySameCard> <lowHighAmount>5</lowHighAmount> <tooManySameEmail>5</tooManySameEmail> </FraudGuard> <ThirdPartyResponse> <returnCode>0</returnCode> <result1>1</result1> <result2>1</result2> <additionalInfo1 /> <additionalInfo2 /> <PSPResult>1</PSPResult> <PSPScore>100</PSPScore> <MerchantResult>1</MerchantResult> <MerchantScore>100</MerchantScore> <ProxyIp /> <FreeE-MailDomain /> <IPCountry>AUS</IPCountry> <BINCountry>NZL</BINCountry> <Geo-RegionMatch>1</Geo-RegionMatch> <Geo-CountryMatch>1</Geo-CountryMatch> </ThirdPartyResponse> </Txn> </TxnList> </Payment> </SecurePayMessage> </pre> |
|--|---|

7.6 Echo

7.6.1 Request

```

<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>

    <messageID>8af793f9af34bea0cf40f5fb79f383</messageID>

    <messageTimestamp>20042403095953349000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
</SecurePayMessage>

```




| Element | Comments |
|-------------|---|
| | <pre> <password>abc123</password> </MerchantInfo> <RequestType>Echo</RequestType> </SecurePayMessage> </pre> <p>7.6.2 Response</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <SecurePayMessage> <MessageInfo> <messageID>8af793f9af34bea0cf40f5fb79f383</messageID> <messageTimestamp>20042403095956732000+660</messageTimestamp> <apiVersion>xml-4.2</apiVersion> </MessageInfo> <RequestType>Echo</RequestType> <Status> <statusCode>000</statusCode> <statusDescription>Normal</statusDescription> </Status> </SecurePayMessage> </pre> <p>Appendix A: Transaction Types</p> <p>Format constraints: DIGNO = 2, MINVAL = 0, MAXVAL = 99</p> <p>Value: Eg: "0"</p> <p>Sub-elements: No</p> |
| <txnSource> | <p>Description: Transaction source specifies the source of transaction processed. Returned unchanged from the request.</p> <p>Format type: Integer</p> <p>Format constraints: DIGNO = 2, MINVAL = 0, MAXVAL = 99</p> <p>Value: Eg: "23"</p> <p>Sub-elements: No</p> |
| <amount> | <p>Description: Transaction amount in cents. Returned unchanged from the request.</p> <p>Format type: Integer</p> <p>Format constraints: MINVAL = 1</p> <p>Value: Eg: "123" for \$1.23</p> <p>Sub-elements: No</p> |
| <currency> | <p>Description: Transaction currency. Returned unchanged from the request. If not set in the request, a default value of "AUD" is returned.</p> <p>Note: Only applicable to Credit Card payments.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Validated by SecurePay: Yes</p> <p>Value: Eg: "AUD" for Australian Dollars</p> <p>Sub-elements: No</p> |



| Element | Comments | |
|-------------------|----------------------------|---|
| <purchaseOrderNo> | Description: | Unique merchant transaction identifier, typically an invoice number. For refunds, reversals and advice transactions the purchase order number returned in response is the bank transaction ID of the original transaction. For payments and preauthorise transactions this value is returned unchanged from the request. |
| | Format type: | String |
| | Format constraints: | For Credit Card payments ANS (All characters allowed except spaces and "" single quote), For Direct Entry payments EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 1, MAXLEN = 60 |
| | Value: | Eg: "order_#000235" |
| | Sub-elements: | No |
| <approved> | Description: | Indicates whether the transaction processed has been approved or not. |
| | Format type: | String |
| | Format constraints: | A, MINLEN = 2, MAXLEN = 3 |
| | Value: | Always "Yes" or "No" |
| | Sub-elements: | No |
| <responseCode> | Description: | Response code of the transaction. Either a 2-digit bank response or a 3-digit SecurePay/Gateway response. Element <responseText> provides more information in a textual format. Refer to SecurePay Payment Response Codes documents for details of codes returned. This document may be downloaded from SecurePay's Merchant Login website or provided via email by SecurePay's Merchant Support team. |
| | Format type: | String |
| | Format constraints: | AN, MINLEN = 2, MAXLEN = 3 |
| | Value: | Eg: "00" |
| | Sub-elements: | No |
| <responseText> | Description: | Textual description of the response code received. |
| | Format type: | String |
| | Format constraints: | ANS (All characters allowed), MINLEN = 0, MAXLEN = 40 |
| | Value: | Eg: "Approved" |
| | Sub-elements: | No |
| <settlementDate> | Description: | Bank settlement date when the funds will be settled into the merchant's account. This will be the current date mostly, however after the bank's daily cut-off time, or on non-banking days, the settlement date will be the next business day. Will not be returned if the bank did not receive the transaction. (A settlement date may be returned for declined transactions.) |
| | Format type: | String |
| | Format constraints: | N, LEN = 8 |
| | Value: | Eg: "20040326" for 26 th March 2004 |
| | Sub-elements: | No |
| <txnID> | Description: | Bank transaction ID. Will not be returned if the transaction has not been processed or in some cases if it was not received by the bank. |
| | Format type: | String |
| | Format constraints: | AN, MINLEN = 6, MAXLEN = 16 |
| | Value: | Eg: "TX123456" |
| | Sub-elements: | No |



| Element | Comments |
|-------------------|---|
| <preauthID> | Description: Authorisation code of a preauthorisation transaction. Will not be returned if the transaction is not a Preauthorisation or has not been processed or in some cases if the preauthorisation was not received by the bank. Format type: String Format constraints: N, LEN = 6 Value: Eg: "123456" Sub-elements: No |
| <CreditCardInfo> | See Error! Reference source not found. |
| <DirectEntryInfo> | See Error! Reference source not found. |

7.6.2.1.1 CreditCardInfo Element

| | |
|----------------------------|-----------------------------------|
| Description: | Contains credit card information. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Value: | (No value) |
| Sub-elements: | Yes, see table below |

<CreditCardInfo> sub-elements:

| Element | Comments |
|-------------------|---|
| <pan> | Description: Truncated credit card number. Contains first 6 digits of the card number, followed by "..." and then last 3 digits of the card number. Will not be returned for transactions with invalid credit card number. Format type: String Format constraints: N, LEN = 12 Value: Eg: "424242...242" Sub-elements: No |
| <expiryDate> | Description: Credit card expiry date. Returned unchanged from the request. Format type: String Format constraints: NS ('/'), LEN = 5 Value: Eg: "05/06" for May 2006 Sub-elements: No |
| <cardType> | Description: Card type used. Will not be returned for transactions with invalid credit card number. Format type: Integer, see Appendix B: Card Types Format constraints: DIGNO = 1 Value: Eg: "6" for Visa cards Sub-elements: No |
| <cardDescription> | Description: Card description. Will not be returned for transactions with invalid credit card number. Format type: String, see Appendix B: Card Types Format constraints: A, MINLEN = 0, MAXLEN = 20 Value: Eg: "Visa" Sub-elements: No |

7.6.2.1.2 DirectEntryInfo Element

| | |
|--------------------------------|------------------------------------|
| Description: | Contains direct entry information. |
| Format type: | (No value) |
| Format constraints: | (No value) |
| Validated by SecurePay: | Yes |



Value: (No value)
Sub-elements: Yes, see table below

<DirectEntryInfo> sub-elements:

| Element | Comments | |
|-----------------|--------------------------------|---|
| <bsbNumber> | Description: | BSB number. May not be returned for invalid transactions. |
| | Format type: | String |
| | Format constraints: | N, LEN = 6 |
| | Validated by SecurePay: | Yes |
| | Value: | Eg: "012012" |
| | Sub-elements: | No |
| <accountNumber> | Description: | Account number. May not be returned for invalid transactions. |
| | Format type: | String |
| | Format constraints: | N, MINLEN = 1, MAXLEN = 9 |
| | Validated by SecurePay: | Yes |
| | Value: | Eg: "00123" |
| | Sub-elements: | No |
| <accountName> | Description: | Account name. May not be returned for invalid transactions. |
| | Format type: | String |
| | Format constraints: | EBCDIC (see Appendix I: EBCDIC Character Set), MINLEN = 0, MAXLEN = 32 |
| | Validated by SecurePay: | Yes |
| | Value: | Eg: "John Smith" |
| | Sub-elements: | No |

7.7 FraudGuard Response Elements

7.7.1 FraudGuard Element

Description: Contains FraudGuard check information.
Format type: (No value)
Format constraints: (No value)
Value: (No value)
Sub-elements: Yes, see table below

<FraudGuard> sub-elements:

| Element | Comments | |
|-----------------|----------------------------|---|
| <score> | Description: | Total of checks performed by FraudGuard. A score greater than or equal to 100 will be declined. |
| | Format type: | String |
| | Format constraints: | N, MINLEN = 1, MAXLEN = 3 |
| | Value: | Eg: "50" |
| | Sub-elements: | No |
| <infoIpCountry> | Description: | ISO 3166 three letter country code of IP address submitted in request element <IP>. |
| | Format type: | String |
| | Format constraints: | A, LEN = 3 |
| | Value: | Eg: "AUS" |
| | Sub-elements: | No |



| Element | Comments |
|----------------------------|---|
| <infoCardCountry> | <p>Description: ISO 3166 three letter country code of issuing bank location for credit card number submitted in request element <cardNumber>.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "AUS"</p> <p>Sub-elements: No</p> |
| <ipCountryFail> | <p>Description: Country returned in <infoIpCountry> is blocked in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| <minAmountFail> | <p>Description: Amount submitted in request element <amount> is less than the minimum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| <maxAmountFail> | <p>Description: Amount submitted in request element <amount> is more than the maximum amount set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: A, LEN = 3</p> <p>Value: Eg: "YES"</p> <p>Sub-elements: No</p> |
| <openProxyFail> | <p>Description: IP address submitted in request element <IP> is from a known open proxy. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| <IpCountryCardCountryFail> | <p>Description: Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| <ipCardFail> | <p>Description: Values for response elements <infoIpCountry> and <infoCardCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "20"</p> <p>Sub-elements: No</p> |



| Element | Comments |
|-----------------------|--|
| <ipRiskCountryFail> | <p>Description: IP address submitted in request element <IP> is from a high risk country. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "25"</p> <p>Sub-elements: No</p> |
| <ipBillingFail> | <p>Description: Response element <infolpCountry> and billing county submitted in request element <billingCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "30"</p> <p>Sub-elements: No</p> |
| <ipDeliveryFail> | <p>Description: Response element <infolpCountry> and delivery county submitted in request element <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "35"</p> <p>Sub-elements: No</p> |
| <billingDeliveryFail> | <p>Description: Values for request elements <billingCountry> and <deliveryCountry> do not match. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "40"</p> <p>Sub-elements: No</p> |
| <freeEmailFail> | <p>Description: Email address submitted in request element <emailAddress> is from a free domain. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "45"</p> <p>Sub-elements: No</p> |
| <tooManySameBank> | <p>Description: Too many transactions from same issuing bank within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "10"</p> <p>Sub-elements: No</p> |



| Element | Comments |
|--------------------|--|
| <tooManyDeclined> | <p>Description: Too many declined transactions from the same IP Address within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "15"</p> <p>Sub-elements: No</p> |
| <tooManySameIp> | <p>Description: Too many transactions from the same IP Address within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "20"</p> <p>Sub-elements: No</p> |
| <tooManySameCard> | <p>Description: Too many transactions from the same full card number within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "25"</p> <p>Sub-elements: No</p> |
| <lowHighAmount> | <p>Description: Low Amount followed by a high amount from the same card number within specified time frame. Value returned is the score set in the FraudGuard. Element only returned if the FraudGuard rule is triggered. settings</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "30"</p> <p>Sub-elements: No</p> |
| <tooManySameEmail> | <p>Description: Too many declined transactions with same customer email within specified time frame. Value returned is the score set in the FraudGuard settings. Element only returned if the FraudGuard rule is triggered.</p> <p>Format type: String</p> <p>Format constraints: N, MINLEN = 1, MAXLEN = 3</p> <p>Value: Eg: "40"</p> <p>Sub-elements: No</p> |



8 Sample XML Request and Response

8.1 Credit Card Payment

8.1.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>
    <messageTimestamp>20042303111214383000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>0</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <recurring>no</recurring>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/23</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

8.1.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>
    <messageTimestamp>20042303111226938000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
```




```
<txnType>0</txnType>
<txnSource>23</txnSource>
<amount>200</amount>
<currency>AUD</currency>
<purchaseOrderNo>test</purchaseOrderNo>
<approved>Yes</approved>
<responseCode>00</responseCode>
<responseText>Approved</responseText>
<settlementDate>20040323</settlementDate>
<txnID>009887</txnID>
<CreditCardInfo>
  <pan>444433...111</pan>
  <expiryDate>09/23</expiryDate>
  <cardType>6</cardType>
  <cardDescription>Visa</cardDescription>
</CreditCardInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```



8.2 Credit Card Refund

8.2.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID>
    <messageTimestamp>20042303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>4</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <txnID>009887</txnID>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

8.2.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb7510fd</messageID>
    <messageTimestamp>20042303111409395000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>4</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>009887</purchaseOrderNo>
        <approved>Yes</approved>
        <responseCode>00</responseCode>
        <responseText>Approved</responseText>
        <settlementDate>20040323</settlementDate>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```



```
<txnID>009890</txnID>
<CreditCardInfo>
  <pan>444433...111</pan>
  <expiryDate>09/23</expiryDate>
  <cardType>6</cardType>
  <cardDescription>Visa</cardDescription>
</CreditCardInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```



8.3 Direct Debit

8.3.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>
    <messageTimestamp>20042303111214383000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <DirectEntryInfo>
          <bsbNumber>123123</bsbNumber>
          <accountNumber>0012345</accountNumber>
          <accountName>John Citizen</accountName>
        </DirectEntryInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

8.3.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb750f64</messageID>
    <messageTimestamp>20042303111226938000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC00</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>15</txnType>
        <txnSource>23</txnSource>
        <amount>200</amount>
        <purchaseOrderNo>test</purchaseOrderNo>
        <approved>Yes</approved>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```



```
<responseCode>00</responseCode>
<responseText>Transaction Accepted</responseText>
<settlementDate>20040323</settlementDate>
<txnID>009887</txnID>
<DirectEntryInfo>
  <bsbNumber>123123</bsbNumber>
  <accountNumber>0012345</accountNumber>
  <accountName>John Citizen</accountName>
</DirectEntryInfo>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```



8.4 Credit Card Payment with FraudGuard

8.4.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>21</txnType>
        <txnSource>23</txnSource>
        <amount>100</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/23</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
        <BuyerInfo>
          <firstName>John</firstName>
          <lastName>Smith</lastName>
          <zipCode>000</zipCode>
          <town>Melbourne</town>
          <billingCountry>GBR</billingCountry>
          <deliveryCountry>NZL</deliveryCountry>
          <emailAddress>test@hotmail.com</emailAddress>
          <ip>203.89.255.137</ip>
        </BuyerInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

8.4.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Status>
```



```
<statusCode>000</statusCode>
<statusDescription>Normal</statusDescription>
</Status>
<Payment>
  <TxnList count="1">
    <Txn ID="1">
      <txnType>21</txnType>
      <txnSource>0</txnSource>
      <amount>100</amount>
      <currency>AUD</currency>
      <purchaseOrderNo>test</purchaseOrderNo>
      <approved>Yes</approved>
      <responseCode>00</responseCode>
      <responseText>Approved</responseText>
      <settlementDate>20040318</settlementDate>
      <txnID>009844</txnID>
      <CreditCardInfo>
        <pan>444433...111</pan>
        <expiryDate>09/23</expiryDate>
        <cardType>6</cardType>
        <cardDescription>Visa</cardDescription>
      </CreditCardInfo>
      <antiFraudResponseCode>000</antiFraudResponseCode>
      <antiFraudResponseText>Antifraud check passed</antiFraudResponseText>
      <FraudGuard>
        <score>85</score>
        <infoIpCountry>AUD</infoIpCountry>
        <infoCardCountry>NZL</infoCardCountry>
        <ipCountryFail>yes</ipCountryFail>
        <minAmountFail>yes</minAmountFail>
        <maxAmountFail>yes</maxAmountFail>
        <openProxyFail>5</openProxyFail>
        <IpCountryCardCountryFail>5</IpCountryCardCountryFail>
        <ipCardFail>5</ipCardFail>
        <ipRiskCountryFail>5</ipRiskCountryFail>
        <ipBillingFail>5</ipBillingFail>
        <ipDeliveryFail>5</ipDeliveryFail>
        <billingDeliveryFail>5</billingDeliveryFail>
        <freeEmailFail>5</freeEmailFail>
        <tooManySameBank>5</tooManySameBank>
        <tooManyDeclined>5</tooManyDeclined>
        <tooManySameIp>5</tooManySameIp>
        <tooManySameCard>5</tooManySameCard>
        <lowHighAmount>5</lowHighAmount>
        <tooManySameEmail>5</tooManySameEmail>
      </FraudGuard>
      <ThirdPartyResponse>
        <returnCode>0</returnCode>
        <result1>1</result1>
        <result2>1</result2>
        <additionalInfo1 />
        <additionalInfo2 />
        <PSPResult>1</PSPResult>
        <PSPScore>100</PSPScore>
        <MerchantResult>1</MerchantResult>
        <MerchantScore>100</MerchantScore>
        <ProxyIp />
        <FreeE-MailDomain />
        <IPCountry>AUS</IPCountry>
      </ThirdPartyResponse>
    </Txn>
  </TxnList>
</Payment>
```



```
<BINCountry>NZL</BINCountry>
<Geo-RegionMatch>1</Geo-RegionMatch>
<Geo-CountryMatch>1</Geo-CountryMatch>
</ThirdPartyResponse>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

8.5 FraudGuard Only Request

8.5.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
    <messageTimestamp>20152303111359163000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Payment</RequestType>
  <Payment>
    <TxnList count="1">
      <Txn ID="1">
        <txnType>22</txnType>
        <txnSource>23</txnSource>
        <amount>100</amount>
        <currency>AUD</currency>
        <purchaseOrderNo>test</purchaseOrderNo>
        <CreditCardInfo>
          <cardNumber>4444333322221111</cardNumber>
          <expiryDate>09/23</expiryDate>
          <cvv>000</cvv>
        </CreditCardInfo>
        <BuyerInfo>
          <firstName>John</firstName>
          <lastName>Smith</lastName>
          <zipCode>000</zipCode>
          <town>Melbourne</town>
          <billingCountry>GBR</billingCountry>
          <deliveryCountry>NZL</deliveryCountry>
          <emailAddress>test@hotmail.com</emailAddress>
          <ip>203.89.255.137</ip>
        </BuyerInfo>
      </Txn>
    </TxnList>
  </Payment>
</SecurePayMessage>
```

8.5.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
```




```
<messageID>8af793f9af34bea0cf40f5fb5c630c</messageID>
<messageTimestamp>20152303111359163000+660</messageTimestamp>
<apiVersion>xml-4.2</apiVersion>
</MessageInfo>
<MerchantInfo>
  <merchantID>ABC0001</merchantID>
</MerchantInfo>
<RequestType>Payment</RequestType>
<Status>
  <statusCode>000</statusCode>
  <statusDescription>Normal</statusDescription>
</Status>
<Payment>
  <TxnList count="1">
    <Txn ID="1">
      <txnType>22</txnType>
      <txnSource>0</txnSource>
      <amount>100</amount>
      <currency>AUD</currency>
      <purchaseOrderNo>test</purchaseOrderNo>
      <approved>Yes</approved>
      <responseCode />
      <responseText />
      <settlementDate />
      <txnID />
      <CreditCardInfo>
        <pan>444433...111</pan>
        <expiryDate>09/23</expiryDate>
        <cardType>6</cardType>
        <cardDescription>Visa</cardDescription>
      </CreditCardInfo>
      <antiFraudResponseCode>000</antiFraudResponseCode>
      <antiFraudResponseText>Antifraud check passed</antiFraudResponseText>
      <FraudGuard>
        <score>85</score>
        <infoIpCountry>AUD</infoIpCountry>
        <infoCardCountry>NZL</infoCardCountry>
        <ipCountryFail>yes</ipCountryFail>
        <minAmountFail>yes</minAmountFail>
        <maxAmountFail>yes</maxAmountFail>
        <openProxyFail>5</openProxyFail>
        <IpCountryCardCountryFail>5</IpCountryCardCountryFail>
        <ipCardFail>5</ipCardFail>
        <ipRiskCountryFail>5</ipRiskCountryFail>
        <ipBillingFail>5</ipBillingFail>
        <ipDeliveryFail>5</ipDeliveryFail>
        <billingDeliveryFail>5</billingDeliveryFail>
        <freeEmailFail>5</freeEmailFail>
        <tooManySameBank>5</tooManySameBank>
        <tooManyDeclined>5</tooManyDeclined>
        <tooManySameIp>5</tooManySameIp>
        <tooManySameCard>5</tooManySameCard>
        <lowHighAmount>5</lowHighAmount>
        <tooManySameEmail>5</tooManySameEmail>
      </FraudGuard>
      <ThirdPartyResponse>
        <returnCode>0</returnCode>
        <result1>1</result1>
        <result2>1</result2>
      </ThirdPartyResponse>
    </Txn ID="1">
  </TxnList count="1">

```



```
<additionalInfo1 />
<additionalInfo2 />
<PSPResult>1</PSPResult>
<PSPScore>100</PSPScore>
<MerchantResult>1</MerchantResult>
<MerchantScore>100</MerchantScore>
<ProxyIp />
<FreeE-MailDomain />
<IPCountry>AUS</IPCountry>
<BINCountry>NZL</BINCountry>
<Geo-RegionMatch>1</Geo-RegionMatch>
<Geo-CountryMatch>1</Geo-CountryMatch>
</ThirdPartyResponse>
</Txn>
</TxnList>
</Payment>
</SecurePayMessage>
```

8.6 Echo

8.6.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb79f383</messageID>
    <messageTimestamp>20042403095953349000+660</messageTimestamp>
    <timeoutValue>60</timeoutValue>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <MerchantInfo>
    <merchantID>ABC0001</merchantID>
    <password>abc123</password>
  </MerchantInfo>
  <RequestType>Echo</RequestType>
</SecurePayMessage>
```

8.6.2 Response

```
<?xml version="1.0" encoding="UTF-8"?>
<SecurePayMessage>
  <MessageInfo>
    <messageID>8af793f9af34bea0cf40f5fb79f383</messageID>
    <messageTimestamp>20042403095956732000+660</messageTimestamp>
    <apiVersion>xml-4.2</apiVersion>
  </MessageInfo>
  <RequestType>Echo</RequestType>
  <Status>
    <statusCode>000</statusCode>
    <statusDescription>Normal</statusDescription>
  </Status>
</SecurePayMessage>
```



Appendix A: Transaction Types

Transaction type codes define the type of financial transaction processed by SecurePay.

| Code | Description |
|------|----------------------------------|
| 0 | Standard Payment |
| 4 | Refund |
| 10 | Preauthorise |
| 11 | Preauthorise Complete |
| 14 | Recurring Payment (Depricated) |
| 15 | Direct Debit |
| 17 | Direct Credit |
| 21 | FraudGuard Payment (Depricated) |
| 22 | FraudGuard Only (No Transaction) |



Appendix B: Card Types

SecurePay uses numeric codes to refer to credit card types in our system.

| Code | Description |
|------|-------------------------|
| 0 | Unknown |
| 1 | JCB |
| 2 | American Express (Amex) |
| 3 | Diners Club |
| 4 | Bankcard |
| 5 | MasterCard |
| 6 | Visa |



Appendix C: Location of CVV

The Card Verification Value is an anti-fraud measure used by some banks to prevent payments from generated card numbers. The CVV number is printed on the physical card, and is randomly assigned, therefore cannot be auto-generated.

The CVV number can be found in the following places:

| Card Type | Location |
|-------------|---|
| Visa | Signature strip on back of card. Last digits of card number are re-printed in reverse italics, followed by 3-digit CVV. |
| MasterCard | Signature strip on back of card. Last digits of card number are re-printed in reverse italics, followed by 3-digit CVV. |
| Bankcard | Signature strip on back of card. Last digits of card number are re-printed in reverse italics, followed by 3-digit CVV. |
| Amex | 4 digit CVV above card number on front of card. |
| Diners Club | Signature strip on back of card. Last digits of card number are re-printed in reverse italics, followed by 3-digit CVV. |
| JCB | Not used |



Appendix D: Timestamp String Format

The format of the Timestamp or Log Time strings returned by SecurePay XMLAPI is:

YYYYDDMMHHNNSSKKK000s000

Where:

- YYYY is a 4-digit year
- DD is a 2-digit zero-padded day of month
- MM is a 2-digit zero-padded month of year (January = 01)
- HH is a 2-digit zero-padded hour of day in 24-hour clock format (midnight =0)
- NN is a 2-digit zero-padded minute of hour
- SS is a 2-digit zero-padded second of minute
- KKK is a 3-digit zero-padded millisecond of second
- 000 is a Static 0 characters, as SecurePay does not store nanoseconds
- s000 is a Time zone offset, where s is "+" or "-", and 000 = minutes, from GMT.

E.g. June 24, 2002 5:12:16.789 PM, Australian EST is:

20022406171216789000+600



Appendix E: SecurePay Status Codes

| Status Code | Response Text | Description |
|-------------|--|---|
| 000 | Normal | Message processed correctly (check transaction response for details). |
| 504 | Invalid Merchant ID | If Merchant ID does not follow the format XXXDDDD, where X is a letter and D is a digit, or the Merchant ID and Transaction Password combination does not match SecurePay's database. |
| 505 | Invalid URL | The URL passed to either Echo, Query, or Payment object is invalid. |
| 510 | Unable To Connect To Server | Produced by SecurePay Client API when unable to establish connection to SecurePay Payment Gateway |
| 511 | Server Connection Aborted During Transaction | Produced by SecurePay Client API when connection to SecurePay Payment Gateway is lost after the payment transaction has been sent |
| 512 | Transaction timed out By Client | Produced by SecurePay Client API when no response to payment transaction has been received from SecurePay Payment Gateway within predefined time period (default 80 seconds) |
| 513 | General Database Error | Unable to read information from the database. |
| 514 | Error loading properties file | Payment Gateway encountered an error while loading configuration information for this transaction |
| 515 | Fatal Unknown Error | Transaction could not be processed by the Payment Gateway due to unknown reasons. This is generally a format error with the XML message. |
| 516 | Request type unavailable | The URL used does not support the message type requested. Please confirm the correct URL for your message type. |
| 517 | Message Format Error | SecurePay Payment Gateway couldn't correctly interpret the transaction message sent |
| 524 | Response not received | The client could not receive a response from the server. |
| 545 | System maintenance in progress | The system maintenance is in progress and the system is currently unable to process transactions |
| 550 | Invalid password | The merchant has attempted to process a request with an invalid password. |
| 575 | Not implemented | This functionality has not yet been implemented |
| 577 | Too Many Records for Processing | The maximum number of allowed events in a single message has been exceeded. |
| 580 | Process method has not been called | The process() method on either Echo, Payment or Query object has not been called |
| 595 | Merchant Disabled | SecurePay has disabled the merchant and the requests from this merchant will not be processed. |



Appendix F: XML Request DTD

```
<!ELEMENT SecurePayMessage (MessageInfo, MerchantInfo, RequestType
    Payment?)>

<!-- define elements for SecurePayMessage -->
<!ELEMENT MessageInfo (messageID, messageTimestamp, timeoutValue, apiVersion)>
<!ELEMENT MerchantInfo (merchantID, password)>
<!ELEMENT RequestType (#PCDATA)>
<!ELEMENT Payment (TxnList)>

<!-- define elements for MessageInfo -->
<!ELEMENT messageID (#PCDATA)>
<!ELEMENT messageTimestamp (#PCDATA)>
<!ELEMENT timeoutValue (#PCDATA)>
<!ELEMENT apiVersion (#PCDATA)>

<!-- define elements for MerchantInfo -->
<!ELEMENT merchantID (#PCDATA)>
<!ELEMENT password (#PCDATA)>

<!-- define elements for Payment -->
<!ELEMENT TxnList (Txn)>
<!ATTLIST TxnList
    count CDATA #REQUIRED>

<!-- define elements for TxnList -->
<!ELEMENT Txn (txnType, txnSource, amount, currency, purchaseOrderNo, txnID?,
    preauthID?, CreditCardInfo)>
<!ATTLIST Txn
    ID CDATA #REQUIRED>

<!-- define elements for Txn -->
<!ELEMENT txnType (#PCDATA)>
<!ELEMENT txnSource (#PCDATA)>
<!ELEMENT amount (#PCDATA)>
<!ELEMENT currency (#PCDATA)>
<!ELEMENT purchaseOrderNo (#PCDATA)>
<!ELEMENT recurring (#PCDATA)>
<!ELEMENT txnID (#PCDATA)>
<!ELEMENT preauthID (#PCDATA)>
<!ELEMENT CreditCardInfo (cardNumber, cvv?, expiryDate?)>
<!ELEMENT DirectEntryInfo (bsbNumber, accountNumber, accountName)>

<!-- define elements for CreditCardInfo -->
<!ELEMENT cardNumber (#PCDATA)>
<!ELEMENT cvv (#PCDATA)>
<!ELEMENT expiryDate (#PCDATA)>
<!ELEMENT cardHolderName (#PCDATA)>

<!-- define elements for DirectEntryInfo -->
<!ELEMENT bsbNumber (#PCDATA)>
<!ELEMENT accountNumber (#PCDATA)>
<!ELEMENT accountName (#PCDATA)>

<!-- define elements for BuyerInfo -->
<!ELEMENT zipCode (#PCDATA)>
<!ELEMENT town (#PCDATA)>
```




```
<!ELEMENT billingCountry (#PCDATA)>  
<!ELEMENT deliveryCountry (#PCDATA)>  
<!ELEMENT emailAddress (#PCDATA)>  
<!ELEMENT ip (#PCDATA)>
```



Appendix G: XML Response DTD

```
<!-- ELEMENT SecurePayMessage (MessageInfo, MerchantInfo, RequestType,
      Status, Payment)>

<!-- define elements for SecurePayMessage -->
<!-- ELEMENT MessageInfo (messageID, messageTimestamp, apiVersion)>
<!-- ELEMENT MerchantInfo (merchantID)>
<!-- ELEMENT RequestType (#PCDATA)>
<!-- ELEMENT Status (statusCode, statusDescription)>
<!-- ELEMENT Payment (TxnList)>

<!-- define elements for MessageInfo -->
<!-- ELEMENT messageID (#PCDATA)>
<!-- ELEMENT messageTimestamp (#PCDATA)>
<!-- ELEMENT apiVersion (#PCDATA)>

<!-- define elements for MerchantInfo -->
<!-- ELEMENT merchantID (#PCDATA)>

<!-- define elements for Status -->
<!-- ELEMENT statusCode (#PCDATA)>
<!-- ELEMENT statusDescription (#PCDATA)>

<!-- define elements for Payment -->
<!-- ELEMENT TxnList (Txn*)>
<!-- ATTLIST TxnList
      count CDATA #REQUIRED>

<!-- define elements for TxnList -->
<!-- ELEMENT Txn (txnType, txnSource, amount, currency, purchaseOrderNo,
      approved, responseCode, responseText, settlementDate,
      txnID, preauthID?, CreditCardInfo)>
<!-- ATTLIST Txn
      ID CDATA #REQUIRED>

<!-- define elements for Txn -->
<!-- ELEMENT txnType (#PCDATA)>
<!-- ELEMENT txnSource (#PCDATA)>
<!-- ELEMENT amount (#PCDATA)>
<!-- ELEMENT currency (#PCDATA)>
<!-- ELEMENT purchaseOrderNo (#PCDATA)>
<!-- ELEMENT approved (#PCDATA)>
<!-- ELEMENT responseCode (#PCDATA)>
<!-- ELEMENT responseText (#PCDATA)>
<!-- ELEMENT settlementDate (#PCDATA)>
<!-- ELEMENT txnID (#PCDATA)>
<!-- ELEMENT preauthID (#PCDATA)>
<!-- ELEMENT CreditCardInfo (pan, expiryDate?, cardType?, cardDescription?)>
<!-- ELEMENT DirectEntryInfo (bsbNumber, accountNumber, accountName)>
<!-- ELEMENT antiFraudResponseCode (#PCDATA)>
<!-- ELEMENT antiFraudResponseText (#PCDATA)>
<!-- ELEMENT FraudGuard (score, infoIpCountry, infoCardCountry, ipCountryFail,
minAmountFail,      maxAmountFail,      openProxyFail,      IpCountryCardCountryFail,
ipCardFail,          ipRiskCountryFail,      ipBillingFail,          ipDeliveryFail,
billingDeliveryFail,      freeEmailFail,      tooManySameBank,      tooManyDeclined,
tooManySameIp, tooManySameCard, lowHighAmount, tooManySameEmail)>
```



```
<!ELEMENT ThirdPartyResponse (returnCode, result1, result2, additionalInfo1,
additionalInfo2, PSPResult, PSPScore, MerchantResult, MerchantScore, ProxyIp,
FreeE-MailDomain, IPCountry, BINCountry, Geo-RegionMatch, Geo-CountryMatch)>

<!-- define elements for CreditCardInfo -->
<!ELEMENT pan (#PCDATA)>
<!ELEMENT expiryDate (#PCDATA)>
<!ELEMENT cardType (#PCDATA)>
<!ELEMENT cardDescription (#PCDATA)>

<!-- define elements for DirectEntryInfo -->
<!ELEMENT bsbNumber (#PCDATA)>
<!ELEMENT accountNumber (#PCDATA)>
<!ELEMENT accountName (#PCDATA)>

<!-- define elements for FraudGuard -->
<!ELEMENT score (#PCDATA)>
<!ELEMENT infoIpCountry (#PCDATA)>
<!ELEMENT infoCardCountry (#PCDATA)>
<!ELEMENT ipCountryFail (#PCDATA)>
<!ELEMENT minAmountFail (#PCDATA)>
<!ELEMENT maxAmountFail (#PCDATA)>
<!ELEMENT openProxyFail (#PCDATA)>
<!ELEMENT IpCountryCardCountryFail (#PCDATA)>
<!ELEMENT ipCardFail (#PCDATA)>
<!ELEMENT ipRiskCountryFail (#PCDATA)>
<!ELEMENT ipBillingFail (#PCDATA)>
<!ELEMENT ipDeliveryFail (#PCDATA)>
<!ELEMENT billingDeliveryFail (#PCDATA)>
<!ELEMENT freeEmailFail (#PCDATA)>
<!ELEMENT tooManySameBank (#PCDATA)>
<!ELEMENT tooManyDeclined (#PCDATA)>
<!ELEMENT tooManySameIp (#PCDATA)>
<!ELEMENT tooManySameCard (#PCDATA)>
<!ELEMENT lowHighAmount (#PCDATA)>
<!ELEMENT tooManySameEmail (#PCDATA)>

<!-- define elements for ThirdPartyResponse -->
<!ELEMENT returnCode (#PCDATA)>
<!ELEMENT result1 (#PCDATA)>
<!ELEMENT result2 (#PCDATA)>
<!ELEMENT additionalInfo1 (#PCDATA)>
<!ELEMENT additionalInfo2 (#PCDATA)>
<!ELEMENT PSPResult (#PCDATA)>
<!ELEMENT PSPScore (#PCDATA)>
<!ELEMENT MerchantResult (#PCDATA)>
<!ELEMENT MerchantScore (#PCDATA)>
<!ELEMENT ProxyIp (#PCDATA)>
<!ELEMENT FreeE-MailDomain (#PCDATA)>
<!ELEMENT IPCountry (#PCDATA)>
<!ELEMENT BINCountry (#PCDATA)>
<!ELEMENT Geo-RegionMatch (#PCDATA)>
<!ELEMENT Geo-CountryMatch (#PCDATA)>
```



Appendix H: Currency Codes List

Your SecurePay account **must be enabled for multi-currency** before using this feature. Please contact SecurePay Support or your SecurePay Account Manager regarding multi-currency support for your account.

| Code | Description | Minor Units | Example* | |
|------|--------------------|-------------|----------|---------|
| | | | Amount | Pass As |
| AUD | Australian Dollar | 2 | \$20 | 2000 |
| CAD | Canadian Dollar | 2 | \$20 | 2000 |
| CHF | Swiss Franc | 2 | 20 | 2000 |
| EUR | Euro | 2 | €20 | 2000 |
| GBP | English Pound | 2 | £20 | 2000 |
| HKD | Hong Kong Dollar | 2 | \$20 | 2000 |
| JPY | Japanese Yen | 0 | ¥20 | 20 |
| NZD | New Zealand Dollar | 2 | \$20 | 2000 |
| SGD | Singapore Dollar | 2 | \$20 | 2000 |
| USD | US Dollar | 2 | \$20 | 2000 |

* To pass a multicurrency payment to SecurePay, set `<currency>` field with the value from the Code column, and set `<amount>` field with the amount to be charged, ensuring you set the correct number of Minor Units for the selected currency, as shown in the examples.

E.g. For US Dollars, \$4,125.90 is set using:

```
<amount>412590</amount>
<currency>USD</currency>
```

or for Japanese Yen, ¥67,925 is set using:

```
<amount>67925</amount>
<currency>JPY</currency>
```



Appendix I: EBCDIC Character Set

| Description | Characters allowed |
|---------------|--------------------|
| Numeric | 0 - 9 |
| Alphabetic | a - z, A - Z |
| Oblique slash | / |
| Hyphen | - |
| Ampersand | & |
| Period | . |
| Asterisk | * |
| Apostrophe | ' |
| Blank space | |