PAYA Gateway

PAYA Gateway Connect: Integrated Payments

XML Specification – Authorisation and Settlement Guide

Version Control

Version	Date	Author	Update Summary	Status
1.0	2019	P Reece	New format auth and settlement guide	Complete
1.1	June 2022	R Wooding	Addition of 'Merchant Detail' element to the authorisation request and payment request message formats (section 1 and 3) Addition of new auth result codes and descriptions to support 'MerchantDetail' element (appendix 7.2) Addition of 'SCA Exemption' element to the authorisation request and payment request message formats (section 1 and 3) Retrospective update to add dynamic descriptor element to pay request message format	Complete
1.2	Jan 2022	R Wooding	Extra ecommerce fields added to auth and pay requests to support 3DS V2	Complete
1.3	April 2026	R Wooding	Added detail on batch XML declaration (section 5)	Complete

PAYA Gateway Connect: Integrated Payments

XML Specification – Authorisation and Settlement Guide

Contents

Introduction

This document describes the interface into the PAYA Gateway. This interface provides support for transactions which can be used in a number of ways including XML batch files, real time XML via SOAP 1.2 web services or HTTPS POST.

This document provides the base of transaction processing with ITS, namely transaction authorisation and settlement. Additional services and addendum data options are documented in supplemental documents as listed below.

The PAYA Gateway provides the following transactional services:

- Authorise via XML
- Authorise via PayPage
- Settle
- Pay (combined Authorisation and Settlement)
- Match
- Validate Card
- Query Transaction
- Validate Restricted Refund

The following supplemental documents can be used in conjunction with this guide:

Document Name	Description
PAYA Gateway Connect - Purchasing Card Addendum Data Supplement (XML).pdf	Supplement for Level 3 Purchasing Card Addendum data.
PAYA Gateway Connect - Ecommerce PayPage.pdf	PayPage interface document.
PAYA Gateway Connect - Card Alias & Tokenisation.pdf	Card Alias, Tokenisation & Account Verification.

1. Authorisation Message Formats

1.1 Authorisation Request

The following request is for obtaining authorisation without immediate settlement. For example, this is useful for settling only after goods have been dispatched, or when partial settlements are required. Please note that once an authorisation request has been approved, the PAYA Gateway applies an expiry date validation limit, the duration of which is determined by card type, during which it can be 'settled'. Any settlement requests made after this time will be rejected and transactions will need to be authorised again.

1.1.1 Authorisation Field Mapping

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
PaymentGatewayRequest				**Element Start**
Header				**Element Start**
SupplierID	Alpha Numeric	50	M	Unique ID supplied by ITS.
Password	Alpha Numeric	50	M	Required to secure the Auth request and ensure that no other parties can perform actions for your supplier without your consent. As such it should conform to current industry standards for security. Passwords are to be communicated by the merchant to the ITS operational contact.
RequestType	Alpha		M	It must be '**Auth**' to process the request.
Header				**Element End**
Body				**Element Start**
Request				**Element Start**
DateTime	Date	14	O	Date/Time of the transaction in the format YYYYMMDDHHMMSS. If not supplied, the current server time will be used as per the Suppliers setting with ITS.
Reference	Alpha Numeric	50	M	Must uniquely identify this transaction for this supplier.
TransactionType	Alpha		M	Type of the transaction. Must be from the below mentioned values: • Sale • Debit • Refund • Credit • MSale • MDebit • MRefund

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
				• MCredit **Continuous / Recurring Sale Types (Also See note 1 below):** • CSale • CDebit **Account Verification Types (Transaction Value must be 0)** **Note: Not supported by all acquirers - Please check with ITS before use.** • Verify, MVerify - Moto • EVerify - Ecommerce • Cverify - Continuous / Recurring
Amount	Numeric		M	Transaction amount in minor currency unit (i.e. no decimal separator). Must be Zero if 'TransactionType' set to Verify.
CurrencyCode	Alpha	3	M	3-letter alpha currency code from ISO Standard.
CountryCode	Alpha	3	M	3-letter alpha country code form ISO standard.
Reversal	Boolean	1	O	Boolean value. Indicates transaction is marked as a reversal or not.
DeclinedByMerchant	Boolean	1	O	Boolean value. If true, system tries to find earlier acquirer referred transaction and mark that as Declined.
SACApplicationStatus	Numeric		O	**Customer Specific TAG.** Stores SAC status if applicable.
CV2Required	Boolean	1	O	Boolean Value. Instructs ITS to mandate CV2 or not.
CardDetails				**Element Start**
AliasName	Alpha Numeric	32	O	Alias Name used for a particular card number with ITS. If not found details will get added as per the settings at Supplier level.
CardNumber	Numeric	19	M	Card Number used in transaction. CardNumber is a mandatory field unless card alias is used.
ExpiryDate	Numeric	6	M	Expiry Date in the format YYYYMM. ExpiryDate is a mandatory field unless card alias is used.

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
StartDate	Numeric	6	Card Scheme dependent	Start Date in the format YYYYMM. Requirements are Card Scheme dependent.
IssueNumber	Numeric	2	Card Scheme dependent	Issue Number for the card. Requirements are Card Scheme dependent.
CVV	Numeric	4	O	Card CV2 / CSC code.
Capture	Alpha Numeric		O	Only Mandatory if the original Transaction was performed via ecommerce. Card capture method. Permitted values are as mentioned below: • S - Swiped • K – Customer Present Keyed • M – Mail / Telephone Order • E – Ecommerce - Unsecure • I – ICC Customer Present • IF – ICC Customer Present Fall Back • ECOM – Ecommerce SSL • E3DS – Ecommerce inc. 3DS • ECER – Ecommerce inc. 3DS & Client Certificate
ReturnControl	Alpha		O	Use one of the following options: ALIASNAME or AN or A MASKEDPAN or MP or M This determines how the PAN field is populated in the response message.
CardDetails				**Element End**
Auth				**Element Start**
Status	Alpha		O	UK Visa / Mastercard requirement – Defines whether the settlement amount of an authorisation will be in full or in segments. (Default is full) E.g.: F (Full), P (Partial)
SchemeReferenceData	Alpha Numeric	50	O	Visa & Mastercard Transaction authentication data. This will get used in reversal transactions. ITS will default this data unless otherwise specified by the merchant.
AcquirerReferenceData	Alpha Numeric	50	O	Visa & Mastercard Transaction authentication data. This will get

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
				used in reversal transactions. ITS will default this data unless otherwise specified by the merchant.
Auth				**Element End**
References				**Element Start**
ContractNumber	Alpha Numeric	50	O	French Public Sector Market Number (Numéro de Marché) Some public sector buyers require the Contract Number to be verified with every authorisation. Check with your buyer or your acquiring bank to see when this is required. If supplied for American Express CPC transactions, the ContractNumber field is sent in the CustomerReference2 field of the settlement file.
CommitmentNumber	Alpha Numeric	50	O	French Public Sector 'Numéro d'Engagement'. Not currently verified at time of authorisation. If supplied for American Express CPC transactions, the field will automatically be sent in the CustomerReference1 field of the settlement file.
Source	Alpha Numeric	50	O	Source of transaction (MI only reasons).
UserReference	Alpha Numeric	50	O	User Reference.
SOCReferenceNumber	Numeric	50	O	American Express Transactions only. 'Summary of Charge' specific field in settlement file. Enables multiple American Express transactions to be grouped together.
ReceiptNumber	Numeric	50	O	Worldpay acquiring specific field in settlement file.
UserName	Alpha Numeric	50	O	Supplier's username who is logging this request. Note: Data in this field is for Supplier MI only and is not validated by the ITS system.
References				**Element End**
AddressVerification				**Element Start**

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
Address	Numeric		O	AVS Address data – Numerics captured from first line of address.
Postcode	Numeric		O	AVS Postcode data – Numerics from the postcode.
AddressVerification				**Element End**
Policy				**Element Start**
CVVMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
AVSAddressMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
AVSPostcodeMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
Long	Alpha Numeric		O	Policy long
Short	Alpha Numeric		O	Policy short
Policy				
Ecommerce				**Element Start** **This section only to be used in agreement with ITS and where the transaction has already passed through MPI cardholder verification.** **NOTE:** If these elements are included the '**Capture**' node in the Authorisation request must be set to '**ECER**'.
ATSD	Alpha Numeric	4	C	Additional Transaction Security Data. A 4 digits code indicating the terminal capabilities and security

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
				authentication attempted and populated via the merchant website. For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.
CAV	Alpha Numeric	50	C	Cardholder Authentication Value. Coded data from the MPI for ecommerce. For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.
ECI	Numeric		C	Ecommerce Indicator. A 2 digits code from the MPI (Merchant Plug-In). For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.
3DS Protocol	Numeric	2	C	Populate with **02** for 3D Secure 2
Directory Server Transaction ID	Numeric	36	C	The Directory Server ID used in the 3D Secure Process.
TXNID	Alpha Numeric	50	C	Required for Amex ecommerce transaction only
Ecommerce				**Element End**
DynamicDescriptor				**Element Start** **Note:** **This is only supported by AIB acquiring.**
MerchantName	Alpha	50	O	Dynamic Descriptor Merchant Name.
MerchantCity	Alpha	50	O	Dynamic Descriptor Merchant City.
DynamicDescriptor				**Element End**
MerchantDetail				Element Start Note: This is only supported by Amex in conjunction with the use of the GCAG/GFSG authorization and settlement protocol. The fields in this element will only be considered mandatory if

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
				configured in the ITS supplier set up.
CardAcptNm	Alpha Numeric and special characters	37	C	Seller's name Concatenation of aggregators name and sellers name separated by an '=' delimiter. For example, Blue = Red. If length exceed or format not recognized, the request will be rejected with an appropriate error message
CardAcptStreetNm	Alpha Numeric and special characters	29	C	Seller's street Will be truncated if max allowed length is exceeded
CardAcptCityNm	Alpha Numeric and special characters	14	C	Seller's city Will be truncated if max allowed length is exceeded
CardAcptPostCd	Alpha Numeric and special characters	10	C	Seller's post code Will be truncated if max allowed length is exceeded
CardAcptRgnCd	Alpha Numeric and special characters	3	C	Seller's region code A list of accepted codes is available upon request
CardAcptCtryCd	Alpha Numeric and special characters	3	C	Seller's country code A list of accepted codes is available upon request
CardAcptSellerId	Alpha Numeric and special characters	20	C	ID unique to each seller
CardAcptEmailAddr	Alpha Numeric	40	C	Seller's email address

XML Fields	Type	Length	Mandatory / Optional / Conditional	Details
	and special characters			Will be truncated if max allowed length is exceeded
CardAcptPhoneNbr	Alpha Numeric and special characters	20	C	Seller's phone number Will be truncated if max allowed length is exceeded
MerchantCategoryCode	Alpha Numeric and special characters	4	C	A unique code, issued by card processors, that reflects the nature of the seller's business
MerchantDetail				**Element End**
SCAExemptions			O	**Element Start**
SecureCorporateExemption	Boolean	1	O	Set to Y if secure corporate exemption from SCA should be requested. If N or empty and exemption request is not required
SCAExemptions				**Element End**
Request				**Element End**
Body				**Element End**
PaymentGatewayRequest				**Element End**

Note 1.

Cardholder details stored as an Alias on the ITS system must have been validated by 3DS / VBV prior to being used for CSale / CDebit continuous sale / recurring being processed as transactions may be rejected by the acquirer / issuer / scheme if not.

1.1.2 Sample Structure

```
<PaymentGatewayRequest>
   <Header>
      <SupplierID></SupplierID>
      <Password></Password>
      <OriginatorNm></OriginatorNm>
      <RequestType></RequestType>
   </Header>
   <Body>
      <Request>
         <DateTime></DateTime>
         <Reference></Reference>
         <TransactionType></TransactionType>
         <Amount></Amount>
         <CurrencyCode></CurrencyCode>
```

```
    <CountryCode></CountryCode>
    <CardDetails>
      <AliasName></AliasName>
    <Track2></Track2>
      <CardNumber></CardNumber>
      <ExpiryDate></ExpiryDate>
      <StartDate></StartDate>
      <IssueNumber></IssueNumber>
      <CVV></CVV>
      <Capture></Capture>
      <ReturnControl></ReturnControl>
    </CardDetails>
    <Auth>
      <Status></Status>
      <SchemeReferenceData></SchemeReferenceData>
      <AcquirerReferenceData></AcquirerReferenceData>
    </Auth>
    <ReturnControl></ReturnControl>
    <ProcessFlags></ProcessFlags>
    <Reversal></Reversal>
    <DeclinedByMerchant></DeclinedByMerchant>
  <SACApplicationStatus></SACApplicationStatus>
  <CV2Required></CV2Required>
    <References>
      <ContractNumber></ContractNumber>
      <CommitmentNumber></CommitmentNumber>
      <Source></Source>
      <UserReference></UserReference>
      <SOCReferenceNumber></SOCReferenceNumber>
      <ReceiptNumber></ReceiptNumber>
      <UserName></UserName>
    </References>
    <AddressVerification>
      <Address></Address>
      <Postcode></Postcode>
    </AddressVerification>
    <Policy>
      <CVVMatchRequired></CVVMatchRequired>
      <AVSAddressMatchRequired></AVSAddressMatchRequired>
      <AVSPostcodeMatchRequired></AVSPostcodeMatchRequired>
      <CVVAVSPolicy></CVVAVSPolicy>
      <Long></Long>
      <Short></Short>
    </Policy>
    <EMV>
      <RequestData></RequestData>
      <TerminalType></TerminalType>
      <ReasonOnline></ReasonOnline>
    <TerminalCapabilities></TerminalCapabilities>
```

```
        <TerminalCapabilitiesUsed></TerminalCapabilitiesUsed>
        <TerminalAttributes></TerminalAttributes>
        <ContactlessFormFactor></ContactlessFormFactor>
        <ContactlessDiscretionaryData></ContactlessDiscretionaryData>
        </EMV>
        <ECommerce>
           <ATSD></ATSD>
           <CAV></CAV>
           <ECI></ECI>
           <TXNID></TXNID>
        </ECommerce>
        <DynamicDescriptor>
         <MerchantName></MerchantName>
        <MerchantCity></MerchantCity>
        </DynamicDescriptor>
       </Request>
    </Body>
</PaymentGatewayRequest>
```

1.2 Authorisation Response

The authorisation response will be generated in relation to the corresponding authorisation request. The outcome of these fields is dependent on the input from the originating authorisation request.

1.2.1 Authorisation Response Field Definitions

XML Fields	Type	Length	Details
PaymentGatewayResponse			**Element Start**
Header			**Element Start**
SupplierID	Alpha Numeric	50	Unique ID supplied by ITS.
RequestType	Alpha		Request Type sent in incoming request.
Identifier			**Element Start**
TransUniNbr	Numeric		Unique number generated for this request by ITS
Identifier			**Element End**
STATUS			**Element Start**
Code	Numeric	1	Status code for overall request. 0 - Success 1 - ITS error 2 - Acquirer error
SEVERITY	Alpha		Ex: Info, Error
Description	Alpha		Ex: ‘Success’, ‘Fail’
STATUS			**Element End**
Header			**Element End**
Body			**Element Start**
AuthResponse			**Element Start**
Reference	Alpha Numeric	50	Unique transaction reference.

XML Fields	Type	Length	Details
AddendumType	Alpha Numeric	20	The type of addendum that will be expected to accompany the subsequent settlement request. CAPNAIR (Amex) Fuel, (Worldpay only) LID, (Line Item detail – Mastercard) LIDA, (American Express CPC) VGIS, (Default Visa Purchasing card) VGIS_EDMI, (Visa Purchasing MI Only) VGIS_VAT, (Visa Purchasing UK VAT)
AuthCode	Alpha Numeric	9	The authorisation code.
HostResponseCode	Numeric		The response code from the authorisation host.
HostResponseMessage	Alpha Numeric		The response message supplied by the authorisation host.
VoiceReferralNumber	Numeric		Voice referral telephone number.
ResultCode	Alpha Numeric		Result of the authorisation attempt.
ResultDescription	Alpha Numeric		Description of the value in ResultCode and ReasonCode .
ReasonCode	Alpha Numeric		Result of the authorisation attempt.
CV2AVSResults	Numeric	6	Populated on receipt of authorization host data.
SchemeReferenceData	Alpha Numeric	50	Populated on receipt of authorization host data. Should be retained by the merchant as it is a verification of the transaction from the card issuer & scheme.
AcquirerReferenceData	Alpha Numeric	50	Populated on receipt of authorization host data.
CAReturnCode	Alpha Numeric		Result of the card alias operation.
CAReturnDescription	Alpha Numeric	100	Description of the value in CAResultCode.
SAmount	Numeric		The sale amount, positive amount for DEBIT and negative amount for CREDIT.
CV2Result	Numeric	1	Result of the CV2 check.
AVSAddressResult	Numeric	1	Result of the Address check.
AVSPostcodeResult	Numeric	1	Result of the Postcode check.
AddressResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
CIDResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
ExPostcodeResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
ExAddressResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.

XML Fields	Type	Length	Details
ExNameResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
ExPhoneResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
ExEmailResponse	Alpha Numeric		Populated in case of American Express GWS Authorisation.
TransactionID	Alpha Numeric		Populated in case of American Express GWS Authorisation.
CardDetails			**Element Start**
AliasName	Alpha Numeric	32	As supplied in the case of keyed mail order transactions, or card information is taken from the card lodging facility if Card Alias is used. The PAN field is subject to both the PCI DSS standard Pan masking and to the ReturnControl parameter provided in the request. It may be the AliasName or Masked PAN.
CardNumber	Numeric	19	
ExpiryDate	Numeric	6	
StartDate	Numeric	6	
IssueNumber	Numeric		
SchemeName	Alpha Numeric		The identifier used by ITS for the Card Scheme listed in Appendix 7.1
CardDetails			**Element End**
ReceiptData			**Element Start**
DateTime	Date	14	Date and time of authorisation (YYYYMMDDHHMMSS).
TerminalID	Numeric	15	The terminal ID used during authorisation.
MID	Numeric	15	Merchant number used for this transaction
ReceiptData			**Element End**
AuthResponse			**Element End**
Body			**Element End**
PaymentGatewayResponse			**Element End**

1.2.2 Sample Structure

```
<PaymentGatewayResponse>
        <Header>
                <SupplierID></SupplierID>
                <RequestType></RequestType>
                <OriginatorNm></OriginatorNm>
                <Identifier>
                        <TransUniNbr></TransUniNbr>
                </Identifier>
                <STATUS>
                        <CODE></CODE>
                        <SEVERITY></SEVERITY>
                        <Description></Description>
                </STATUS>
        </Header>
        <Body>
                <AuthResponse>
```

```
                    <Reference></Reference>
                    <AddendumType></AddendumType>
                    <AuthCode></AuthCode>
                    <HostResponseCode></HostResponseCode>
                    <HostResponseMessage></HostResponseMessage>
                    <VoiceReferralNumber></VoiceReferralNumber>
                    <ResultCode></ResultCode>
                    <ResultDescription></ResultDescription>
                    <ReasonCode></ReasonCode>
                    <CV2AVSResults></CV2AVSResults>
                    <SchemeReferenceData></SchemeReferenceData>
                    <AcquirerReferenceData></AcquirerReferenceData>
                    <CAReturnCode></CAReturnCode>
                    <CAReturnDescription></CAReturnDescription>
                    <SAmount></SAmount>
                    <CV2Result></CV2Result>
                    <AVSAddressResult></AVSAddressResult>
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                    <AddressResponse></AddressResponse>
                    <CIDResponse></CIDResponse>
                    <ExPostcodeResponse></ExPostcodeResponse>
                    <ExAddressResponse></ExAddressResponse>
                    <ExNameResponse></ExNameResponse>
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                    <ExEmailResponse></ExEmailResponse>
                    <TransactionID></TransactionID>
                    <CardDetails>
                            <AliasName></AliasName>
                            <CardNumber></CardNumber>
                            <ExpiryDate></ExpiryDate>
                            <StartDate></StartDate>
                            <IssueNumber></IssueNumber>
                            <SchemeName></SchemeName>
                    </CardDetails>
                    <ReceiptData>
                            <DateTime></DateTime>
                            <TerminalID></TerminalID>
                            <MID></MID>
                    </ReceiptData>
            </AuthResponse>
    </Body>
</PaymentGatewayResponse>
```

2. Settlement Message Formats

2.1 Settlement Request

Settlement for a previously authorised transaction. Settlement can be a partial or full.

2.1.1 Field Definitions

XML Fields	Type	Length	Mandatory / Optional	Details
PaymentGatewayRequest				**Element Start**
Header				**Element Start**
SupplierID	Alpha Numeric	50	M	Unique ID supplied by ITS.
Password	Alpha Numeric	50	M	Required to secure the Settlement request and ensure that no other parties can perform actions for your supplier without your consent. As such it should conform to current industry standards for security. Passwords are to be communicated by the merchant to the ITS operational contact.
RequestType	Alpha		M	Must be set to 'Settle' to process the settlement request.
Header				**Element End**
Body				**Element Start**
Request				**Element Start**
TransactionType	Alpha		O	Transaction Type from below values: • VOID • SALE or DEBIT • REFUND or CREDIT • MSALE or MDEBIT • MREFUND or MCREDIT • CSALE or CDEBIT (for continuous Sale / Recurring Transactions)
Reference	Alpha Numeric	50	M	Must uniquely identify this transaction for this supplier.
Amount	Numeric		O	Transaction amount, in minor currency unit (i.e. no decimal separator). Defaults to full amount for the transaction if not specified.
CurrencyCode	Alpha	3	O	3-letter alpha currency code from ISO standard. E.g. GBP, EUR
CountryCode	Alpha	3	O	3-letter alpha country code from ISO standard. E.g. GBR, FRA

XML Fields	Type	Length	Mandatory / Optional	Details
Tag	Alpha Numeric		O	This will get used to tag the transaction, if present in incoming request will get sent back to Supplier in response.
BypassDuplicateCheck	Boolean	1	O	If set to Y, system will not check for transaction duplicity (combination of Reference, card number and datetime). Merchants do so at their own discretion as it could lead to accidental multiple charges to a customer account. By electing to remove this facility, merchants take responsibility for any duplicate charges. To be used only in agreement with ITS.
BypassASReconciliation	Boolean	1	O	If set to Y, system will not check for authorised transaction.
IncludeRequestInResponse	Boolean	1	O	If set to Y, system will include incoming request in response.
DateTime	Date	14	O	Date / Time for the settlement, in the format YYYYMMDDHHMMSS. If not supplied, server date / time is used based on settings at Supplier level.
ProcessDateTime	Date	14	O	Date / Time for the settlement, in the format YYYYMMDDHHMMSS. If not supplied, server date / time is used.
Cashback	Numeric		O	Currently not in use.
TerminalID	Numeric		O	**Internal ITS Use Only** TerminalID used for authorisation.
TerminalType	Alpha		O	Terminal Type is an optional field and if excluded or left empty then the terminal type will be set to unknown in the submission file to the acquiring bank. Valid values are mentioned below: • ICC • MSR • ICCMSR • NCR
AuthCode	Alpha Numeric	9	O	The acquiring bank / issuer Authorisation Code.
AuthMethod	Alpha		O	Method used for authorisation. Values must be ‘Online’ or ‘Offline’.
POSEntryMode	Numeric		O	For use only in agreement with ITS.

XML Fields	Type	Length	Mandatory / Optional	Details
References				**Element Start**
ContractNumber	Alpha Numeric	25	O	French Public Sector Market Number (Numéro de Marché). If supplied for American Express CPC transactions, the ContractNumber field is sent in the CustomerReference2 field of the settlement file.
CommitmentNumber	Alpha Numeric	25	O	French Public Sector 'Numéro d'Engagement'. If supplied for American Express CPC transactions, the field will automatically be sent in the CustomerReference1 field of the settlement file.
UserReference	Alpha Numeric	20	O	This field may be provided as the level 1 transaction reference field.
SOCReferenceNumber	Numeric	50	O	**Summary of Charge** reference to enable batching of transactions. Used with American Express transactions only.
ReceiptNumber	Numeric	50	O	Receipt Number for transaction.
UserName	Alpha Numeric	50	O	User doing settlement**.**
TicketNumber	Alpha Numeric	14	O	Ticket Number if it's an American Express Airline transaction settlement.
OriginalReference	Alpha Numeric	50	O	Original Reference in case reversal**.**
Source	Alpha Numeric	50	O	Source of transaction (MI reasons).
UserReference	Alpha Numeric	50	O	User Reference.
References				**Element End**
Auth				**Element Start**
SchemeReferenceData	Alpha Numeric	50	O	Scheme Reference data returned in authorisation from acquirer.
AcquirerReferenceData	Alpha Numeric	50	O	Acquirer Reference data returned in authorisation from acquirer.
Auth				**Element End**
CardDetails				**Element Start**
CardNumber	Numeric	19	M	Personal Account Number, also known as the Card Number.
ExpiryDate	Numeric	6	M	The expiry date of the card in YYYYMM format.
StartDate	Numeric	6	Card Scheme dependent	The start date of the card in YYYYMM format.

XML Fields	Type	Length	Mandatory / Optional	Details
IssueNumber	Numeric		Card Scheme dependent	Pan Sequence Number, also known as Issue Number.
ICCData	Alpha Numeric		O	Internal ITS Use Only. ICC chip data if any present with transaction.
Capture	Alpha Numeric	4	M	Only Mandatory if the original Transaction was performed via ecommerce. Card capture method. Permitted values are as mentioned below: • S – Swiped • K – Customer Present Keyed • M – Mail / Tel Order • E – Ecommerce - Unsecure • I – ICC Customer Present • IF – ICC Customer Present Fall Back • ECOM – Ecommerce SSL • E3DS – Ecommerce inc. 3DS • ECER – Ecommerce inc. 3DS & Client Certificate
CardDetails				**Element End**
Internal				**Element Start**
Acquirer	Alpha Numeric	50	O	Specify acquirer which should get used for settlement.
SettlementID	Alpha Numeric		O	
AddendumAcquirer	Alpha Numeric	50	O	Specify acquirer which should get used for addendum settlement.
AddendumSettlementID	Alpha Numeric		O	
Internal				**Element End**
Addendum				**Element Start**
Specified in Addendum Data Guide.				
Addendum				**Element End**
Request				**Element End**
Body				**Element End**
PaymentGatewayRequest				**Element End**

2.1.2 Sample Structure

```
<PaymentGatewayRequest>
  <Header>
    <SupplierID></SupplierID>
    <Password></Password>
    <OriginatorNm></OriginatorNm>
    <RequestType></RequestType>
  </Header>
  <Body>
      <Request>
                  <TransactionType></TransactionType>
                  <Reference></Reference>
                  <Amount></Amount>
                  <CurrencyCode></CurrencyCode>
                  <CountryCode></CountryCode>
                  <Tag></Tag>
                  <BypassDuplicateCheck></BypassDuplicateCheck>
                  <BypassASReonciliation></BypassASReonciliation>
                  <IncludeRequestInResponse></IncludeRequestInResponse>
                  <DateTime></DateTime>
                  <ProcessDateTime></ProcessDateTime>
                  <Cashback></Cashback>
                  <TerminalID></TerminalID>
                  <TerminalType></TerminalType>
                  <AuthCode></AuthCode>
                  <AuthMethod></AuthMethod>
                  <POSEntryMode></POSEntryMode>
                  <References>
                        <ContractNumber></ContractNumber>
                        <CommitmentNumber></CommitmentNumber>
                        <Source></Source>
                        <UserReference></UserReference>
                        <SOCReferenceNumber></SOCReferenceNumber>
                        <ReceiptNumber></ReceiptNumber>
                        <UserName></UserName>
                        <TicketNumber></TicketNumber>
                        <UserReference></UserReference>
                        <OriginalReference></OriginalReference>
                  </References>
                  <Auth>
                        <SchemeReferenceData></SchemeReferenceData>
                        <AcquirerReferenceData></AcquirerReferenceData>
                  </Auth>
                  <CardDetails>
                        <AliasName></AliasName>
                        <CardNumber></CardNumber>
                        <ExpiryDate></ExpiryDate>
                        <StartDate></StartDate>
```

```
                    <IssueNumber></IssueNumber>
                    <Capture></Capture>
                    <ICCData></ICCData>
                </CardDetails>
                <Internal>
                    <Acquirer></Acquirer>
                    <SettlementID></SettlementID>
                    <AddendumAcquirer></AddendumAcquirer>
                    <AddendumSettlementID></AddendumSettlementID>
                </Internal>
                </Request>
        </Body>
</PaymentGatewayRequest>
```

2.2 Settlement Response

Response contains result of the settlement.

2.2.1 Settlement Response Field Definitions

XML Fields	Type	Length	Details
PaymentGatewayResponse			**Element Start**
Header			**Element Start**
SupplierID	Alpha Numeric	50	Unique ID supplied by ITS.
RequestType	Alpha		Request Type sent in incoming request.
Identifier			**Element Start**
TransUniNbr	Numeric		Unique number generated for this request by ITS.
Identifier			**Element End**
STATUS			**Element Start**
Code	Numeric	1	Status code for overall request. 0 - Success 1 - ITS error 2 - Acquirer error
SEVERITY	Alpha		Ex: Info, Error
Description	Alpha		Ex: 'Success', 'Fail'
STATUS			**Element End**
Header			**Element End**
Body			**Element Start**
SettleResponse			**Element Start**
Reference	Alpha Numeric	50	Reference sent in incoming request.
ResultCode	Alpha Numeric		ResultCode for this transaction
ResultDescription	Alpha Numeric		Description for Result Code provided.
ExtendedError	Alpha Numeric		Extended error message if any present for transaction.

XML Fields	Type	Length	Details
Tag	Alpha Numeric		Tag sent in incoming request.
OriginalRequestMessage	Alpha Numeric		'IncludeRequestInResponse' from incoming request is true than append request XML as is under this element.
SettleResponse			**Element End**
Body			**Element End**
PaymentGatewayResponse			**Element End**

2.2.2 Sample Structure

```
<PaymentGatewayResponse>
	<Header>
		<SupplierID></SupplierID>
		<RequestType></RequestType>
		<Identifier>
			<TransUniNbr></TransUniNbr>
		</Identifier>
		<STATUS>
			<Code></Code>
			<SEVERITY></SEVERITY>
			<Description></Description>
		</STATUS>
	</Header>
	<Body>
		<SettleResponse>
			<Tag></Tag>
			<Reference></Reference>
			<ResultCode></ResultCode>
			<ResultDescription></ResultDescription>
			<ExtendedError></ExtendedError>
			<EDMIDowngrade></EDMIDowngrade>
			<OriginalRequestMessage></OriginalRequestMessage>
		</SettleResponse>
	</Body>
</PaymentGatewayResponse>
```

3. Payment Message Formats

3.1 Payment Request

A Payment Request is a combined authorisation and settlement. If the authorisation is successful, the settlement will take immediate effect and the results of both procedures returned in the Payment Response.

3.1.1 Field Definitions

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
PaymentGatewayRequest				**Element Start**
Header				**Element Start**
SupplierID	Alpha Numeric	50	M	Unique ID supplied by ITS.
Password	Alpha Numeric	50	M	Required to secure the Pay request and ensure that no other parties can perform actions for your supplier without your consent. As such it should conform to current industry standards for security. Passwords are to be communicated by the merchant to the ITS operational contact.
RequestType	Alpha		M	It must be '**Pay'** to process the request.
Header				**Element End**
Body				**Element Start**
Request				**Element Start**
DateTime	Date	14	O	Date/Time of the transaction in the format YYYYMMDDHHMMSS. If not supplied, the current server time will be used as per the Suppliers setting with ITS.
Reference	Alpha Numeric	50	M	Must uniquely identify this transaction for this supplier.
TransactionType	Alpha		M	Type of the transaction. Must be from below mentioned values: • Sale • Debit • Refund • Credit • MSale • MDebit • MRefund • MCredit **Continuous / Recurring Sale Types:** • CSale/CDebit

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
Amount	Numeric		M	Transaction amount in minor currency unit (i.e. no decimal separator).
CurrencyCode	Alpha	3	M	3-letter alpha currency code from ISO Standard.
CountryCode	Alpha	3	M	3-letter alpha country code form ISO standard.
ReturnControl	Alpha		O	Use one of the following options: ALIASNAME or AN or A MASKEDPAN or MP or M - This determines how the PAN field is populated in the response message.
ProcessFlags	Alpha		O	Use one of the following options: 'Validate; or 'CheckAddendum' to validate the card details or return back to supplier if addendum data is required respectively.
Reversal	Boolean	1	O	Boolean value. Indicates transaction is marked as a reversal or not.
CardDetails				**Element Start**
AliasName	Alpha Numeric	32	O	Alias Name used for a particular card number with ITS. If not found details will get added per the settings at Supplier level.
CardNumber	Numeric	19	M	Card Number used in transaction. CardNumber and ExpiryDate are mandatory fields unless card alias is used.
ExpiryDate	Numeric	6	M	Expiry Date in the format YYYYMM.
StartDate	Numeric	6	Card Scheme dependent	Start Date in the format YYYYMM. Requirements are Card Scheme dependent.
IssueNumber	Numeric		Card Scheme dependent	Issue Number for the card. Requirements are Card Scheme dependent.
CVV	Numeric	4	O	Card CV2 / CSC code
Capture	Alpha Numeric		O	Card capture method.
CardDetails				**Element End**
Auth				**Element Start**
Status	Alpha		O	APACS 30 Auth requirement. Ex: Full, Partial etc.
SchemeReferenceData	Alpha Numeric	50	O	This will get used in reversal transactions.
AcquirerReferenceData	Alpha Numeric	50	O	This will get used in reversal transactions.

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
Auth				**Element End**
References				**Element Start**
ContractNumber	Alpha Numeric	50	O	French Public Sector Market Number (Numéro de Marché). Some public sector buyers require the Contract Number to be verified with every authorisation. Check with your buyer or your acquiring bank to see when this is required. If supplied for American Express CPC transactions, the ContractNumber field is sent in the CustomerReference2 field of the settlement file.
CommitmentNumber	Alpha Numeric	50	O	French Public Sector 'Numéro d'Engagement'. Not currently verified at time of authorisation. If supplied for American Express CPC transactions, the field will automatically be sent in the CustomerReference1 field of the settlement file.
Source	Alpha Numeric	50	O	Source of transaction (MI reasons).
UserReference	Alpha Numeric	50	O	User Reference.
SOCReferenceNumber	Numeric	50	O	American Express Transactions only. 'Summary of Charge' specific field in settlement file. Enables multiple American Express transactions to be grouped together.
ReceiptNumber	Numeric	50	O	Worldpay acquired specific field in settlement file.
UserName	Alpha Numeric	50	O	Supplier's user name who is logging this request. Note: Data in this field is for Supplier MI only and is not validated by the ITS system.
References				**Element End**
AddressVerification				**Element Start**
Address	Numeric		O	AVS Address data – Numerics captured from first line of address.
Postcode	Numeric		O	AVS Postcode data – Numerics from the postcode.
AddressVerification				**Element End**
Policy				**Element Start**
CVVMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
				be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
AVSAddressMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
AVSPostcodeMatchRequired	Boolean	1	O	Boolean value. You may state that a match criteria is met, and should it not be, the transaction will be automatically reversed (host capability dependent) and the rejection condition will be reported in the response.
CVVAVSPolicy	Alpha Numeric		O	
Long	Alpha Numeric		O	
Short	Alpha Numeric		O	
Policy				
ECommerce				**Element Start** **Section only to be used in agreement with ITS and where the transaction has already passed through MPI cardholder verification.**
ATSD	Alpha Numeric	4	C	Additional Transaction Security Data. A 4 digits code indicating the terminal capabilities and security authentication attempted and populated via the merchant website. For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.
CAV	Alpha Numeric	50	C	Cardholder Authentication Value. Coded data from the MPI for ecommerce. For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
ECI	Numeric		C	Ecommerce Indicator. A 2 digits code from the MPI (Merchant Plug-In). For ecommerce this field is optional, however, if the cardholder authentication is performed then this field must be populated with the relevant information.
3DS Protocol	Numeric	2	C	Populate with **02** for 3D Secure 2
Directory Server Transaction ID	Numeric	36	C	The Directory Server ID used in the 3D Secure Process.
TXNID	Alpha Numeric	50	C	Required for Amex ecommerce transaction only
ECommerce				**Element End**
DynamicDescriptor				**Element Start** Note: This is only supported by AIB acquiring.
MerchantName	Alpha	50	O	Dynamic Descriptor Merchant Name.
MerchantCity	Alpha	50	O	Dynamic Descriptor Merchant City.
DynamicDescriptor				**Element End**
MerchantDetail				Element Start Note: This is only supported by Amex in conjunction with the use of the GCAG/GFSG authorization and settlement protocol The fields in this element will only be considered mandatory if configured in the ITS supplier set up.
CardAcptNm	Alpha Numeric and special characters	37	C	Seller's name Concatenation of aggregators name and sellers name separated by an '=' delimiter. For example, Blue = Red. If length exceed or format not recognized, the request will be rejected with an appropriate error message
CardAcptStreetNm	Alpha Numeric and special	29	C	Seller's street Will be truncated if max allowed length is exceeded

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
	characters			
CardAcptCityNm	Alpha Numeric and special characters	14	C	Seller's city Will be truncated if max allowed length is exceeded
CardAcptPostCd	Alpha Numeric and special characters	10	C	Seller's post code Will be truncated if max allowed length is exceeded
CardAcptRgnCd	Alpha Numeric and special characters	3	C	Seller's region code A list of accepted codes is available upon request
CardAcptCtryCd	Alpha Numeric and special characters	3	C	Seller's country code A list of accepted codes is available upon request
CardAcptSellerId	Alpha Numeric and special characters	20	C	ID unique to each seller
CardAcptEmailAddr	Alpha Numeric and special characters	40	C	Seller's email address Will be truncated if max allowed length is exceeded
CardAcptPhoneNbr	Alpha Numeric and special characters	20	C	Seller's phone number Will be truncated if max allowed length is exceeded

XML Fields	Type	Length	Mandatory / Optional/ Conditional	Details
MerchantCategoryCode	Alpha Numeric and special characters	4	C	A unique code, issued by card processors, that reflects the nature of the seller's business
MerchantDetail				**Element End**
SCAExemptions			O	**Element Start**
SecureCorporateExemption	Boolean	1	O	Set to Y if secure corporate exemption from SCA should be requested. If N or empty an exemption request is not required
SCAExemptions				**Element End**
Addendum				**Element Start**
Specified in separate Addendum Data Guide				
Addendum				**Element End**
Request				**Element End**
Body				**Element End**
PaymentGatewayRequest				**Element End**

Note 1.

Cardholder details stored as an Alias on the ITS system must have been validated by 3DS/VBV prior to being used for CSale /CDebit continuous sale / recurring being processed as transactions may be rejected by the acquirer / issuer/ scheme if not.

3.1.2 Sample Structure

```
<PaymentGatewayRequest>
   <Header>
      <SupplierID></SupplierID>
      <Password></Password>
      <OriginatorNm></OriginatorNm>
      <RequestType></RequestType>
   </Header>
   <Body>
      <Request>
         <Reference></Reference>
         <DateTime></DateTime>
         <TransactionType></TransactionType>
         <Amount></Amount>
         <CurrencyCode></CurrencyCode>
         <CountryCode></CountryCode>
         <CardDetails>
                  <AliasName></AliasName>
```

```
            <CardNumber></CardNumber>
            <ExpiryDate></ExpiryDate>
            <StartDate></StartDate>
            <IssueNumber></IssueNumber>
            <CVV></CVV>
            <Capture></Capture>
        </CardDetails>
        <Auth>
            <Status></Status>
            <SchemeReferenceData></SchemeReferenceData>
            <AcquirerReferenceData></AcquirerReferenceData>
        </Auth>
        <ReturnControl></ReturnControl>
        <ProcessFlags></ProcessFlags>
        <Reversal></Reversal>
        <References>
            <ContractNumber></ContractNumber>
            <CommitmentNumber></CommitmentNumber>
            <Source></Source>
            <UserReference></UserReference>
            <SOCReferenceNumber></SOCReferenceNumber>
            <ReceiptNumber></ReceiptNumber>
            <UserName></UserName>
        </References>
        <AddressVerification>
            <Address></Address>
            <Postcode></Postcode>
        </AddressVerification>
        <Policy>
            <CVVMatchRequired></CVVMatchRequired>
            <AVSAddressMatchRequired></AVSAddressMatchRequired>
            <AVSPostcodeMatchRequired></AVSPostcodeMatchRequired>
            <CVVAVSPolicy></CVVAVSPolicy>
            <Long></Long>
            <Short></Short>
        </Policy>
        <EMV>
            <RequestData></RequestData>
            <TerminalType></TerminalType>
            <ReasonOnline></ReasonOnline>
        </EMV>
        <ECommerce>
            <ATSD></ATSD>
                <CAV></CAV>
                <ECI></ECI>
            <TXNID></TXNID>
        </ECommerce>
    </Request>
</Body>
```

</PaymentGatewayRequest>

3.2 Payment Response

The elements detailed in the Payment Response correspond to those documented in the authorisation and settlement responses.

AuthResultCode, AuthResultDescription and **AuthReasonCode** apply to the authorisation processing and are equivalent to the **ResultCode** and **ResultDescription** and **ReasonCode** elements of the **AuthorisationResponse** message.

If successful, the transaction will continue to settlement. The results of the settlement will be returned in the **SettlementResultCode** and **SettlementResultDescription** elements and are equivalent to the **ResultCode** and **ResultDescription** attributes in the **SettlementResponse**. If the authorisation process fails, these elements will not be populated.

3.2.1 Payment Response Field Definitions

XML Fields	Type	Length	Details
PaymentGatewayResponse			**Element Start**
Header			**Element Start**
SupplierID	Alpha Numeric	50	Unique ID supplied by ITS.
RequestType	Alpha		Request Type sent in incoming request.
Identifier			**Element Start**
TransUniNbr	Numeric		Unique number generated for this request by ITS.
Identifier			**Element End**
STATUS			**Element Start**
Code	Numeric	1	Status code for overall request. 0 - Success 1 - ITS error 2 - Acquirer error
SEVERITY	Alpha		Ex: Info, Error
Description	Alpha		Ex: ‘Success’, ‘Fail’
STATUS			**Element End**
Header			**Element End**
Body			**Element Start**
PayResponse			**Element Start**
Reference	Alpha Numeric	50	Unique transaction reference.
ResultCode	Alpha Numeric		Same as AuthResultCode.
ResultDescription	Alpha Numeric		Same as AuthResultDescription.
ReasonCode	Alpha Numeric		Same as AuthReasonCode.
AuthResultCode	Alpha Numeric		Authorisation ResultCode.

XML Fields	Type	Length	Details
AuthResultDescription	Alpha Numeric	100	Description for authorisation ResultCode and ReasonCode
AuthReasonCode	Alpha Numeric		Authorisation ReasonCode.
SettlementResultCode	Alpha Numeric		ResultCode Present if settlement happens.
SettlementResultDescription	Alpha Numeric	100	ResultDescription present if settlement happens.
AddendumType	Alpha Numeric	20	The type of addendum that will be expected to accompany the subsequent settlement request.
AuthCode	Alpha Numeric	9	The acquiring bank / issuer authorisation code.
HostResponseCode	Alpha Numeric	2	The response code from the authorisation host.
HostResponseMessage	Alpha Numeric	80	The response message supplied by the authorisation host.
VoiceReferralNumber	Numeric		Voice referral telephone number.
SchemeReferenceData	Alpha Numeric	50	Populated on receipt of authorisation host data.
AcquirerReferenceData	Alpha Numeric	50	Populated on receipt of authorisation host data.
CV2AVSResults	Numeric	6	Populated on receipt of authorisation host data.
CV2Result	Numeric	1	The result of the CV2 check.
AVSAddressResult	Numeric	1	Result of the AVS address check.
AVSPostCodeResult	Numeric	1	Result of the AVS postcode check.
CAReturnCode	Numeric		Result of the card alias operation.
CAReturnDescription	Alpha Numeric		Description of the value in CAResultCode.
SAmount	Numeric		The sale amount in Pence, positive amount for DEBIT and negative amount for CREDIT.
CardDetails			**Element Start**
CardNumber	Numeric	19	As supplied in the case of keyed / mail order transactions, or the individual card information extracted from a Track 2 on swiped transactions. The PAN field is subject to both PCI DSS standard and to the ReturnControl parameter provided in the request. It may be the AliasName or Masked PAN.
ExpiryDate	Numeric	6	
StartDate	Numeric	6	
IssueNumber	Numeric	2	
SchemeID	Alpha Numeric		Name of the Card Scheme.
CardDetails			**Element End**
ReceiptData			**Element Start**
DateTime	Date	14	Date and time of authorisation (YYYYMMDDHHMMSS).
TerminalID	Alpha Numeric	15	The terminal ID used during authorisation.

XML Fields	Type	Length	Details
MID	Alpha Numeric	15	Merchant banking number.
ReceiptData			**Element End**
PayResponse			**Element End**
Body			**Element End**
PaymentGatewayResponse			**Element End**

3.2.2 Sample Structure

```
<PaymentGatewayResponse>
	<Header>
		<SupplierID></SupplierID>
		<RequestType></RequestType>
		<Identifier>
			<TransUniNbr></TransUniNbr>
		</Identifier>
		<STATUS>
			<Code></Code>
			<SEVERITY></SEVERITY>
			<Description></Description>
		</STATUS>
	</Header>
	<Body>
		<PayResponse>
			<Reference></Reference>
			<ResultCode></ResultCode>
			<ResultDescription></ResultDescription>
			<ReasonCode></ReasonCode>
			<AuthResultCode></AuthResultCode>
			<AuthResultDescription></AuthResultDescription>
			<AuthReasonCode></AuthReasonCode>
			<SettlementResultCode></SettlementResultCode>
			<SettlementResultDescriuption></SettlementResultDescriuption>
			<AddentumType></AddentumType>
			<AuthCode></AuthCode>
			<HostResponseCode></HostResponseCode>
			<HostResponseMessage></HostResponseMessage>
			<VoiceReferralNumber></VoiceReferralNumber>
			<SchemeReferenceData></SchemeReferenceData>
			<AcquirerReferenceData></AcquirerReferenceData>
			<CV2AVSResults></CV2AVSResults>
			<CV2Result></CV2Result>
			<AVSAddressResult></AVSAddressResult>
			<AVSPostCodeResult></AVSPostCodeResult>
			<CAReturnCode></CAReturnCode>
			<CAReturnDescription></CAReturnDescription>
			<SAmount></SAmount>
```

```
                    <CardDetails>
                        <CardNumber></CardNumber>
                        <ExpiryDate></ExpiryDate>
                        <StartDate></StartDate>
                        <IssueNumber></IssueNumber>
                        <SchemeID></SchemeID>
                    </CardDetails>
                    <ReceiptData>
                        <DateTime></DateTime>
                        <TerminalID></TerminalID>
                        <MID></MID>
                    </ReceiptData>
                </PayResponse>
        </Body>
</PaymentGatewayResponse>
```

4. Match Message Formats

This request type is included in the PAYA Gateway Specification purely for compatibility with older version of the ITS system and is used to send addendum data to complete the settlement of an already authorised transaction. Typically, the authorisation was performed by a physical terminal.

4.1 Match Request Field Definitions

XML Fields	Type	Length	Mandatory / Optional	Details
PaymentGatewayRequest				**Element Start**
Header				**Element Start**
SupplierID	Alpha Numeric	50	M	Unique ID supplied by ITS.
RequestType	Alpha		M	It must be 'Match' to process the request.
Header				**Element End**
Body				**Element Start**
Request				**Element Start**
Type	Alpha		M	Transaction Type Ex: Sale or Refund.
Reference	Alpha Numeric	50	M	Unique Reference for the transaction In ITS DB.
VerboseResponse	Boolean		O	True or False.
Tag	Alpha Numeric		O	Value to Tag this particular transaction. If sent in incoming request will get sent back to supplier in response as well.
Addendum				Addendum data to settle the transaction. Different formats are covered under section 5.
Request				**Element End**
Body				**Element End**
PaymentGatewayRequest				**Element End**

4.1.1 Sample Structure

```
<PaymentGatewayRequest>
  <Header>
        <SupplierID> </SupplierID>
        <OriginatorNm> </OriginatorNm>
        <RequestType> </RequestType>
  </Header>
  <Body>
        <Request>
              <Type> </Type>
              <Reference></Reference>
              <VerboseResponse>/VerboseResponse>
             <Tag></Tag>
```

```
                <Addendum> </Addendum>
            </Request>
  </Body>
</PaymentGatewayRequest>
```

4.2 Match Response Field Definitions

XML Fields	Type	Length	Details
PaymentGatewayResponse			**Element Start**
Header			**Element Start**
SupplierID	Alpha Numeric	50	Unique ID supplied by ITS.
RequestType	Alpha		Request Type sent in incoming request.
Identifier			**Element Start**
TransUniNbr	Numeric		Unique number generated for this request by ITS.
Identifier			**Element End**
STATUS			**Element Start**
Code	Numeric	1	Status code for overall request. 0 - Success 1 - ITS error 2 - Acquirer error
SEVERITY	Alpha		Ex: Info, Error
Description	Alpha		Ex: 'Success', 'Fail'
STATUS			**Element End**
Header			**Element End**
Body			**Element Start**
MatchResponse			**Element Start**
Reference	Alpha Numeric	50	Unique transaction reference.
ResultCode	Alpha Numeric		Result of the match attempt.
ResultDescription	Alpha Numeric		Description of the value in ResultCode.
Tag	Alpha Numeric		Value to Tag this particular transaction. If sent in incoming request will get sent back to supplier in response as well.
Transaction Details			**Element Start** This section will get added if and only if VerboseResponse in incoming request is true.
ReferenceX	Alpha Numeric		Transaction reference.
Last4	Numeric		Last 4 digits of the card number.
Type	Alpha		Transaction type Ex: sale or Refund.
DateTime	DateTime		Transaction date time in YYMMDDHHMMSS format.
Amount	Numeric		Transaction Amount.

XML Fields	Type	Length	Details
SettlementStatus	Alpha		Final settlement status Ex: Unmatched, Awaiting, Settled.
AddendumRequired	Alpha Numeric		Addendum type required for this transaction.
AddendumActual	Alpha Numeric		Addendum Type actually sent with incoming request.
EDMI	Boolean		EDMI Addendum or not.
Transaction Details			**Element End**
MatchResponse			**Element End**
Body			**Element End**
PaymentGatewayResponse			**Element End**

4.2.1 Sample Structure

```
<PaymentGatewayResponse>
  <Header>
        <SupplierID> </SupplierID>
        <RequestType> </RequestType>
        <Identifier>
              <TransUniNbr></TransUniNbr>
        </Identifier>
       <STATUS>
              <CODE></CODE>
               <SEVERITY> </SEVERITY>
                <Description> </Description>
        </STATUS>
  </Header>
  <Body>
    <MatchResponse>
       <Reference></Reference>
       <ResultCode></ResultCode>
       <ResultDescription></ResultDescription>
       <Tag></Tag>
        <TransactionDetails>
              <ReferenceX></ReferenceX>
              <Last4> </Last4>
               <Type></Type>
              <DateTime></DateTime>
              <Amount> </Amount>
              <SettlementStatus></SettlementStatus>
               <AddendumRequired></AddendumRequired>
              <AddendumActual></AddendumActual>
               <EDMI></EDMI>
       </TransactionDetails>
     </MatchResponse>
  </Body>
</PaymentGatewayResponse>
```

5. Batch File Schema

The following details the format of the PAYA Gateway Connect: Batch Payments file. This structure effectively puts a wrapper around payment gateway requests to enable submission to ITS via SFTP.

5.1 Inbound Batch File Overall Structure

This is the format of the file that is sent to ITS.

An XML node structure example:

BatchPaymentRequest
| **FileInfo**
| | FileDateTime
| | FileID
| **FileInfo**
| **PaymentGatewayRequest**
| **PaymentGatewayRequest**
| **PaymentGatewayRequest**
BatchPaymentRequest

Inbound files should be sent with an XML declaration.

Definitions:

Element	Mandatory / Optional	Details
BatchPaymentRequest		**Start**
FileInfo		
FileDateTime	M	Simply provides a placeholder for the file creation date and time. Population not validated.
FileID	M	Free-format placeholder to uniquely identify the file. Population not validated.
FileInfo		
PaymentGatewayRequest		A collection of Payment Requests.
…		
PaymentGatewayRequest		
BatchPaymentRequest		**End**

5.2 Outbound Batch File Overall Structure

This is the format of the file that will be returned by ITS into the SFTP outbox. There will be a *PaymentGatewayResponse* for each *PaymentGatewayRequest* posted in the original batch file.

An XML node structure example:

BatchPaymentResponse
| **FileInfo**
| | FileDateTime
| | FileID
| **FileInfo**
| **PaymentGatewayResponse**
| **PaymentGatewayResponse**
| **PaymentGatewayResponse**
BatchPaymentResponse

Outbound files will be generated with an XML declaration by default.

Definitions:

Element	Mandatory / Optional	Details
BatchPaymentResponse		**Start**
FileInfo		**Element Start**
FileDateTime	M	**FileDateTime** supplied in the Inbound file.
FileID	M	**FileID** supplied in the Inbound file.
FileInfo		**Element End**
PaymentGatewayResponse		A collection of Payment Responses.
…		
PaymentGatewayResponse		
BatchPaymentResponse		**End**

6. Appendix A

6.1 Supplier Identification

Upon integration, each supplier (Merchant) is issued a unique Supplier ID. This value must be placed in the SupplierID attribute that appears at the root of all messages in the interface. This supplier is tied to the acquiring bank merchant number.

6.2 Transaction References

All messages have a Mandatory Reference attribute in the Transaction element. This reference is used in combination with the Supplier ID to uniquely identify a transaction. This reference must be generated by the merchant system.

This reference is also used during settlement. If a transaction has already been authorised through the PAYA Gateway Connect: Payment Gateway - PAYA Gateway Connect: Integrated Payments, the reference must be supplied to enable the base transaction details to be recalled from the stored authorisation on the payment platform.

6.3 Duplicate Checks

By default, the PAYA Gateway Connect: Payment Gateway provides a duplicate checking service, whereby the same merchant cannot use the same reference, card number and date/time more than once. Duplicate transactions will therefore be rejected.

7. Appendix B: Result and Return Codes

7.1 Auth Result Codes

The following values appear in response to authorisation and full payment requests:

Result Code	Meaning
1000	Previously Authorised (duplicate check).
1001	Offline validated.
1002	Offline approved.
1003	Unable to contact acquirer (previously offline referred).
1004	Online approved.
1005	Online referred.
1006	Online declined.
1007	Offline declined.

7.2 Auth Reason Codes

The following values appear in response to authorisation and full payment requests:

Value	Auth Result Description
	MESSAGE FORMAT VALIDATION ERRORS
2001	Invalid transaction type.
2002	Invalid date/time.
2003	Invalid currency code.
2004	Invalid country code.
2005	Invalid reference.
2006	Invalid amount.
2007	System Error.
	CARD DATA ERRORS
2101	Invalid card number.
2102	Invalid expiry date.
2103	Invalid start date.
2104	Invalid issue number.
2105	Invalid CV2.
2106	Invalid card usage (service codes, etc).
	TRANSACTION VALIDATION ERRORS
2201	Card not taken.
2202	Transaction type not allowed.
2203	Ceiling limit exceeded.
2204	Reference required.
2205	Supplier ID required.
2206	Card code 10 (hotcard check failed).
2207	Duplicated Reference.
2208	Service Not Allowed.

2209	Key Entry Not Allowed.
2210	CardAcptNm missing or not recognized
2211	CardAcptStreetNm missing
2212	CardAcptCityNm missing
2213	CardAcptPostCd missing
2214	CardAcptRgnCd missing or not recognized
2215	CardAcptCtryCd missing or not recognized
2216	CardAcptSellerId missing or not recognized
2217	CardAcptEmailAddr missing
2218	CardAcptPhoneNbr missing
2219	MerchantCategoryCode missing or not recognized
2220	MerchantDetail element missing
	CV2 / AVS VALIDATION ERRORS
3000	CV2 / AVS Criteria not met.
	ADDENDUM VALIDATION ERRORS
5001	Addendum data required.
5002	Invalid Addendum data.
	SYSTEM ERRORS
	Contact ITS with this information.
9501	System Error: ISO Validation.
9502	System Error: Card Validation.
9503	System Error: Authorisation.
9504	System Error: Configuration.
9505	System Error: PAN/Card Alias decryption failed.

7.3 Settlement Result Codes

The following values appear in response to settlement and full payment requests:

Value	Meaning
0	Settled OK.
1	SYSTEM ERROR (contact ITS with this information).
2	Invalid transaction type.
3	Invalid date/time.
4	Invalid currency code.
5	Invalid country code.
6	Invalid card.
7	Scheme acceptance error.
8	Acquirer resolution failure.
9	Duplicate error.
10	Addendum required.
11	Addendum type unknown.

12	Invalid addendum.
13	Auth/settlement reconciliation error.
14	Invalid amount.
15	SYSTEM ERROR (contact ITS with this information).

7.4 Card Alias Return Codes

The following values appear in response to authorisation and full payment requests (CAReasonCode):

Value	Meaning
0	No CardAlias operation was carried out.
3	Used – CardAlias details were retrieved and used.
4	Error – An error occurred adding or updating an entry.

8. Appendix C

8.1 Card Scheme Names

Listed below all card scheme identifiers used by ITS:

Card Scheme Name	
AMEX	American Express Retail
AMEX_CPC	American Express Corporate Purchasing card
AMEX_SAUDI	American Express Saudi Arabia Issued cards
DELTA	Visa Delta Debit cards
DEBIT_MASTERCARD	Mastercard Debit Cards
DINERS	Diners Club
DISCOVER	Discover (US Issuer)
ELECTRON	Visa Electron Debit Cards
HANSON	Private scheme
MAESTRO	Mastercard Maestro Debit Card
MAESTRO_I	Mastercard Maestro International debit Card
MASTERCARD	Mastercard Credit Cards
MC_P_CARD	Mastercard Corporate Purchasing Cards VAT & MI
VISA	Visa credit cards
VISA_EDMI	Visa Corporate cards – Non-VAT – MI Only
VISA_VAT	Visa Corporate Purchasing Cards UK VAT