PROPAY® APPLICATION PROGRAMMING INTERFACE

Instruction to interface with ProPay®

PROPAY®

A TSYS® Company

Date	Version	Description	Author
12/10/2019	6.18.7	Updated 4.2 to include a section to update Negative Limits Added additional Single Sign On pages in 4.9	Implementations
1/23/2020	6.18.8	Added General Ledger to Gross Billing Bank Account Added additional Single Sign On pages	Implementations
04/21/2020	6.18.9	Updated several sample request Updated birthday description field to reflect change in values to get a success • Birthday must be 01-01-1981 to get a status 00 in test	Implementations
07/07/2020	6.18.10	Added New Method: 8.4 Get ProPay Enhanced Account Details	Implementations
08/12/2020	6.18.11	Added Quasi Cash Indicator to Transtype 04, 05, and 33	Implementations
9/01/2021	6.18.12	Additions have been made for Heartland device ordering and general updates	Implementations
9/22/2021	6.18.13	Added Transtypes 130 and 430	Implementations
2/18/2021	6.18.14	Small updates to existing Transtypes	Implementations
4/13/2022	6.18.15	Fix typo, add CheckGatewayStatus to transtype 13	Product
4/15/2022	6.18.16	Add globaltransId's, gatewayTransId's, and cardBrandTransactionId's to transtype 16	Product
4/22/2022	6.18.17	Add refund attempt retry restriction of 30 seconds to eliminate duplicate refunds	Product
5/16/22	6.18.18	Add 5 new optional fields to transtype 01 – T&C and compliance gathering fields	Product
6/22/22	6.18.19	Fixed missing info for transtype 11 – added secondaryTransNum response	Product
7/7/22	6.18.20	Added new previous address and business info tags to Transtype 01	Product
10/5/22	6.18.21	PostBackURL2 is not optional for Transit on Transtype 01	Product
10/17/22	6.18.22	Add accountName to transtype 33 (split Pay)	Product
10/19/22	6.18.23	Add transtype 221 a la carte fee creation, typo fixes	Product
11/3/22	6.18.24	Change description for TransType 46	Product
1/12/23	6.18.25	Add UK specific fileds to TransType 42	Product
1/13/23	6.18.26	Add fields to TransType 221, Add TransType222, typo fixes	Product
1/25/23	6.18.27	Add CA specific attributes and timezone notes to device ordering in transtype 01	Product
1/30/23	6.18.28	Add Culture Code to transtype 01	Product
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08/04/23	6.18.34	Add Apple Pay tokenization to TT 04,05,33	Product
08/11/23	6.18.35	Add note to tt 430 – ship to state – for UK. Do not pass.	Product

08/23/23	6.18.36	Add tt 302 – Obtain auth key for SSO boarding	Product
09/07/23	6.18.37	Add tt 431 – Device order tax calculation (add sections to tt 01)	Product
10/03/23	6.18.38	Add Enable POS software to TT 42	Product
11/08/23	6.18.39	Update TT 130 to get tier information	Product
01/09/24	6.18.40	Added exclude from sweep request in TT 42, response in TT 19	Product
03/14/24	6.18.41	Added estimate card usage elements, TT 01, Fix Misc. Typos	Product
04/09/24	6.18.42	Added additional fields to TT 19 – enhanced account ping	Product
04/17/24	6.18.43	Change notes and descriptions for average and highest ticket in tt01 and 19	Product

Contents

1.0 ProPay® Application Programming Interface

ProPay is a robust payments network that utilizes ProPay merchant accounts to process major card brands, ACH payments, and supported alternative payment methods. A ProPay user account is not needed to make a purchase from a ProPay merchant using their credit card, ACH account information or supported alternative payment method type.

How to use this manual:

This manual is designed to enable developers to integrate the ProPay API into their own software solutions. The ProPay API is not written specific to a single platform but its users should have an understanding of basic principles.

- Developers should have an understanding of Hyper Text Transfer Protocol (HTTP) communication
- The consumption of external Web services and creation of a Secure Sockets Layer (SSL) connection from their own development platform.
- Certain methods require an understanding of SSL communication using X.509 certificates and Advanced Encryption Standard (AES) encryption on the developer's own platform.
- Extensible Markup Language

While ProPay offers resources and materials to assist developers in creating solutions and software, it is the responsibility of the developer to develop his or her own solution and software on the intended development platform to make use of and consume the services offered by ProPay. For additional resources please visit our new site: www.propay.com/developer.

Disclaimer

ProPay provides the following documentation on an "AS IS" basis without warranty. ProPay does not represent or warrant that ProPay's website or the API will operate securely or without interruption. ProPay further disclaims any representation or warranty as to the performance or any results that may be obtained through use of the API.

Regardless of its cause, ProPay will not be liable to client for any direct, indirect, special, incidental, or consequential damages or lost profits arising out of or in connection with client's use of this documentation, even if ProPay is advised of the possibility of such damages. Please be advised that this limitation applies whether the damage is caused by the system client uses to connect to the ProPay services or by the ProPay services themselves

Pay Card Industry (PCI) Data Security Standard (DSS) Compliance

All merchants must be compliant with the Payment Card Industry Data Security Standard (PCI DSS). For merchants that are integrating into the ProPay API, which includes the handling and transmission of card data directly, merchants are required to validate that they have completed the appropriate PCI DSS requirements.

Validating compliance may include an on on-site assessment (for very large merchants) by a Qualified Security Assessor (QSA), or the completion of a Self-Assessment Questionnaire for smaller merchants, as applicable to their processing volumes and circumstances. Depending upon the architecture of the cardholder data environment, compliance with the PCI DSS may also include quarterly vulnerability scans and a penetration test. It is the responsibility of the merchant to validate compliance with the PCI DSS and to provide validation documentation to ProPay. Failure to validate compliance may result in fines, fees, and penalties for non-compliance or data breaches.

Service Providers must also comply with the PCI DSS. A Service Provider is defined as any entity that stores, processes, or transmits cardholder data on behalf of a merchant or acquiring bank. Currently, service providers processing more than 300,000 transactions annually must undergo an on-site assessment by a QSA. Smaller Service Providers must validate compliance by completing the "SAQ – D Service Provider." Compliance may also

include quarterly vulnerability scans and a penetration test. In addition to the requirement to validate compliance with the PCI DSS, Service Providers have an additional obligation to register with the Card Brands. This allows the Card Brands additional insight into entities that may be storing, processing, or transmitting cardholder data. Registration involves some due diligence on the part of the acquiring bank and a listing on the **Visa Global Service Provider Registry** and the **MasterCard PCI-Compliant Service Provider List**. If a Service Provider has undergone the registration process with another acquirer, it must still register through ProPay, but needs only to provide its registration number, as opposed to undergoing the underwriting process again.

For current information about the defined Merchant and Service Provider processing levels and their corresponding PCI DSS requirements, please see www.pcisecuritystandards.org

Merchants and service providers may be able to limit the scope of their PCI Compliance requirements by using tokenization solutions, such as ProPay's ProtectPay solution to remove card data from traversing their environments. For more details on those options, please discuss with a ProPay relationship manager.

2.0 Interface Testing and Certification

Integrating a developed software solution to the ProPay web integration requires the following steps:

1. Request API credentials from a ProPay sales representative and/or account manager. Then integrate those methods specific for your project scope. A ProPay sales representative and/or account manager will help determine which methods are required for the specific project scope
2. Design, develop, build and test the software solution using the ProPay Integration Server
    a. The ProPay Integration XML URI: https://xmltest.propay.com/API/PropayAPI.aspx
    b. The ProPay Integration XML URI for Canada: https://xmltestcanada.propay.com/API/PropayAPI.aspx
3. Request Production (Live) Credentials from a ProPay sales representative and/or account manager Live Credentials MUST be kept confidential
    a. The ProPay Production XML URI: https://epay.propay.com/API/PropayAPI.aspx
    b. The ProPay Production XML URI for Canada: https://www.propaycanada.ca/API/PropayAPI.aspx
    c. The ProPay Production API REST base URI: https://api.propay.com/ProPayAPI

To improve the customer experience, ProPay requires that new developers test their software solutions before receiving credentials to process live transactions. This integration process is designed to assist the developer in building a robust solution that can handle and process all the various responses that come from real time credit card and ACH processing. This process ultimately improves the end-user experience. Please plan accordingly when developing timelines and schedules to accommodate for testing against the ProPay Integration environment. Negotiated fees are not refunded in the production environment.

Test account numbers for Credit Card and ACH processing are listed in the Appendix to this document

3.0 Technical Implementation

Secure Transmission

ProPay recognizes the importance of handling financial transactions in a secure manner, and ensures that our solutions offer high levels of transmission security. ProPay ensures that request information is transmitted using the latest Secure Sockets Layer (SSL) encryption practices. SSL creates a secure connection between client and server over which encrypted information is sent. ProPay hosts the SSL certificate for this connection type. Most method requests will negotiate an SSL connection automatically over port 443.

ProPay API Authentication

ProPay will generate a unique certStr which must be included in all API transactions. This authorization credential grants access to perform transactions. Most transactions are performed using an 'affiliate' certStr which is authorized to perform a variety of functions on accounts related to a specific business.

ProPay also uses application IP whitelisting to authenticate requests for a business. A developed solution's IPs must be whitelisted in order to submit transactions. If the solution does not have static IP addresses, an alternate secondary form of authentication can be requested through the ProPay relationship manager.

Usage of X509 Certificates

Specific ProPay API methods require the usage of a ProPay-issued X509 certificate as an added measure of security. This certificate is an added layer of security and protection from loss in the event of credential theft. In this case ProPay, as a Certificate Authority, will issue an x509 certificate tied to the client's credentials. The x509 certificate is used as an additional credential submitted in the request headers, and not for the creation of an SSL connection. API method requests that require this additional credential should still be auto-negotiated over port 443.

In order to submit the x509 certificate with the ProPay API method requires the following:

1.   Install the issued x509 certificate onto the client server.
2.   Export the x509 certificate using the supplied password and default Machine Key Set into memory.
3.   Base64 encode the exported bytes of the x509 certificate.
4.   Add 'X509Certificate' as an HTTP header and set its value to the result of step 3.

The cases which require use of an x509 certificate for communication are listed in this document under the individual method description.

IP Whitelisting

The ProPay API uses application source IP whitelisting to prevent requests from unauthorized systems. IP whitelist requests are done by client credential. If a developed solution supports multiple clients, the related system IPs will need to be provided for each client certStr supported.

If a request is submitted from an IP address that is not listed as an allowed IP address for the supplied certStr, the API will reject the request and respond with the status code: 59 - user not authenticated.

Clients must provide ProPay a list or range of IPs that should be added to the whitelist for the client's certStr. Failure to provide ProPay with this list or failure to notify ProPay of changes will result in API request failures.

XML Request Structure:

The XML interface for consuming the ProPay API uses the following model

<?xml version='1.0'?>

```
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr></certStr>
 <termid></termid>
 <class>partner</class>
 <XMLTrans>
  <transType></transType>
 </XMLTrans>
</XMLRequest>
```

Authorization Elements – Required for All Methods

Request Element	Notes
certStr	Affiliation Credential for API Access or Disbursement Account Credential for Funds Disbursements
termid	ProPay Credential, omit unless directed
class	Always set value to : **partner**

XMLTrans Object

The remaining <XMLTrans> object is used to define the specific "ask" for each action performed by the ProPay API. <XMLTrans> contains the tag <transType> which defines the action to be performed. There is no nesting of child elements. Not all elements are required nor will all elements be returned.

Best Practices

– When transitioning from the ProPay testing environments to the ProPay live servers, new API authentication credentials and service endpoints will be provided. These should be defined and referenced throughout the developed software solution as to only have to update a single reference.
– Payment processing over the internet can take up to 1 minute before an API response is received. Shorter system timeout values should not be configured.
– When building a solution, it is helpful to provide a basic means by which the business can locate the actual API request and response detail (with sensitive data redacted). Having this data available enables faster troubleshooting and issue resolution with the ProPay Technical Support team. Any such logs should include a UTC timestamp to a resolution no less than hh:mm:ss.
– Credit card transactions can take several seconds to process, due to the various parties involved in completing a transaction request. While ProPay has duplicate transaction prevention logic, it is recommended that developers take measures to discourage the clicking of a browser back button, or clicking 'submit' a second time to prevent duplicate transaction submission. ProPay also recommends that developers generate a visual control that indicates the transaction is processing during the waiting period.
– Developers should use a generic method to iterate through child nodes in an XML document with XML responses. Developers can also de-serialize by using NodeName-Value pairs in some sort of a data structure such as a dictionary or array. De-serializers need to be generic enough that they can handle additional elements, as added through version updates and enhancements. De-serializers should also be generic enough to account for missing elements from responses as null, as not all values are returned and they are only returned if they exist. Not all elements are returned by the API for each method as indicated by each table of elements. An element is only returned if not null.

4.0 Account Management Methods

4.1 Create ProPay Account `Transaction Type 01`

This section describes data required to create a ProPay merchant account.
- Upon successful creation, an account number and temporary password will be returned. If the new account holder logs into ProPay's website, he or she will be afforded the opportunity to change his or her password.
- Items flagged a "Best Practice" are highly recommended when boarding a new merchant. Not providing these fields may increase the likelihood of holds being placed on production accounts.

Identity Verification

In order to comply with Industry regulations and legal requirements, ProPay must validate the identity of each merchant account created. ProPay uses a major third-party credit reporting services to perform identity validation on the individual or business enrolling for each account. Validation will be performed based on either:

Personal Information
This validation is performed using the supplied required merchant/distributor personal information. Exact requirements differ by market.
- In the U.S. a social security number is required and used to validate the applicant's identity.
- In Canada, no specific government-issued document is required
- In Australia and New Zealand, the Medical Insurance Number is required

Business Information
ProPay can validate a business using its Tax ID number along with other required fields. Note: Business validation is not possible for card-only accounts or, currently, outside of the U.S. Approval to perform business validation is required.
- Business Accounts are ineligible for ProPay MasterCards
- Business Accounts cannot utilize ProPay API method 4.2.2. Reset ProPay Account Password. Passwords are reset online by supplying the EIN instead of SSN, or by contacting ProPay Customer Service (NOTE: For UK merchants, do not pass EIN)

Threat Metrix Signup Validation:

ProPay uses a best in class fraud prevention tool provided by ThreatMetrix. Some of our API partners may also be required to implement this solution into their own signup flows. Threat Metrix requires that:
- The partner includes an 'iFramed' widget on their website. Into the URL of this iFrame, the partner passes a unique ID of their own creation.
- The partner then includes extra data in their signup API request. (Including the same unique identifier passed into the iFrame)

International signups:

Designating a signup as international is accomplished by specifying a <country> tag other than USA. If <country> is not passed, USA is assumed. Most international signups are performed for a ProPay Card-Only account that cannot process credit cards. Merchant accounts are currently available only in the US, Canada, Australia and New Zealand. Many of the formatting rules that exist for domestic signups are relaxed for international accounts and many of the required tags are optional for international signups. Please note that state and country are still limited to 3 characters for international signups.

Even though addresses outside of the United States contain values other than 'zip code' or 'state', ProPay uses these tags to define their analogous counterparts. Please use <zip> to define any type of postal routing code, and use <state> to define a province, county, shire, prefecture, etc. In the United States, state values must conform to standardized abbreviations, and zip codes must be of either 5 or 9 digit lengths without a dash. These restrictions are not true for international signups where <state> can be longer than two characters. Formatting characters such as spaces and dashes should be omitted, unless these are considered part of the actual state or zip in that country.

Similarly, in the United States, phone numbers must be standardized as ten digits while outside of the US, lengths may vary. Please omit all formatting characters.

Paying for a ProPay Account
If the client program is configured in such a way that the business entity will pay for all ProPay accounts enrolled under its affiliation, or that the individual users will pay ProPay directly when activating their account, no payment information is required to be submitted at the time of enrollment.

ProPay accounts must be paid for before funds can be accessed or payment transactions may be performed. If the client program involves a direct payment for the account by the user at the time of enrollment, the optional payment information elements may be passed in the request. International Card-Only accounts may receive commission disbursements prior to ID verification, but the user will not be able to access funds until activation is complete.

Special notes on the use of externalId tag:
Generally the 'ExternalId' tag is used to store a value in ProPay that identifies the user in the client solution system. Omitting the ExternalId may prevent users from restoring a lost password, and prevents an affiliate from performing a request for account details from ProPay using that value.

Personal Data – Required

XML Element	Type	Max	Required	Notes
firstName	String	20	Required	Merchant/Individual first names. Alphanumeric.
mInitial	String	2	Optional	Merchant/Individual middle initial. Alphanumeric.
lastName	String	25	Required	Merchant/Individual last name. Alphanumeric.
dob	String		Required	Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account. A birthday of 01-01-1971 will return a status 66 (Failed KYC) in the test environment.
ssn	String	9	Optional*	Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA when using personal validation. If business validated, do not pass!
sourceEmail	String	55	Required	Merchant/Individual email address. Must be unique in ProPay system. *ProPay's system will send automated emails to the email address on file unless NotificationEmail is provided. *Truncated, if value provided is greater than max value.
dayPhone	String		Required	Merchant/Individual day phone number. *For USA, CAN, NZL and AUS value must be 10 characters
evenPhone	String		Required	Merchant/Individual evening phone number. *For USA, CAN, NZL and AUS value must be 10 characters
NotificationEmail	String	55	Optional	Communication Email Address. *ProPay's system will send automated emails to the email address on file rather than the Source Email.

currencyCode	String	3	Optional*	Required to specify the currency in which funds should be held, if other than USD. An affiliation must be granted permission to create accounts in currencies other than USD. ISO 4217 standard 3 character currency code.
tier	String		Optional*	One of the previously assigned merchant tiers. *If not provided, will default to cheapest available tier.
externalId	String	20	Optional	This is a partner's own unique identifier. Typically used as the distributor or consultant ID. For UK Merchant, use to capture the Partner Bank CIN.
phonePin	String	4	Optional	Numeric value which will give a user access to ProPay's IVR system. Can also be used to reset password.
userId	String	55	Optional	ProPay account username. Must be unique in ProPay system. *Username defaults to <sourceEmail> if userId is not provided.
IpSignup	String	16	Optional	Signup IP Address
USCitizen	Boolean	TRUE / FALSE	Optional	When marked true, the submerchant is attesting that they are a US citizen. (Value passed should be either true, false, or null)
BOAttestation	Boolean	TRUE / FALSE	Optional	When marked true, the submerchant is attesting that there are no other individuals that have 25% ownership or a controlling interest in the entity that have not already been disclosed elsewhere in the application process. The partner is also attesting that a pop up or other message has been displayed to the submerchant to explain these requirements. (Value Passed should be Either true, false or null)
TermsAcceptanceIP	String	15	Optional	The IP address of the device that was used to agree to ProPay's Terms and Conditions.(Maximum value should be accepted 15 characters)
TermsAcceptanceTimeSta mp	Date Time	Date.Tim e.Now	Optional	The timestamp associated with the agreement to ProPay's Terms and Conditions
TermsVersion	Numeric	1	Optional	This refers to the version of our terms and conditions that was provided to the submerchant for review and to which they are agreeing.(Valid numeric values are 1 - 5 1 - merchant US 2 - payment US 3 - merchant CA 4 - merchant UK 5 - merchant AU)
nationality	String	3	Optional	This represents the country in which the merchant was born. ISO 3166 3 Digit alpha code applies. For Example: GBR, USA, etc. *Mandatory for UK merchants
CultureCode	String	11	Optional	The culture code is used by the system to send notifications in a particular language. The culture code is required for Canada accounts. Acceptable codes include: • en-AU - English - Australia • en-CA - English - Canada • en-NZ - English - New Zealand • en-US - English - United States • es-MX - Spanish - Mexico • es-US - Spanish - United States • fr-CA - French - Canada • fr-FR - French - France • ja-JP - Japanese - Japan

- ko-KR - Korean - Korea
- pt-PT - Portuguese - Portugal
- ru-RU - Russian - Russia
- zh-CHS - Chinese (Simplified)
- zh-Hans - Chinese

Personal Address - Required

XML Element	Type	Max	Required	Notes
addr	String	100	Required	Merchant/Individual physical street Address. PO Boxes are not allowed. Alphanumeric. *Mandatory for UK merchants
aptNum	String	100	Optional	Merchant/Individual physical Address. Use for 2nd Address Lin.
addr3	String	100	Optional	Merchant/Individual physical Address. Alphanumeric. *For UK merchants, use to provide the Building / Home Name. For Example: Primrose Cottage
city	String	30	Required	Merchant/Individual physical Address city. *Mandatory for UK merchants
state	String	3	Required	Merchant/Individual physical Address state. *Standard 2 character abbreviation for state, province, prefecture, etc. *Does not apply to UK merchants
zip	String		Required	Merchant/Individual physical Address zip/postal code. For the USA: 5 or 9 characters without a dash. For CAN: 6 characters postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY". *Mandatory for UK merchants
country	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA. *Country must be an approved country to create a ProPay account. US Territories should use 'USA'.
addressId	String	20	Optional	This is a unique address identification number assigned to each address returned by Equifax. *The value for this tag is provided in the Address Lookup API response
bldgNumber	String	50	Optional	This is the building / home number for the street address. For Example: 501a Halfway Street. Value for this tag would be "501a". *Mandatory for UK merchants
district	String	50	Optional	The District associated with the Merchant's address. *For use by UK merchants
postTown	String	100	Optional	The post town that is associated with the Merchant's address. *Mandatory for UK merchants
county	String	50	Optional	The county associated with the Merchant's address. *Mandatory for UK merchants
timeAtAddress	String	3	Optional	The length of time the merchant has lived in their current address, represented in whole months (i.e. 5, 10, etc.). *Mandatory for UK merchants

Personal Previous Address – Optional

XML Element	Type	Max	Required	Notes
address3	String	100	Optional	Merchant/Individual physical Address. Alphanumeric. **In the UK, use to provide the Building / Home Name**
timeAtAddress	Integer	3	Optional	The length of time the individual has lived in their current address, represented in whole months (i.e. 5, 10, etc.). **Mandatory for the UK**
prevBldNumber	String	50	Optional	This is the building / home number for the previous street address. For Example: 501a Halfway Street. Value for this tag would be 501a. *Required for UK merchants if time in current address less than 24 months
prevAddr	String	100	Optional	Merchant/Individual physical previous street Address without the building / house number. For Example: 501a Halfway Street. Value for this tag would be Halfway Street. PO Boxes are not allowed. Alphanumeric. *Required for UK merchants if time in current address less than 24 months
prevAptNum	String	100	Optional	Merchant/Individual previous physical Address. Use for the 2nd Address Line. *Required for UK merchants if time in current address less than 24 months
prevAddr3	String	100	Optional	Merchant/Individual previous physical Address. Alphanumeric. *For UK merchants, use to provide the Building / Home Name. For Example: Primrose Cottage
prevCity	String	30	Optional	Merchant/Individual previous physical Address city. *Required for UK merchants if time in current address less than 24 months
prevCounty	String	50	Optional	The county associated with the Merchant's previous address. *Required for UK merchants if time in current address less than 24 months
prevDistrict	String	50	Optional	The District associated with the Merchant's previous address. *For use by UK merchants
prevPostTown	String	100	Optional	The post town that is associated with the Merchant's previous address. *Required for UK merchants if time in current address less than 24 months
prevState	String	3	Optional	Merchant/Individual previous physical Address state. Standard 2 character abbreviation for state, province, prefecture, etc. *Does not apply to UK merchants
prevZip	String	9	Optional	Merchant/Individual previous physical Address zip/postal code. For the USA: 5 or 9 characters without a dash. For CAN: 6 character postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY". *Required for UK merchants if time in current address less than 24 months
prevCountry	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than the USA. *Country must be an approved country to create a ProPay account. US Territories should use 'USA'. *Required for UK merchants if time in current address less than 24 months
prevAddressId	String	20	Optional	This is a unique address identification number assigned to each address returned by Equifax. **The value for this tag is provided in the Address Lookup API response**

Business Data – Required for business validated accounts. May also be required for personal validated accounts by ProPay Risk Team

XML Element	Type	Max	Required	Notes
BusinessLegalName	String	255	Required	The legal name of the business as registered.
DoingBusinessAs	String	255	Required	This field can be used to provide DBA information on an account. ProPay accounts can be configured to display DBA on cc statements. (Note most banks' CC statements allow for 29 characters so 255 max length is not advised.)
EIN	String		Required	Employer Identification Number can be added to a ProPay account. Must be 9 characters without dashes. *For UK, do not pass
MCCCode	String	4	Optional	Merchant Category Code
WebsiteURL	String	255	Required	The Business' website URL
BusinessDesc	String	255	Required	The Business' description
MonthlyBankCardVolume	Int(64)		Required	The monthly volume of bank card transactions; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to null if not sent
AverageTicket	Int(64)		Required	The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to null if not sent.
HighestTicket	Int(64)		Required	The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to null if not sent.
BusinessAddress	String	100	Required	Business Physical Address
BusinessAddress2	String	100	Optional	Business Physical Address. *For UK merchants, use to provide the Flat or Suite #. For Example: Flat B | Suite 103
BusinessCity	String	30	Required	Business Physical Address City
BusinessCountry	String		Required	Must be ISO standard 3 character country code.
BusinessState	String	3	Required	If domestic signup this value MUST be one of the standard 2 character abbreviations. Rule also applies for Canadian signups. (Must be standard province abbreviation.) *Does not apply to UK merchants
BusinessZip	String		Required	For USA: 5 or 9 characters without a dash. For CAN: 6 characters postal code with a space "XXX XXX". For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY".
BusinessType	Sting	1	Optional	Busiiness Type is mandatory for Uk merchants. (UK mandatory values include D, P, Q, R, S) Valid values are: (see table below)

BusinessType	Valid Value
C - Corp. (Non-publicly traded) Limited Company	D
C - Corp. (Publicly traded)	E
501c3 Non-Profit Organization	F
Municipality or Government Organization	G
LLC (Non-publicly traded)	M

				LLC (Publicly traded)	N
				General Partnership	Q
				Publicly Traded Partnership Limited Liability Partnership	R
				Sole Proprietorship Sole Trader	S
				American Express Reserved Indicator	X
				Limited Partnership	P
BusinessRegistrationNumber	String	50	Optional	Company registration number. *Mandatory for merchants outside of the United States whose Business Type is Limited Company	
BusinessPhoneNumber	String	15	Optional	Business day phone number. *For USA, CAN, NZ and AUS values must be 10 characters. For the UK, the value must be 11 characters. *Mandatory for UK merchants	
BusinessAddress3	String	100	Optional	Business Physical Address. *For UK merchants, use to provide the Building Name	
BusinessDistrict	String	50	Optional	The District associated with the business address. *For use by UK merchants	
BusinessPostTown	String	100	Optional	The post town that is associated with the business address. *Mandatory for UK merchants	
BusinessCounty	String	50	Optional	The county associated with the business address. *Mandatory for UK merchants	
timeAtBusinessAddress	String	3	Optional	The length of time the business has been at the current address represented in whole months (i.e. 5, 10, etc.). *Required for UK merchants if business has been at current address less than 24 months	
LegalAddress	String	100	Optional	Legal Address is the registered office address which can differ form where the business is actually run. PO Boxes are not allowed. Alphanumeric. **Reqruied for the UK**	
LegalAddress2	String	100	Optional	Legal physical address. PO Boxes are not allowed. Alphanumeric. **For the UK, use to provide the Flat or Suite #. Ex. Flat B | Suite 103**	
LegalAddress3	String	100	Optional	Legal physical address. PO Boxes are not allowed. Alphanumeric. **For the UK, use to provide the Building Name	
LegalAddressCity	String	30	Optional	Legal Physical Address: City. **Reqruired for the UK**	
LegalAddressCounty	String	50	Optional	Legal Physical Address: County. **For use in the UK**	
LegalAddressDistrict	String	50	Optional	Legal Physical Address: District. **For use in the UK**	
LegalAddressPostTown	String	100	Optional	Legal Physical Address: Post Town. **Requried for the UK**	

XML Element	Type	Max	Required	Notes
LegalAddressState	String	3	Optional	Legal Physical Address: State. **Does not apply to the UK**
LegalAddressZip	String	9	Optional	Legal Physical Address: Zip Code. For USA: 5 or 9 characters without dash. For CAN: 6 character postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: Zip Code is 6 - 8 characters in length with the first character being Alphabetic: A9 9AA (6 character), A99 9AA (7 character), AA9A 9AA (8 character). **Required for the UK**
LegalAddressCountry	String	3	Optional	Must be ISO standard 3 character country code. **Requried for the UK**

Business Previous Address

XML Element	Type	Max	Required	Notes
BusinessPreviousAddress	String	100	Optional	Business physical address. PO Boxes are not allowed. Alphanumeric. *Required for UK merchants if Merchant has been at current business address less than 24 months
BusinessPreviousAddress2	String	100	Optional	Business physical address. PO Boxes are not allowed. Alphanumeric
BusinessPreviousAddress3	String	100	Optional	Business physical address. PO Boxes are not allowed. Alphanumeric. *For UK merchants, use to provide the Building Name
BusinessPreviousCity	String	30	Optional	Business Physical Address: City. *Required for UK merchants if Merchant has been at current business address less than 24 months
BusinessPreviousCounty	String	50	Optional	The county associated with the business previous address. *Required for UK merchants if Merchant has been at current business address less than 24 months
BusinessPreviousDisctrict	String	50	Optional	The District associated with the business previous address. *For use by UK merchants
BusinessPreviousPostTown	String	100	Optional	The post town that is associated with the business previous address. *Required for UK merchants if Merchant has been at current business address less than 24 months
BusinessPreviousState	String	3	Optional	Business Physical Address: State. Standard 2 character abbreviation for state, province, prefecture, etc. *Does not apply to UK merchants
BusinessPrevousZip	String	9	Optional	Business physical address zip/postal code. For the USA: 5 or 9 characters without a dash. For CAN: 6 character postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY". *Required for UK merchants if Merchant has been at current business address less than 24 months
BusinessPreviousCountry	String	3	Optional	Must be ISO standard 3 character country code. *Required for UK merchants if Merchant has been at current business address less than 24 months

International Signup Data – Frequently Required for partners who sign up international merchants

XML Element	Type	Max	Required	Notes
documentType	String	1	Optional*	Values 1(Driver's license), 2(Passport), 3(Australia Medicare)
intlID	String		Optional*	Corresponds to the document number provided by DocumentType.
documentExpDate	String		Optional*	Corresponds to the Expiry date of the document provided by DocumentType. Should be a valid date.
documentIssuingState	String		Optional*	Required if the DocumentType is 1 (Driver's license). The driver's license issuing state.
driversLicenseVersion	String		Optional*	Required if the DocumentType is 1 (Driver's license) and Country is NZL. This is driver's license version number.
medicareReferenceNumber	String		Optional*	Required if the DocumentType is 3 (Australia Medicare) and Country is AUS. The data should be parsed to Number.
medicareCardColor	String		Optional*	Required if the DocumentType is 3 (Australia Medicare) and Country is AUS.

Account Payment (Credit Card) Information – A payment method is required if account fee not paid for by partner

XML Element	Type	Max	Required	Notes
NameOnCard	String		Required	Card holder's name as it appears on card.
ccNum	String	16	Required	Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users.
expDate	String	4	Required	Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy.

Account Payment (ACH) Information – A payment method is required if account fee not paid for by partner

XML Element	Type	Max	Required	Notes
PaymentBankAccountNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution account number.
PaymentBankRoutingNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number.
PaymentBankAccountType	String		Required	Used to pay for an account via ACH and monthly renewal. Valid values are: Checking, Savings, and GeneralLedger

Account Payment (ProtectPay) Information – A payment method is required if account fee not paid for by partner

XML Element	Type	Max	Required	Notes
paymentMethodId	String		Required	Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID.

Mailing Address – Optional. Used if mailed correspondence from Propay should be sent to separate address

XML Element	Type	Max	Required	Notes
mailAddr	String	100	Optional	Merchant/Individual mailing address if different than physical address.
mailApt	String		Optional	Merchant/Individual mailing address if different than physical address.
mailAddr3	String	100	Optional	Merchant/Individual mailing address if different than physical address. *For UK merchants, use to provide the Building / Home Name. For Example: Primrose Cottage
mailCity	String	30	Optional	Merchant/Individual mailing city if different than physical address.
mailState	String	3	Optional	Merchant/Individual mailing state if different than physical address. *Standard 2 character abbreviation for state, province, prefecture, etc. *Does not apply to UK merchants
mailCountry	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA.
mailZip	String		Optional	Merchant/Individual mailing zip/postal code if different than physical address. For the USA: 5 or 9 characters without a dash. For CAN: 6 characters postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY".
mailDistrict	String	50	Optional	The District associated with the mailing address. *For use by UK merchants
mailPostTown	String	100	Optional	The Post town associated with the mailing address. *For use by UK merchants
mailCounty	String	50	Optional	The county associated with the mailing address. *For use by UK merchants

Primary Bank Account Information – Optional. Used to add a bank account to which funds can be settled

XML Element	Type	Max	Required	Notes
AccountCountryCode	String	3	Required	ISO 3166 standard 3-character country code.
accountName	String	32	Required	Merchant/Individual Name.
AccountNumber	String	25	Required	Financial institution account number.
AccountOwnershipType	String	15	Required	Valid values are: Personal and Business
accountType	String	1	Required	Valid values are: • C – Checking • S – Savings • G – General Ledger
BankName	String	50	Required	Name of financial institution.
RoutingNumber	String	9	Required	Financial institution routing number. Must be a valid ACH routing number. *For UK merchants, use for the 6 digit bank sort code (xx-xx-xx or xxxxxx)

Secondary Bank Account Information – Optional. Used to add an account from which fees are pulled. Only works when Primary bank added

XML Element	Type	Max	Required	Notes
SecondaryAccountCountryCode	String	3	Required	Required if adding secondary bank account. Must be ISO standard 3 character code. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountName	String	32	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountNumber	String	25	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountOwnershipType	String	15	Required	Required if adding secondary account as part of the signup. Valid values are 'Personal' or 'Business' If accountType is G, then this value is always overwritten as 'Business' This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryAccountType	String	1	Required	Required if adding secondary bank account info as part of the signup. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
SecondaryBankName	String	50	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryRoutingNumber	String	9	Required	Required if adding secondary bank account info as part of the signup, must be a valid Fedwire ACH participant routing number. This will become the account to which proceeds of transactions are sent in split sweep functionality.

Bank Account Ownership Information – Optional. Transfers out of ProPay account won't work without this information when bank outside US.

XML Element	Type	Max	Required	Notes
BankaccountOwnerData .PrimaryBankAccountOwnerData .FirstName	String	25	Required	Bank account owner's first name
BankaccountOwnerData .PrimaryBankAccountOwnerData .LastName	String	25	Required	Bank account owner's last name
BankaccountOwnerData .PrimaryBankAccountOwnerData .Address1	String	25	Required	Bank account owner's address
BankaccountOwnerData .PrimaryBankAccountOwnerData .Address2	String	25	Required	Bank account owner's address
BankaccountOwnerData .PrimaryBankAccountOwnerData .City	String	25	Required	Bank account owner's address
BankaccountOwnerData .PrimaryBankAccountOwnerData .StateProvince	String	25	Required	Bank account owner's address
BankaccountOwnerData .PrimaryBankAccountOwnerData .PostalCode	String	25	Required	Bank account owner's address

Gross Billing Information – Optional. Used with prior approval to automatically bill fees to separate account

XML Element	Type	Max	Required	Notes
GrossSettleAddress	String	25	Optional	Gross Settle credit card billing address.
GrossSettleCity	String	25	Optional	Gross Settle credit card billing address.
GrossSettleCountry	String	3	Optional	Gross Settle credit card billing address. Must be 3 character ISO standard country code.
GrossSettleState	String	2	Optional	Gross Settle credit card billing address. Must be 2 character standard US State or Canadian province code.
GrossSettleZipCode	String	9	Optional*	Gross Settle credit card billing address. For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" Do not use if not USA or CAN. *Required if payment method is a credit card.
GrossSettleAccountCountryCode	String	3	Optional*	ISO standard 3 character country code. *Required if payment method is a bank account.
GrossSettleAccountHolderName	String		Optional*	Bank account-holder's name. *Required if payment method is a bank account.
GrossSettleAccountType	String	10	Optional*	*Required if Gross Settle billing info is bank account. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
GrossSettleAccountNumber	String	25	Optional*	Bank account number. *Required if payment method is a bank account.
GrossSettleRoutingNumber	String	9	Optional*	Routing number of valid Fedwire ACH participant. *Required if payment method is a bank account.
GrossSettleCreditCardNumber	String	16	Optional*	Valid credit card number. *Required if payment method is a credit card.
GrossSettleCreditCardExpDate	String	4	Optional*	Credit card expiration date. *Required if payment method is a credit card.
GrossSettleNameOnCard	String	25	Optional*	Name on credit card. *Required if payment method is a credit card.

Devices – Optional. Used for Portico device ordering.

XML Element	Type	Max	Required	Notes
Name	String	20	Required	Unique name of the device being ordered.
Quantity	String	2	Required	Number of devices ordered. Defaults to 0.
Attributes			Optional	Parent tag for specifying special attributes for an individual device
Attributes.Item			Optional	Specify an attribute item
Attributes.Item["Name"]	String	20	Required	Name of the attribute item. E.g. "Heartland.AMD.OfficeKey" which is specific to boarding Portico devices for AMD through Heartland, or "Canada.CP.Language" which is specific to Canadian submerchants and passed to EzPOS for device ordering.
Attributes.Item["Value"]	String	20	Required	Value of the attribute item. In the above example, the value of "Heartland.AMD.OfficeKey", or the value of "Canada.CP.Language" being either "en" or "fr". <Attributes> <Item Name="Canada.CP.Language" Value="en"/> </Attributes>

Time Zone – Required for partners ordering Heartland Portico devices and Canada Portico devices.

XML Element	Type	Max	Required	Notes

TimeZone	String	5	Optional	Must be one of the following TimeZone abbreviations **Only Canadian time zones are valid for Canada devices.**
				UTC Universal Time Coordinated
				PT Pacific Time (US) (UTC-8/7DST) **CA time zone
				MST Arizona (Mountain Standard Time[US]) (UTC-7)
				MT Mountain Time (US) (UTC-7/6DST) **CA time zone
				CT Central Time (US) (UTC-6/5DST) **CA time zone
				ET Eastern Time (US) (UTC-5/4DST) **CA time zone
				HST Hawaii Standard Time (UTC-10)
				AT Atlantic Time (UTC-4/3DST) **CA time zone
				AST Puerto Rico (Atlantic Standard Time)(UTC-4)
				AKST Alaska (Alaskan Standard Time) (UTC-9)
				ECT European Central Time (UTC+1)
				EET Eastern European Time (UTC+2)
				EAT Eastern African Time (UTC+3)
				MET Middle East Time (UTC+3.30)
				NET Near East Time (UTC+4)
				PLT Pakistan Lahore Time (UTC+5)
				IST India Standard Time (UTC+5.30)
				BST Bangladesh Standard Time (UTC+6)
				VST Vietnam Standard Time (UTC+7)
				CTT China Taiwan Time (UTC+8)
				JST Japan Standard time (UTC+9)
				ACT Australia Central Time (UTC+9.30)
				AET Australia Eastern Time (UTC+10)

				SST	Solomon Standard Time (UTC+11)
				NZST	New Zealand Standard Time (UTC+12)
				MIT	Midway Islands Time (UTC+11)
				NST	Canada Newfoundland Time (UTC+3.30) **CA time zone
				AGT	Argentina Standard Time (UTC+3.00)
				CAT	Central African Time (UTC+2)

Merchant Beneficiary Owner Information – Required for all merchants validating KYC based off of personal data

XML Element	Type	Max	Required	Notes
OwnerCount	String	1	Required	Number of Beneficiary Owners, should be maximum 5.
Title	String	55	Required	This field contains the Title.
FirstName	String	20	Required	Owner First Name.
LastName	String	25	Required	Owner Last Name.
Email	String	55	Required	Owner Email ID.
DateOfBirth	String	10	Required	Date of Birth of the Owner. Must be in 'mm-dd-yyyy' format.
Percentage	String	3	Required	Percentage stake in company by owner. Must be whole number between 0 and 100.
Address	String	100	Required	Street address where Owner resides. *Required if passing Merchant Beneficiary Owner Information.
Address2	String	100	Optional	Street address where Owner resides. *For UK merchants, use for the Apt or Flat number. For Example: Apt 102 | Flat A
SSN	String	9	Required	Social Security Number of the Owner. Should be 9 digits. *Does not apply to UK merchants
City	String	55	Required	The name of the city where the Owner resides.
Zip	String	10	Required	The postal code where the Owner resides. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY".
State	String	3	Required	The region code that corresponds to the state where the Owner resides. *Does not apply to UK merchants
Country	String	3	Required	The three-character, alpha country code for where the Owner resides.
bldgNumber	String	50	Optional	This is the building / home number for the street address. For Example: 501a Halfway Street. Value for this tag would be 501a. *Mandatory for UK merchants
district	String	50	Optional	The District associated with the address. *For use by UK merchants**
postTown	String	100	Optional	The Post town associated with the address. *Mandatory for UK merchants**

county	String	50	Optional	The county associated with the address. *Mandatory for UK merchants**
nationality	String	3	Optional	This represents the country in which the merchant was born. ISO 3166 3 Digit alpha code applies. For Example: GBR, USA, etc. *Mandatory for UK merchants**
addressId	String	20	Optional	This is a unique address identification number assigned to each address returned by Equifax. **The value for this tag is provided in the Address Lookup API response**
address3	String	100	Optional	Merchant/Individual physical Address. Alphanumeric. **In the UK, use to provide the Building / Home Name**
timeAtAddress	Integer	3	Optional	The length of time the individual has lived in their current address, represented in whole months (i.e. 5, 10, etc.). **Mandatory for the UK**
prevBldNumber	String	50	Optional	This is the building / home number for the previous street address. For Example: 501a Halfway Street. Value for this tag would be 501a. *Required for UK merchants if time in current address less than 24 months
prevAddr	String	100	Optional	Merchant/Individual physical previous street Address without the building / house number. For Example: 501a Halfway Street. Value for this tag would be Halfway Street. PO Boxes are not allowed. Alphanumeric. *Required for UK merchants if time in current address less than 24 months
prevAptNum	String	100	Optional	Merchant/Individual previous physical Address. Use for the 2nd Address Line. *Required for UK merchants if time in current address less than 24 months
prevAddr3	String	100	Optional	Merchant/Individual previous physical Address. Alphanumeric. *For UK merchants, use to provide the Building / Home Name. For Example: Primrose Cottage
prevCity	String	30	Optional	Merchant/Individual previous physical Address city. *Required for UK merchants if time in current address less than 24 months
prevCounty	String	50	Optional	The county associated with the Merchant's previous address. *Required for UK merchants if time in current address less than 24 months
prevDistrict	String	50	Optional	The District associated with the Merchant's previous address. *For use by UK merchants
prevPostTown	String	100	Optional	The post town that is associated with the Merchant's previous address. *Required for UK merchants if time in current address less than 24 months
prevState	String	3	Optional	Merchant/Individual previous physical Address state. Standard 2 character abbreviation for state, province, prefecture, etc. *Does not apply to UK merchants
prevZip	String	9	Optional	Merchant/Individual previous physical Address zip/postal code. For the USA: 5 or 9 characters without a dash. For CAN: 6 character postal code with a space "XXX XXX" For AUS and NZ 4 character code. For the UK: 6 - 8 alphanumeric character postal code with a space. The first part is 2 - 4 digits. The 2nd half is 3 digits "YYYY YYY". *Required for UK merchants if time in current address less than 24 months
prevCountry	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than the USA. *Country must be an approved country to create a ProPay account. US Territories should use 'USA'. *Required for UK merchants if time in current address less than 24 months

prevAddressId	String	20	Optional	This is a unique address identification number assigned to each address returned by Equifax. **The value for this tag is provided in the Address Lookup API response**

Significant Owner Information – May be required for some partners based on ProPay Risk decision

XML Element	Type	Max	Required	Notes
AuthorizedSignerFirstName	String	20	Required	Seller's Authorized Signer First Name. By default Merchant's First name is saved*.
AuthorizedSignerLastName	String	25	Required	Seller's Authorized Signer Last Name. By default Merchant's Last name is saved*.
AuthorizedSignerTitle	String	20	Optional	This field contains the Seller's Authorized Signer Title*. Commonly used Authorized Signer Titles include:
SignificantOwnerFirstName	String	20	Required	For US: Seller's Significant Owner First Name. For CAN: Seller's Significant Owner or Authorized Signer First Name.
SignificantOwnerLastName	String	20	Required	For US: Seller's Significant Owner Last Name. For CAN: Seller's Significant Owner or Authorized Signer Last Name.
SignificantOwnerSSN	String	9	Required	Social Security Number of the Seller's Significant Owner. Should be 9 digits.
SignificantOwnerDateOfBirth	Date		Required	Date of Birth of the Seller's Significant Owner. Must be in 'mm-dd-yyyy' format.
SignificantOwnerStreetAddress	String	40	Required	Street address where Seller's Significant Owner resides.
SignificantOwnerCityName	String	40	Required	The name of the city where the Seller's Significant Owner resides.
SignificantOwnerCityName	String	40	Required	The name of the city where the Seller's Significant Owner resides.
SignificantOwnerRegionCode	String	6	Required	The region code that corresponds to the state where the Seller's Significant Owner resides.
SignificantOwnerPostalCode	String	9	Required	The postal code for where the Seller's Significant Owner resides.
SignificantOwnerCountryCode	String	2	Required	The two-character, alpha country code for where the Seller's Significant Owner resides.
SignificantOwnerTitle	String	50	Required	This field contains the Seller's Significant Signer Title.
SignificantOwnerPercentage	Byte		Required	Percentage for Significant Owner. Percentage should be in between 0 and 100.

Threat Risk Assessment Information – May be required based on ProPay Risk Decision

XML Element	Type	Max	Required	Notes
MerchantSourceIp	String	64	Required	SourceIp of Merchant, see ProPay Fraud Detection Solutions Manual.
ThreatMetrixPolicy	String	32	Required	Threat Metrix Policy, see ProPay Fraud Detection Solutions Manual.
ThreatMetrixSessionId	String	128	Required	SessionId for Threat Metrix, see ProPay Fraud Detection Solutions Manual.

SoundPayment –Required for Transit Devices

XML Element	Type	Max	Required	Notes
SoundPaymentsSettingsPwd	String		Required	Used for sound payments password settings
SoundPaymentsUsername	String		Required	Used for sound payment user name
SoundPaymentsPwd	String		Required	Used for sound payment password
SoundPaymentsTerminalId	String		Required	Used for sound payment terminal
SoundPaymentsPosId	String		Required	Used for sound payment posid
SoundPaymentsToken	String		Required	Used for sound payment token

Required for Transit, Canada Portico, and UK Portico Devices

XML Element	Type	Max	Required	Notes
PostbackUrl	String		Required	Used to pass back the Card Not Present credentials
PostbackUrl2	String		Optional	Used to pass back the Card Present credentials
FulfilmentNotes	String		Required	This filed is added in business info element

Estimated Card Usage - Optional

XML Element	Type	Max	Required	Notes
EstimateCardUsageData.CardPresent	Integer	3	Required	Estimate. This is the percentage of merchant's transactions that are card present, (Chip, Touch, Swipe, etc). This is a percentage value of all expected processing. Values must be between 0 and 100. Total of all estimated values must equal 100.
EstimateCardUsageDatra.CardNotPresentKeyed	Integer	3	Required	Depreceiated – no longer valid. Place a '0' here unless otherwise known. Estimate. This is the percentage of merchant's transactions that are card not present - keyed processing. Values must be between 0 and 100. Total of all estimated values must equal 100.
EstimateCardUsageData.CardNotPresentEcommerce	Integer	3	Required	Estimate. This is the percentage of merchant's transactions that are card not present – ecommerce. (ex. online store purchasing, etc.). Values must be between 0 and 100. Total of all estimated values must equal 100.

Response Elements

Element	Type	Conditional	Notes
transType	String	No	Will always return as 01.
status	String	No	Result of the transaction request. See ProPay Appendix for result code definitions
password	String	No	Temporary password
accntNum	Integer	No	Primary identifier for new ProPay account
tier	String	No	Type of account created
Transit	XML Element	Portico / Transit Tier	When the transaction is a success the property inside will be filled with data from GPApi, when the transaction is a failure the properties will be empty and the status will be different. Check Appendix B for code result.
transNum	string	Portico / Transit Tier	This is the transactionInfoId of the charged transaction.
Name	string	Portico / Transit Tier	The name of the device that was ordered.
Price	string	Portico / Transit Tier	This is the unit price for the device that was ordered
Quantity	string	Portico / Transit Tier	This is the quantity of devices that were ordered, should match the requested quantity.
TotalAmount	string	Portico / Transit Tier	This is the total amout that was charged to the credit card.
CurrencyCode	string	Portico / Transit Tier	This is the currency that the Price and TotalAmount are represented.
TotalDevicePrice	string	Yes (Only if devices were orderd)	The total device price (net amount).
TotalTaxRate	string	Yes (Only if devices were orderd)	The total tax rate of the total device price (in percents).

TotalTax	string	Yes (Only if devices were orderd)	The tax amount that needs to be added on total device price.
TotalAmount	string	Yes (Only if devices were orderd)	The devices amount with tax included (gross amount).

Sample XML Request

```
<?xml version="1.0"?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<username/>
<sourceip/>
<certStr>4d8c657a7bc64e31bce4fc37741abb</certStr>
<termid>8a399ce744</termid>
<class>partner</class>
<XMLTrans>
<transType>01</transType>
<country>GBR</country>
<sourceEmail>7b9885d2-1399-49f8-8614-67e346b6a7e2@qamail.com</sourceEmail>
<firstName>Bill</firstName>
<mInitial/>
<lastName>Smith</lastName>
<addr>Hong Alert Test Street 1</addr>
<aptNum>111</aptNum>
<city>Hong Alert City 1</city>
<state/>
<zip>84043</zip>
<addressId/>
<bldgNumber>501A</bldgNumber>
<district>CA</district>
<postTown>Lindon</postTown>
<county>CA</county>
<timeAtAddress>20</timeAtAddress>
<prevBldgNumber>505A</prevBldgNumber>
<prevAddr>PrevAddr</prevAddr>
<prevAptNum>PrevAptNum</prevAptNum>
<prevAddr3>PrevAddr3</prevAddr3>
<prevCity>PrevCity</prevCity>
<prevCounty>PrevCounty</prevCounty>
<prevDistrict/>
<prevPostTown>PrevPostTown</prevPostTown>
<prevState>CA</prevState>
<prevZip>1234 567</prevZip>
<prevCountry>GBR</prevCountry>
<dayPhone>8015551112</dayPhone>
<evenPhone>8015551112</evenPhone>
<ssn>333224445</ssn>
<externalId/>
<dob>01-01-1981</dob>
<phonePin/>
<ccName>Sylvester Stallone</ccName>
<ccNum>4111111111111111</ccNum>
<expDate>0624</expDate>
```

Response

```
<XMLResponse>
<XMLTrans>
<transType>01</transType>
<status>00</status>
<sourceEmail>John@Smith.com</sourceEmail>
<password>!WTYSefRW3</password>
<accntNum>123456</accntNum>
<tier>Merchant</tier>
<beneficialOwnerDataResult>
<Owner>
<FirstName>First1</FirstName>
<LastName>Last1</LastName>
<status>Validated</status>
</Owner>
</beneficialOwnerDataResult>
<TotalDevicePrice>89.35.80</TotalDevicePrice>
<TotalTaxRate>10.0000</TotalTaxRate>
<TotalTaxAmount>893.58</TotalTaxAmount>
<TotalAmount>9829.38</TotalAmount>
</XMLTrans>
</XMLResponse>
```

```xml
<CVV2>999</CVV2>
<password/>
<acceptedTermsAndConditions>False</acceptedTermsAndConditions>
<CurrencyCode>GBP</CurrencyCode>
<paymentMethodId/>
<userId/>
<BankName>The Big Bank</BankName>
<accountName>Test Merchant</accountName>
<AccountNumber>111111111</AccountNumber>
<RoutingNumber>111111</RoutingNumber>
<accountType>C</accountType>
<AccountOwnershipType>Personal</AccountOwnershipType>
<SecondaryAccountName/>
<SecondaryAccountType/>
<SecondaryRoutingNumber/>
<SecondaryAccountNumber/>
<SecondaryBankName/>
<SecondaryAccountOwnershipType/>
<SecondaryAccountCountryCode/>
<GrossSettleAddress/>
<GrossSettleCity/>
<GrossSettleState/>
<GrossSettleZipCode/>
<GrossSettleCountry/>
<GrossSettleNameOnCard/>
<GrossSettleCreditCardNumber/>
<GrossSettleCreditCardExpDate/>
<GrossSettleAccountType>Unknown</GrossSettleAccountType>
<GrossSettleAccountCountryCode/>
<GrossSettleRoutingNumber/>
<GrossSettleAccountNumber/>
<GrossSettleAccountHolderName/>
<tier>6269fbaf-16f9-4ba0-8</tier>
<EIN>584384656</EIN>
<BusinessLegalName>Hong Alert Test Store 1</BusinessLegalName>
<DoingBusinessAs>nomatch</DoingBusinessAs>
<BusinessAddress>Test Street 1</BusinessAddress>
<BusinessCity>Hong Alert City 1</BusinessCity>
<BusinessState>UT</BusinessState>
<BusinessZip>128901</BusinessZip>
<BusinessCountry>GBR</BusinessCountry>
<BusinessAddress2/>
<BusinessRegistrationNumber>55555555</BusinessRegistrationNumber>
<BusinessPhoneNumber>88888888888</BusinessPhoneNumber>
<BusinessAddress3/>
<BusinessDistrict/>
<BusinessPostTown>Lindon</BusinessPostTown>
<BusinessCounty>GBR</BusinessCounty>
<TimeAtBusinessAddress>18</TimeAtBusinessAddress>
<BusinessPreviousAddress>BusinessPreviousAddress</BusinessPreviousAddress>
<BusinessPreviousAddress2>BusinessPreviousAddress2</BusinessPreviousAddress2>
<BusinessPreviousAddress3>BusinessPreviousAddress3</BusinessPreviousAddress3>
<BusinessPreviousCity>BusinessPreviousCity</BusinessPreviousCity>
```

```xml
<BusinessPreviousCounty>BusinessPreviousCounty</BusinessPreviousCounty>
<BusinessPreviousDistrict>BusinessPreviousDistrict</BusinessPreviousDistrict>
<BusinessPreviousPostTown>BusinessPreviousPostTown</BusinessPreviousPostTown>
<BusinessPreviousState>CA</BusinessPreviousState>
<BusinessPreviousZip>1234567</BusinessPreviousZip>
<BusinessPreviousCountry>GBR</BusinessPreviousCountry>
<WebsiteURL/>
<MerchantLegalName>Hong Alert Test Store 1</MerchantLegalName>
<BusinessDesc/>
<MonthlyBankCardVolume>0</MonthlyBankCardVolume>
<AverageTicket>0</AverageTicket>
<HighestTicket>0</HighestTicket>
<mailApt/>
<mailAddr/>
<mailCity/>
<mailState/>
<mailZip/>
<mailCountry/>
<mailPostTown>Lindon</mailPostTown>
<mailCounty>CA</mailCounty>
<mailDistrict/>
<MerchantSourceip>127.0.0.1</MerchantSourceip>
<ThreatMetrixPolicy/>
<ThreatMetrixSessionid/>
<intlID/>
<driversLicenseVersion/>
<documentType/>
<documentExpDate/>
<documentIssuingState/>
<medicareReferenceNumber/>
<medicareCardColor/>
<AuthorizedSignerFirstName/>
<AuthorizedSignerLastName/>
<AuthorizedSignerTitle/>
<SignificantOwnerFirstName>Bill</SignificantOwnerFirstName>
<SignificantOwnerLastName>Smitch</SignificantOwnerLastName>
<SignificantOwnerSSN>759687533</SignificantOwnerSSN>
<SignificantOwnerDateOfBirth>1981-01-01</SignificantOwnerDateOfBirth>
<SignificantOwnerStreetAddress>Hong Alert Test Street 1</SignificantOwnerStreetAddr
<SignificantOwnerCityName>Hong Alert City 1</SignificantOwnerCityName>
<SignificantOwnerRegionCode>UT</SignificantOwnerRegionCode>
<SignificantOwnerPostalCode>84042</SignificantOwnerPostalCode>
<SignificantOwnerCountryCode>US</SignificantOwnerCountryCode>
<SignificantOwnerTitle>Owner</SignificantOwnerTitle>
<SignificantOwnerPercentage>100</SignificantOwnerPercentage>
<PaymentBankAccountNumber/>
<PaymentBankRoutingNumber/>
<PaymentBankAccountType/>
<GrossSettlePropayAccountNumber/>
<FulfillmentNotes/>
<BusinessType>D</BusinessType>
<Nationality>GBR</Nationality>
 <intlIDs>
```

```
  <intlID>
  <Type>2</Type>
  <ID>52657</ID>
  </intlID>
  <intlID>
  <Type>14</Type>
  <ID>89765242</ID>
  </intlID>
 </intlIDs>
 <BeneficialOwnerData>
  <OwnerCount>1</OwnerCount>
  <Owners>
  <Owner>
  <FirstName>Bill1</FirstName>
  < LastName>Smith1</LastName>
  <Title>Owner</Title>
  <Address>Hong Alert Test Street 1</Address>
  <Address2/>
  <Percentage>100</Percentage>
  <SSN>759687533</SSN>
  <Country>USA</Country>
  <State>UT</State>
  <City>Hong Alert City 1</City>
  <Zip>84042</Zip>
  <Email>cdd830e7-2527-4846-bafe-21799a80fc86@qamail.com</Email>
  <DateOfBirth>1981-01-01</DateOfBirth>
  <BldgNumber>503A</BldgNumber>
  <District/>
  <PostTown>Lindon</PostTown>
  <County>CA</County>
  <Nationality>GBR</Nationality>
  </Owner>
  </Owners>
 </BeneficialOwnerData>
 <EstimatedCardUsageData>
  <CardPresent>50</CardPresent>
  <CardNotPresentKeyed>48</CardNotPresentKeyed>
  <CardNotPresentEcommerce>2</CardNotPresentEcommerce>
 </EstimatedCardUsageData>
 </XMLTrans>
</XMLRequest>
```

4.2 Edit a ProPay Account Transaction Type 42

This method will update the information associated with a ProPay account by updating specific group of information as denoted below.

Please understand special rules for use of this method:
– This transaction type requires an X.509 certificate as additional authentication
– Only one group should be passed per request.

- If a group is passed, the API user must pass all data elements that comprise that group. If a value from a group is passed empty then the data related to that information is updated in the ProPay system.
- Allowance to perform an edit of each group is subject to approval. If you try to perform an edit for a disallowed group, your request will fail.

Account identification – Required

Element	Type	Max	Required	Notes
accountNum	Int(32)	Int(32)	Required	The ProPay account to be updated

Group: Account Information - Optional

Element	Type	Max	Required	Notes
dayPhone	integer		Required	If domestic or Canadian account, this value must be 10 characters with no dash.
evenPhone	integer		Required	If domestic or Canadian account, this value must be 10 characters with no dash.
firstName	string	20	Required	First Name on ProPay Account
lastName	string	25	Required	Last Name on ProPay Account
mInitial	string	2	Required	Middle Initial on ProPay Account
sourceEmail	string	55	Required	Email linked to ProPay account *Truncated, if value provided is greater than max value.
externalId	string	20	Optional	Client system's unique Id linked to ProPay Account
timeZone	string	6	Optional	Client time zone

Group: Account Security - Optional

Element	Type	Max	Required	Notes
password	string	20	Required	Temporary password which will allow a onetime login to ProPay's website. Must be at least eight characters. Must not contain part or the entire first or last name. Must contain at least one capital letter, one lower case letter, and either one symbol or one number.

Group: Account Address Information - Optional

Element	Type	Max	Required	Notes
addr	string	100	Required	Merchant Street Address
city	string	30	Required	Merchant Address city
country	string		Required	See Appendix B for possible country codes.
state	string	3	Required	Merchant Address state. MUST be one of the standard 2 character abbreviations for US or Canada. For international, this value is limited to 3 characters.
zip	string		Required	Merchant Address zip. If domestic signup this value must be either 5 or 9 characters with no dash. For Canada this value must be 6 characters.
addr3	string	100	Optional	Merchant Address line 3
aptNum	string	100	Optional	Merchant Address apartment number
bldgNumber	string	50	Optional	This is the building / home number for the street address. (Ex. 501a Halfway St. – Value for this tag would be "501a" **Mandatory for UK Merchants**
district	string	50	Optional	The District associated with the merchant's address **For use by UK merchants**

postTown	string	100	Optional	The post town that is associated with the merchant's address. **Mandatory for UK Merchants**
county	string	50	Optional	the county associated with the merchant's addres **For use by UK merchants**
mailAddr	string	100	Optional	Merchant Mailing Street Address
mailAddr3	string	100	Optional	Merchant Mailing address line 3
mailApt	string	100	Optional	Merchant Mailing Address apartment number
mailCity	string	30	Optional	Merchant Mailing Address city
mailCountry	String		Optional	Merchant Mailing Address country See Appendix B for possible country codes.
mailState	string	3	Optional	Merchant Mailing Address state MUST be one of the standard 2 character abbreviations for US or Canada. For international, this value is limited to 3 characters.
mailZip	string		Optional	Merchant Mailing Address zip. For US, it should be 5 or 9 characters with no dash. For Canada this value must be 6 characters.
mailDistrict	string	50	Optional	The District associated with the mailing address **For use by UK merchants**
mailPostTown	string	100	Optional	The Post Town associated with the mailing address. **For use by UK merchants**
mailCounty	string	50	Optional	The county associated with the mailing address. **For use by UK merchants**

Group: Account Permissions - Optional

Element	Type	Max	Required	Notes
ACHIn	Boolean		Required	Account permitted to load funds via ACH. Valid values are: Y and N
ACHOut	Boolean		Required	Account balance allowed to be pushed to on-file DDA. Affects automatic sweeps. Valid values are: Y and N
CCProcessing	Boolean		Required	Valid values are: Y and N
ProPayIn	Boolean		Required	Valid values are: Y and N
ProPayOut	Boolean		Required	Valid values are: Y and N
CreditCardMonthLimit	String		Optional	Valid values between 0 and 9999999. Expressed as number of pennies in USD or number of account's currency without decimals.
CreditCardTransactionLimit	String		Optional	Valid values between 0 and 9999999. Expressed as number of pennies in USD or number of account's currency without decimals.
MerchantOverallStatus	String		Optional	Used to update status of ProPay account. Note: the ONLY value that will allow an account to process transactions is 'ReadyToProcess' Valid values are: • ReadyToProcess • FraudAccount • RiskwiseDeclined • Hold • Canceled • FraudVictim • ClosedEULA • CloseExcessiveChargeback
SoftLimitEnabled	Boolean		Optional	Valid values are Y and N. Please work with ProPay for more information about soft limits feature
AchPaymentSoftLimitEnabled	Boolean		Optional	Valid values are Y and N. Please work with ProPay for more information about soft limits feature

SoftLimitAchOffPercent	String		Optional	Valid values between 0 and 499. Please work with ProPay for more information about soft limits feature
AchPaymentAchOffPercent	String		Optional	Valid values between 0 and 499. Please work with ProPay for more information about soft limits feature
ACHPaymentMonthLimit	String		Optional	Valid values between 0 and 99999999999999. Expressed as number of pennies in USD or number of account's currency without decimals
ACHPaymentPerTranLimit	String		Optional	Valid values between 0 and 9999999. Expressed as number of pennies in USD or number of account's currency without decimals

Group: Primary Bank Information - Optional

Element	Type	Max	Required	Notes
AccountCountryCode	string	25	Required	ISO 3166 standard 3 character country codes. Current allowed values are: USA and CAN
accountType	string		Required	Valid values are: Checking, Savings, and GeneralLedger
AccountName	string	32	Reqruied	Name on the bank account
AccountNumber	integer	20	Required	Bank Account Number
BankName	string	50	Required	Bank Name
RoutingNumber	Integer	20	Required	Valid ABA routing number or CPA EFT code.
AccountOwnershipType	string	15	Optional	Valid values are: Personal and Business

Group: Secondary Bank Information - Optional

Element	Type	Max	Required	Notes
SecondaryAccountCountryCode	string		Required	ISO 3166 standard 3 character country codes. Current allowed values are: USA and CAN
SecondaryAccountType	string		Required	Valid values are: Checking, Savings, and GeneralLedger
SecondaryAccountName	string	32	Optional	Name on the Bank Account
SecondaryAccountNumber	string	20	Optional	Bank Account Number
SecondaryAccountOwnershipType	string		Optional	Valid values are: Personal and Business
SecondaryBankName	string	50	Optional	Bank Name
SecondaryRoutingNumber	string	9	Optional	Valid ABA routing number or CPA EFT code

Group: Merchant Business Information - Optional

Element	Type	Max	Required	Notes
AuthorizedSignerFirstName	string	20	Optional	Authorized Signer First Name
AuthorizedSignerLastName	string	25	Optional	Authorized Signer Last Name
AuthorizedSignerTitle	string	20	Optional	Authorized Signer Title
BusinessAddress	string	100	Optional	Business Address
BusinessAddress2	string	100	Optional	Business Address2
BusinessLegalName	string	255	Optional	Business Legal Name

BusinessCity	string	30	Optional	BusinessCity
BusinessDesc	string	255	Optional	BusinessDescription
BusinessState	string	3	Optional	BusinessState
BusinessZip	string		Optional	BusinessZip
DoingBusinessAs	string	40	Optional	DoingBusinessAs
EIN	string		Optional	EIN *For UK, Do not pass
HighestTicket	Int(64)		Optional	HighestTicket
MonthlyBankCardVolume	Int(64)		Optional	MonthlyBankCardVolume
WebsiteURL	string	255	Optional	WebsiteURL
BusinessDistrict	string	50	Optional	The District associated with the business address **For use by UK merchants**
BusinessPostTown	string	100	Optional	The post town that is associated with the business address **For use by UK merchants**
BusinessCounty	string	50	Optional	The county associated with the business address **For use by UK merchants**
BusinessAddress3	string	100	Optional	Business Physical Address **For UK merchants, use to provide Building name**

Group: Gross Settle Information (Credit Card) - Optional

Element	Type	Max	Required	Notes
GrossSettleCreditCardExpDate	string	4	Required	Expiration Date of the Credit Card used to pay for Gross Settle fees.
GrossSettleCreditCardNumber	string		Required	Credit Card number of the Credit Card used to pay for Gross Settle fees.
GrossSettleNameOnCard	string	25	Required	Name on credit card.
GrossSettleAddress	string		Required	Street Address related to the Gross Billing Payment Method.
GrossSettleCity	string		Required	City related to the Gross Billing Payment Method.
GrossSettleCountry	string		Required	Country related to the Gross Billing Payment Method. ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA • CAN
GrossSettleState	string		Required	State related to the Gross Billing Payment Method.
GrossSettleZipCode	string		Required	Street Address related to the Gross Billing Payment Method.

The ProPay account must be setup for Gross Billing and it must be enabled. Gross Billing Address Elements must be submitted in addition when updating Gross Billing credit card information to preserve information on file.

Group: Gross Settle Information (Bank Account) - Optional

Element	Type	Max	Required	Notes
CurrencyCode	string	3	Optional	currency code of the bank account used to pay for Gross Settle fees USD
GrossSettleAccountCountryCode	string	3	Required	ISO 3166 standard 3 character country codes. Current allowed values are: ▪ USA ▪ CAN
GrossSettleAccountHolderName	string	32	Required	Name on the bank account used to pay for Gross Settle fees

GrossSettleAccountNumber	string		Required	Bank account number of the bank account used to pay for Gross Settle fees
GrossSettleAddress	string		Required	Street Address related to the Gross Billing Payment Method.
GrossSettleCity	string		Required	City related to the Gross Billing Payment Method.
GrossSettleRoutingNumber	string	9	Required	Routing number of the bank account used to pay for Gross Settle fees
GrossSettleState	string		Required	State related to the Gross Billing Payment Method.
GrossSettleZipCode	string		Required	Street Address related to the Gross Billing Payment Method.
GrossSettleAccountType	string	10	Required	Valid Values are: • C - Checking • S – Savings • G – General Ledger

Group: Monthly Renewal Information (Credit Card) - Optional

Element	Type	Max	Required	Notes
ccNum	string		Required	Credit Card number of the Credit Card for editing Monthly Renewal data.
expDate	string		Required	Expiration Date of the Credit Card for editing Monthly Renewal data.

Group: Monthly Renewal Information (Bank Account) - Optional

Element	Type	Max	Required	Notes
PaymentBankAccountNumber	string		Required	Bank account number of the bank account used for editing Monthly Renewal data.
PaymentBankRoutingNumber	string		Required	Routing number of the bank account used for editing Monthly Renewal data.
PaymentBankAccountType	string		Required	Valid values are: Checking and Savings – for Savings

Group: Negative limits - Optional

Element	Type	Max	Required	Notes
negativelimit	Int(64)		Required	amount must be greater than zero

Group: Update Rates - Optional

Element	Type	Max	Required	Notes
accounNum	Int(32)		Required	Assigned to each account by ProPay
VisaCNPPerTrans	string	0/	Optional	CNP rate for Visa (Minimum value = 0. Max = unlimited)
VisaCNPDiscount	string	0/100	Optional	CNP discount for Visa (Minimum value = 0. Max = 100)
MCCNPPerTrans	string	0/	Optional	CNP rate for Master Card (Minimum value = 0. Max = unlimited)
MCCNPDiscount	string	0/100	Optional	CNP Discount rate for Master Card (Minimum value = 0. Max = 100)
DiscoverCNPPerTrans	string	0/	Optional	CNP rate for Discover (Minimum value = 0. Max = unlimited)
DiscoverCNPDiscount	string	0/100	Optional	CNP Discount rate for Discover (Minimum value = 0. Max = 100)
AmexCNPPerTrans	string	0/	Optional	CNP rate for American Express (Minimum value = 0. Max = unlimited)

AmexCNPDiscount	string	0/100	Optional	CNP Discount rate from American Express (Minimum value = 0. Max = 100)
VisaCPPerTrans	string	0/	Optional	CP rate for Visa (Minimum value = 0. Max = unlimited)
VisaCPDiscount	string	0/100	Optional	CP discount for Visa (Minimum value = 0. Max = 100)
MCCPPerTrans	string	0/	Optional	CP rate for Master Card (Minimum value = 0. Max = unlimited)
MCCPDiscount	string	0/100	Optional	CP Discount rate for Master Card (Minimum value = 0. Max = 100)
DiscoverCPPerTrans	string	0/	Optional	CP rate for Discover (Minimum value = 0. Max = unlimited)
DiscoverCPDiscount	string	0/100	Optional	CP Discount rate for Discover (Minimum value = 0. Max = 100)
AmexCPPerTrans	string	0/	Optional	CP rate for American Express (Minimum value = 0. Max = unlimited)
AmexCPDiscount	string	0/100	Optional	CP Discount rate from American Express (Minimum value = 0. Max = 100)
VisaPDPerTrans	string	0/	Optional	PinDebit rate for Visa (Minimum value = 0. Max = unlimited)
VisaPDDiscount	string	0/100	Optional	PinDebit discount for Visa (Minimum value = 0. Max = 100)
MCPDPerTrans	string	0/	Optional	PinDebit rate for Master Card (Minimum value = 0. Max = unlimited)
MCPDDiscount	string	0/100	Optional	PinDebit Discount rate for Master Card (Minimum value = 0. Max = 100)
DiscoverPDPerTrans	string	0/	Optional	PinDebit rate for Discover (Minimum value = 0. Max = unlimited)
DiscoverPDDiscount	string	0/100	Optional	PinDebit Discount rate for Discover (Minimum value = 0. Max = 100)
AmexPDPerTrans	string	0/	Optional	PinDebit rate for American Express (Minimum value = 0. Max = unlimited)
AmexPDDiscount	string	0/100	Optional	PinDebit Discount rate from American Express (Minimum value = 0. Max = 100)

Group: Toggle Software package - Optional

Element	Type	Max	Required	Notes
accounNum	string		Required	Assigned to each account by ProPay
enablePOS	boolean		Required	Values: True/False This enables/disables the software package

Group: Transfer Funds Configuration - Optional

Element	Type	Max	Required	Notes
accounNum	string		Required	Assigned to each account by ProPay
ExcludeFromSweep	boolean		Required	Valid values are: Y and N

Response Elements

Element	Type	Notes
transType	string	Will always return as 42.
status	string	Result of the transaction request. See Appendix for result code definitions.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
```

Response
```
<XMLResponse>
  <XMLTrans>
    <transType>42</transType>
```

```xml
            <certStr>MyCertStr</certStr>                                        <status>00</status>
            <termid>termid</termid>                                          </XMLTrans>
            <class>partner</class>                                          </XMLResponse>
            <XMLTrans>
              <transType>42</transType>
              <accountNum>123456</accountNum>
              <dayPhone>4464464464</dayPhone>
              <evenPhone>4464464464</evenPhone>
              <externalId>2212157</externalId>
              <firstName>John</firstName>
              <lastName>Doe</lastName>
              <timeZone>MT</timeZone>
              <mInitial>F</mInitial>
              <VisaCNPperTrans>AB</VisaCNPperTrans>
              <VisaCNPDiscount>1</VisaCNPDiscount>
              <MCCNPPerTrans>0.1</MCCNPPerTrans>
              <MCCPDiscount>200</MCCNPDiscount>
              <sourceEmail>John@Smith.com</sourceEmail>
              <ExcludeFromSweep>Y</ExcludeFromSweep>
            </XMLTrans>
          </XMLRequest>
```

4.3 Reset a ProPay Account's Password Transaction Type 32

This method will reset a ProPay web login password. An email will be sent to the account email address on file from customerservice@propay.com containing a temporary password that can be used to login, but must be changed to something new by the user at that point.

Account Identification - Required

Element	Type		Max	Required	Notes
accountNum	Int(32)		Required		The account whose password is to be reset

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Appendix for result code definitions.
accountNum	integer	Echo of the account the API request was made for.
password	string	The temporary password generated.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>32</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>32</transType>
  <accountNum>123456</accountNum>
  <password>5X!a2jSeqJ</password>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

4.4 Renew a ProPay Account Transaction Type 39

This method will extend the expiration date of a ProPay account by one year. This may also be used to change the tier of an existing account.

Renewal Fees

ProPay account renewals require the collection of the account renewal fee. This method will attempt to collect the fee as follows:
1. If the API request includes on of the optional payment groups below, it will be used in an attempt to collect renewal fees.
2. Then, if either no payment group is passed, or if payment fails, ProPay will check to see if the account is set up to be paid for by the partner. If such is the case, the account will simply be renewed.
3. Finally, ProPay will attempt to collect renewal fees from the account's available balance.

If all of these attempts to collect the renewal fees fails the renewal request will return denied.

Account Identification - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
tier	String		Optional	Supplying a value will change the accounts tier under the affiliation upon renewal. If not passed the tier will not be changed.

Group: Payment Information (Credit Card) - Optional

Element	Type	Max	Required	Notes
CVV2	String	4	Required	The credit card CVV code.
ccNum	String	16	Required	The credit card number used to pay for the renewal. *Required if using credit card to pay renewal fee.
expDate	String	4	Required	The credit card expiration date in 'mmdd' format. *Required if using credit card to pay renewal fee.
zip	String	9	Required	The US zip code of the credit card. 5 or 9 digits without a dash for US cards. Omit for international credit cards.

Group: Payment Information (Bank Account) - Optional

Element	Type	Max	Required	Notes
PaymentBankAccountNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if using ACH to pay renewal fee.
PaymentBankRoutingNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number. *Required if using ACH to pay renewal fee.
PaymentBankAccountType	String		Required	Used to pay for an account via ACH and monthly renewal. Valid values are: Checking and Savings

Response Elements

Element	Type	Notes
transType	string	Will always return as 39.
status	string	Result of the transaction request. See Appendix for result code definitions.
tier	string	The tier the account was renewed under.

Sample XML Request

```xml
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>MyCertStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>39</transType>
    <accountNum>12345678</accountNum>
    <tier>Merchant</tier>
    <ccNum>4747474747474747</ccNum>
    <expDate>1229</expDate>
    <zip>12345</zip>
    <CVV2>999</CVV2>
  </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
  <XMLTrans>
    <transType>39</transType>
    <status>00</status>
    <accountNum>12345678</accountNum>
    <tier> Merchant </tier>
  </XMLTrans>
</XMLResponse>
```

This method may be used to add new beneficial owner information when the original account boarding call included OwnerCount, but did not include all owner data. Note: to change existing owner data, please contact ProPay Underwriting.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
BeneficialOwnerData	-	-	-	
BeneficialOwnerData .Owners	-	-	-	
Owners.Owner	-	-	-	
Owner.Title	String	55	Required	This field contains the Title.
Owner.FirstName	String	20	Required	Owner First Name.
Owner.LastName	String	25	Required	Owner Last Name.
Owner.Email	String	55	Required	Owner Email ID.
Owner.DateOfBirth	String		Required	Date of Birth of the Owner. Must be in 'mm-dd-yyyy' format.
Owner.Percentage	String	3	Required	Percentage stake in company by owner. Must be whole number between 0 and 100.
Owner.Address	String	100	Required	Street address where Owner resides.
Owner.SSN	String	9	Required	Social Security Number of the Owner. Should be 9 digits.
Owner.City	String	55	Required	The name of the city where the Owner resides.
Owner.Zip	String	10	Required	The postal code where the Owner resides.
Owner.State	String	3	Required	The region code that corresponds to the state where the Owner resides.
Owner.Country	String	3	Required	The three-character, alpha country code for where the Owner resides.

Response Elements

Element	Type	Notes
transType	string	Will always return as 44.
status	string	Result of the transaction request. See ProPay Appendix for result codes.
beneficialOwnerDataResult	BeneficialOwnerDataResult	The validation results for each beneficial owner provided

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>44</transType>
  <accountNum>123456</accountNum>
  <BeneficialOwnerData>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>44</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
  <beneficialOwnerDataResult>
   <Owner>
    <FirstName>First1</FirstName>
    <LastName>Last1</LastName>
    <Status>NotValidated</Status>
```

```xml
  <Owners>                                          </Owner>
   <Owner>                                        </beneficialOwnerDataResult>
    <FirstName>First1</FirstName>                </XMLTrans>
    <LastName>Last1</LastName>                 </XMLResponse>
    <Title>CEO</Title>
    <Address>XYZ</Address>
    <Percentage>10</Percentage>
    <SSN>123545677</SSN>
    <Country>USA</Country>
    <State>UT</State>
    <City>Lehi</City>
    <Zip>84010</Zip>
    <Email>abc@qamail.com</Email>
    <DateOfBirth>11-11-1988</DateOfBirth>
   </Owner>
  </Owners>
 </BeneficialOwnerData>
 </XMLTrans>
</XMLRequest>
```

4.6 Move a ProPay Account Off of a Partner's Program Transaction Type 41

This method will remove a ProPay account from an affiliation.   The affiliation must have appropriate settings to enable this feature.

- This method should be used when an affiliation desires to remove a user from their group.
- Generally this is used because the affiliate partner has agreed to pay for annual account fees, but only for active users.
- If an affiliate user re-activates their relationship with the affiliate, they will need to contact ProPay Customer Service to be re-assigned to the correct affiliation.
- This method does NOT cancel the account; it only removes the account from the affiliation.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>41</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>41</transType>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

4.7 Upload a Document to ProPay (Chargeback specific) Transaction Type 46

This method can be used to send an image file to ProPay, and is specifically designed to support the documents you use to dispute a credit card chargeback for both direct CC and DTE CC transactions. This version of document upload has you "tag" the document to a specific transaction that has been charged-back.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
DocumentName	String	100	Required	Name the document according to instructions provided to you by ProPay's Risk team.
TransactionReference	String	40	Required*	The transaction number of the chargeback you need to dispute. *It is required to pass only one variable; use either TransacitonReference OR gatewayTransactionId. Passing both will return error 228. Including neither the transacitonReference or gatewayTransactionId results in error 229.
DocType	String	4	Required	File format. Valid types: tif, pdf, tiff, jpg, jpeg
Document	String	(10mb)	Required	The document data in base64 format.
gatewayTransactionId	String	100	Required*	This is the global gateway transaciton identification number. *It is required to pass only one variable; use either TransacitonReference OR gatewayTransactionId. Passing both will return error 228. Including neither the transacitonReference or gatewayTransactionId results in error 229.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>46</transType>
  <accountNum>123456789</accountNum>
  <DocumentName>Chargeback 456</DocumentName>
  <DocType>doc</DocType>
  <TransactionReference>345</TransactionReference>
  <Document>VGVzdCBCYXNlNjQ=</Document>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>46</transType>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

4.8 Upload a Document to ProPay Transaction Type 47

This method can be used to send an image file to ProPay. The ProPay Risk team may request that you perform this action to underwrite an account that was denied via automated boarding, to increase the processing limit on accounts, or to provide data when we've had to put an accounts ability to process on hold.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
documentName	String	100	Required	Name the document according to instructions provided to you by ProPay's Risk team.
DocCategory	String	40	Required	The type of document you've been asked to provide by ProPay's Risk team. Valid values are: Verification, FraudHolds, Underwriting, RetrievalRequest
docType	String	4	Required	File format. Valid types: tif, pdf, tiff, bmp, jpg, jpeg, gif, png, doc, docx
Document	String	(10mb)	Required	The document data in base64 format.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>47</transType>
  <accountNum>123456789</accountNum>
  <DocumentName>Additional boarding info</DocumentName>
  <DocCategory>Underwriting</DocCategory>
  <DocType>doc</DocType>
  <Document>VGVzdCBCYXNlNjQ=</Document>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>47</transType>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

4.9 Obtain a Working Key for Single-Sign-On Transaction Type 300

Specific pages, normally offered to users on ProPay's own website, can be embedded into your own interface. Each ProPay hosted widget will present a dead-end to the account holder. The ProPay navigation menu doesn't appear, so that you can build your own navigation based on what makes sense for your own interface. This also means that you should obtain a separate working key for each page. They are single-use. Once you've obtained the working key, you can navigate to a specific Propay page with the key included in the web address, as with the following examples:

Production
https://propay.merchant-portals.com/[SupportedPage]?authToken=3b9f65d1-d4ea-4af8-ch28-7513091923a1&accountnum=31234567

Integration
https://il01merchantportals.propay.com/[SupportedPage]?authToken=3b9f65d1-d4ea-4af8-ch28-7513091923a1&accountnum=31234567

Currently supported pages for single-sign-on:

- Account/AddUpdateCheckingAccount
- Account/ConfirmValidationDeposits
- Account/SendValidationDeposits
- Account/AddUpdateFlashFundAccount
- ManageFunds/TransferFundsToDebitCard
- ManageFunds/TransferFundsToBankAccount
- ManageFunds/TransferFundsToanotherpropayaccount
- ManageFunds/AddFundsToPropayAccount
- ManageFunds/ScheduledTransfers
- Profile/EditBusinessInfo
- Profile/UpdateAddressAndPhone
- Profile/UpdatePin
- Profile/UpdateEmail
- ProPayCard/Index
- ProPayCard/RequestCard

- ProPayCard/ActivateCard
- ProPayCard/LostOrStolenCard
- ProPayCard/UpdatePin
- ProPayCard/ReissueCard
- PaymentMethod/editpaymentmethod
- Document/UploadDocument
- Risk/ListChargeBacks
- Report/AdvancedTransactionSearch
- Report/ConsolidatedFees
- Report/LimitsRatesAndFees
- Report/TransactionDetails **
- Report/TransactionReport
- Report/SweepReport
- Device/OrderAdditionalDevices

**Note: The TransactionDetails page presents the user with information specific to a single transaction. It is necessary, as a result, to pass an additional parameter (the transNum) into the redirect URL. Simply pass this number as an additional parameter into the URL before continuing with the rest of the name-value pairs. In addition, you can add reportid=1& to add a button that will redirect to the full transaction report.
Ex. Report/TransactionDetails/2?reportId=1&authtoken=1236547897e-db5c-49e0-1234-290a2eff760c&accountnum=31234567

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(64)		Required	The account to which you will "log-in"
ReferrerUrl	String		Required	The ProPay system requires that your single-sign-on originate from the URL originally provided here.
IpAddress	String		Required	The IP address of the device requesting the page.
IpSubnetMask	String	120	Required	The IP address of the device requesting the page.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
AuthToken	String	The ProPay transaction identifier. Will be a GUID.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>My certStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>300</transType>
    <accountNum>1111111</accountNum>
    <ReferrerUrl>http://www.myURL.com</ReferrerUrl>
    <IpAddress>206.192.156.0</IpAddress>
    <IpSubnetMask>255.255.255.0</IpSubnetMask>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
  <XMLTrans>
    <transType>300</transType>
    <AuthToken>7f792d71-573e-4168-bdce-a1fc137596e5</AuthToken>
    <status>00</status>
  </XMLTrans>
</XMLResponse>
```

4.10 Update Bank Account Ownership Details Transaction Type 210

Use this method to update the ownership details for a bank account tied to a ProPay account. (The direct deposit account.) This method is mostly important for ProPay Canadian accounts boarded via the API. In Canada, ownership details of the bank account, must be on-file in order to transfer funds out of the ProPay account, and to that DDA. This method is not required for US-based ProPay accounts.

(Note: editing the actual DDA is done using transaction type 42. ProPay is moving towards a model where each type of edit is done using an independent method, however, DDA edits are still done using a single Edit-Account API call.)

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(64)		Required	The account to edit.

Group: Primary Account Ownership - Optional

XML Element	Type	Max	Required	Notes
BankAccountOwnerData.PrimaryBankAccountOwner.FirstName	String	25	Optional	Bank account owner's first name
BankAccountOwnerData. PrimaryBankAccountOwner.LastName	String	25	Optional	Bank account owner's last name
BankAccountOwnerData. PrimaryBankAccountOwner.Address1	String	50	Optional	Bank account owner's address
BankAccountOwnerData. PrimaryBankAccountOwner.Address2	String	50	Optional	Bank account owner's address
BankAccountOwnerData. PrimaryBankAccountOwner.Address3	String	50	Optional	Bank account owner's address
BankAccountOwnerData. PrimaryBankAccountOwner.City	String	25	Optional	Bank account owner's city
BankAccountOwnerData. PrimaryBankAccountOwner.StateProvince	String	3	Optional	Bank account owner's state
BankAccountOwnerData. PrimaryBankAccountOwner.PostalCode	String	10	Optional	Bank account owner's postal code
BankAccountOwnerData. PrimaryBankAccountOwner.Country	String	3	Optional	Bank account owner's country
BankAccountOwnerData. PrimaryBankAccountOwner	String	25	Optional	Bank account owner's phone

XML Element	Type	Max	Required	Notes
.Phone				

Group: Secondary Account Ownership - Optional

XML Element	Type	Max	Required	Notes
BankAccountOwnerData . SecondaryBankAccountOwner .FirstName	String	25	Optional	Bank account owner's first name
BankAccountOwnerData . SecondaryBankAccountOwner .LastName	String	25	Optional	Bank account owner's last name
BankAccountOwnerData . SecondaryBankAccountOwner .Address1	String	50	Optional	Bank account owner's address
BankAccountOwnerData . SecondaryBankAccountOwner .Address2	String	50	Optional	Bank account owner's address
BankAccountOwnerData . SecondaryBankAccountOwner .Address3	String	50	Optional	Bank account owner's address
BankAccountOwnerData . SecondaryBankAccountOwner .City	String	25	Optional	Bank account owner's city
BankAccountOwnerData . SecondaryBankAccountOwner .StateProvince	String	3	Optional	Bank account owner's state
BankAccountOwnerData . SecondaryBankAccountOwner .PostalCode	String	10	Optional	Bank account owner's postal code
BankAccountOwnerData . SecondaryBankAccountOwner .Country	String	3	Optional	Bank account owner's country
BankAccountOwnerData . SecondaryBankAccountOwner .Phone	String	25	Optional	Bank account owner's phone

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
AuthToken	String	The ProPay transaction identifier. Will be a GUID.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>210</transType>
  <status>00</status>
```

```xml
<sourceip></sourceip>
 <certStr>7d95514f2aad4f189da34e464d9a2c</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <accountNum>715876206</accountNum>
  <transType>210</transType>
  <BankAccountOwnerData>
   <PrimaryBankAccountOwner>
    <FirstName>Style</FirstName>
    <LastName>Stallone</LastName>
    <Address1>3400 N Ashton Blvd</Address1>
    <Address2>3401 M Ashton Clad</Address2>
    <Address3>3402 L Ashton Blvd</Address3>
    <City>Orlando</City>
    <StateProvince>FL</StateProvince>
    <PostalCode>X0A 0H0</PostalCode>
    <Country>CAN</Country>
    <Phone>123456789</Phone>
   </PrimaryBankAccountOwner>
   <SecondaryBankAccountOwner>
    <FirstName>Thomas</FirstName>
    <LastName>Hanks </LastName>
    <Address1>1970 Diamond Blvd</Address1>
    <Address2>1971 Diamond Blvd</Address2>
    <Address3>1972 Diamond Blvd</Address3>
    <City>Orlando</City>
    <StateProvince>FL</StateProvince>
    <PostalCode>X0A 0H0</PostalCode>
    <Country>CAN</Country>
    <Phone>123456789</Phone>
   </SecondaryBankAccountOwner>
  </BankAccountOwnerData>
 </XMLTrans>
</XMLRequest>

    </XMLTrans>
    </XMLResponse>
```

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This method will update the beneficial owner count for a ProPay account. Count can range from 1 to 5.

Note: This method can only update the beneficial owner count and not the owner data.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
BeneficialOwnerData.OwnerCount	String		Required	The beneficial owner count to update.

Response Elements

Element	Type	Notes
transType	string	Will always return as 211.
status	string	Result of the transaction request. See ProPay Appendix for result codes.

Sample XML Request

```
<XMLRequest>
 <sourceip></sourceip>
 <certStr>816b58a093e84975ae7f9a6ecc9eb9</certStr>
 <termid>d597c275b3</termid>
 <XMLTrans>
  <transType>211</transType>
  <accountNum>717283175</accountNum>
  <BeneficialOwnerData>
   <OwnerCount>2</OwnerCount>
  </BeneficialOwnerData>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>211</transType>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

4.12 Order A New Device Transaction Type 430

This method is used to order a new device.

Note: This method is currently restricted to partners using the Propay-Portico solution and using Portico Devices.

Request Elements - Required

Element	Type	Max	Required	Notes
accntNum	Int(32)		Required	Assigned to each account by ProPay.
shipTo	String		Required	The name of the company that is receiving the device.
shipToContact	String	30	Required	The name of the person who would be receiving the device.
shipToAddress	String		Required	The address where the device should be shipped.
shipToAddress2	String		Optional	
shipToCity	String		Required	The City where the device should be shipped
shipToState	String		Required	The State where the device should be shipped *For UK: do not pass.
shipToZip	String		Required	The Zip Code where the device should be shipped
shipToPhone	String	10	Required	Phone number of the contact. Must be 10 characters
cardholderName	String		Required	The name that appears on the credit card used for purchase. Optional if the price of the device is $0.00
CcNum	String		Required	The credit card number of the card used for purchase. Optional if the price of the device is $0.00
ExpDate	String		Required	The expiration date of the card used for purchase. Optional if the price of the device is $0.00
CVV2	String		Required	The CVV of the card used for purchase. Optional if the price of the device is $0.00
billingZip	String		Required	The billing zip code. Optional if the price of the device is $0.00
Name	Sting	20	Required	Unique name of the device being ordered.
Quantity	String		Required	The number of devices to charge for and order.
Attributes	String	2	Optional	Parent tag for specifying special attributes for an individual device
Attributes.Item			Optional	Specify an attribute item
Attributes.Item["Name"]	String	20	Required	Name of the attribute item. For example "Heartland.AMD.OfficeKey" which is specific to Portico devices for AMD. The value of this item is passed to Heartland for equipment boarding.
Attributes.Item["Value"]	String	20	Required	Value of the attribute item. In the above example, the value of "Heartland.AMD.OfficeKey".
SoundPayments			Required	Includes the data for the soundpayments
SoundPaymentsSettingsPwd	String		Required	Used for sound payments password settings
SoundPaymentsUsername	String		Required	Used for sound payment user name
SoundPaymentsPwd	String		Required	Used for sound payment password
SoundPaymentsTerminalId	String		Required	Used for sound payment terminal
SoundPaymentsPosId	String		Required	Used for sound payment posid

SoundPaymentsToken	String		Required	Used for sound payment token
PostbackURL1	String	1500	Required	
PostbackURL2	String	1500	Required	

Response Elements

Element	Type	Conditional	Notes
transType	string	No	Will always return as 430.
status	string	No	Result of the transaction request. See ProPay Appendix for result codes.
transNum	string	Portico / Transit Tier	This is the transactionInfoId of the charged transaction.
Name	string	Portico / Transit Tier	The name of the device that was ordered.
Price	string	Portico / Transit Tier	This is the unit price for the device that was ordered
Quantity	string	Portico / Transit Tier	This is the quantity of devices that were ordered, should match the requested quantity.
TotalAmount	string	Portico / Transit Tier or if tax calculations are met	*This is the total amout that was charged to the credit card. If tax calculating conditions are met, the total amount will show the devices amount *with* tax included (**gross amount**).
CurrencyCode	string	Portico / Transit Tier	This is the currency that the Price and TotalAmount are represented in.
TotalDevicePrice	string	Yes (Only if tax calculating conditions are met)	The total device price (net amount).
TotalTaxRate	string	Yes (Only if tax calculating conditions are met)	The total tax rate of the total device price (in percents).
TotalTax	string	Yes (Only if tax calculating conditions are met)	The tax amount that needs to be added on total device price.

Sample XML Request

```xml
<XMLRequest>
 <certStr/>
 <termid/>
 <class>partner</class>
 <XMLTrans>
   <transType>430</transType>
   <accntNum>718039075</accntNum>
   <shipTo>Test Company</shipTo>
   <shipToContact>John Q. Public</shipToContact>
   <shipToAddress>2675 W 600 N</shipToAddress>
   <shipToAddress2>Test Second Address</shipToAddress2>
   <shipToCity>Lindon</shipToCity>
   <shipToState>UT</shipToState>
   <shipToZip>84042</shipToZip>
   <shipToPhone>801-555-1212</shipToPhone>
   <cardholderName>Cardholder Name</cardholderName>
   <CcNum>4111111111111111</CcNum>
   <ExpDate>0422</ExpDate>
   <CVV2>999</CVV2>
   <billingZip>84003</billingZip>
   <PostbackUrl>https://apis-sit.globalpay.com/ucp/postback/merchants
/platform/eyJtY3NfcmF3X2RhdGEiOnsibW1hX2lkljoiTU1BXzBm
MTA0ZjYxMTk4ODQ5MDE4Zjl1NWYzNjRlN2M0ZDllliwicHJvZHVjdC
I6W10slm1jc19tZXJjaGFudF9pZCI6Ik1FUl9kODdkOGE1NmI4YzQ0
ZjVkYWY1YzEwNzExZDkwYzA0MiJ9LCJYLUdQLVZIcnNpb24iOilyMD
IxLTAzLTIyliwibV9hcHBfaWQiOiJqd0VrTUo4bUNYRVVQNkVXdjUw
OFc2WU1qNXpQSlNOVyIsInhfZ2xvYmFsX3RyYW5zYWN0aW9uX2lklj
oicnJ0LWY5ZGI5OTk3LWI2ZTgtNDUzZS1iNWEyLTlhNmJiNTMxNGJj
MmY4bDh1ln0=</PostbackUrl>
   <PostbackUrl2>https://apis-sit.globalpay.com/ucp/postback/merchants/platform/
eyJtY3NfcmF3X2RhdGEiOnsibW1hX2lkljoiTU1BXzBmMTA0ZjYxMTk4ODQ5MDE
4Zjl1NWYzNjRlN2M0ZDllliwicHJvZHVjdCI6W10slm1jc19tZXJjaGFudF9pZC
I6Ik1FUl9kODdkOGE1NmI4YzQ0ZjVkYWY1YzEwNzExZDkwYzA0MiJ9LCJYLUdQL
VZIcnNpb24iOilyMDIxLTAzLTIyliwibV9hcHBfaWQiOiJqd0VrTUo4bUNYRVVQ
NkVXdjUwOFc2WU1qNXpQSlNOVyIsInhfZ2xvYmFsX3RyYW5zYWN0aW9uX2lkljo
icnJ0LWY5ZGI5OTk3LWI2ZTgtNDUzZS1iNWEyLTlhNmJiNTMxNGJjMmY4b
Dh1ln0=</PostbackUrl2>
   <SoundPayments>
   <SoundPayment>
   <SoundPaymentsSettingsPwd>12365478</SoundPaymentsSettingsPwd>
   <SoundPaymentsPosId>1</SoundPaymentsPosId>
   <SoundPaymentsPwd>12365478</SoundPaymentsPwd>
   <SoundPaymentsTerminalId>9530</SoundPaymentsTerminalId>
   <SoundPaymentsToken>token123</SoundPaymentsToken>
   <SoundPaymentsUsername>soundUserName</SoundPaymentsUsername>
   </SoundPayment>
   </SoundPayments>
   <Devices>
   <Device>
```

Response

```xml
<?xml version="1.0"?>
<XMLResponse>
   <XMLTrans>
      <transType>430</transType>
      <status>00</status>
      <Devices>
        <Device>
          <Name>Test Device #1d257427e</Name>
          <Quantity>1</Quantity>
          <Price>8919.8</Price>
          <CurencyCode>USD</CurencyCode>
        </Device>
      <Devices/>
      <currencyCode>USD</currencyCode>
      <TotalDevicePrice>8919.80</TotalDevicePrice>
      <TotalTaxRate>10.0000</TotalTaxRate>
      <TotalTaxAmount>891.98</TotalTaxAmount>
      <TotalAmount>9811.78</TotalAmount>
   </XMLTrans>
</XMLResponse>
```

```
        <Name>Nimbus2000</Name>
        <Quantity>1</Quantity>
        <Attributes>
        <ItemName="Heartland.AMD.OfficeKey" Value="sample_value"/>
        </Attributes>
      </Device>
     </Devices>
    </XMLTrans>
  </XMLRequest>
```

4.13 Address Lookup (Equifax) Transaction Type 212

This method is for use outside of the United States and will return several details associated with the merchant and/or beneficiary owner address. This call ie specific to Equifax.

Request Elements - Required

Element	Type	Max	Required	Notes
bldgName	String		Optional	Include if the address represents a building that has been given a name OR is important to the location of the merchant or beneficiary owner address. *Mandatory if the Building Number is not provided.
bldgNumber	String	50	Optional	The building number for the merchant or beneficiary owner address. *Mandatory if Building Name is not provided.
bldgPostCode	String	10	Required	The postal code related to the building for the merchant or beneficiary owner address.

Response Elements

Element	Type	Notes
addrTransId	String	This is a "transaction" id assigned by Equifax to identify the address listings returned against each API call to their Address Lookup service.
addrTransIdCreatedDate	String	This is the date the Equifax "transaction" id was created.
Address Array		
addrId	String	This is a unique address identity number assigned to each distinct address returned by Equifax.
buildingName	String	The name of the building associated with the address.
buildingNumber	String	The building number for the address.
buildingAddress1	String	The street address.
buildingDistrict	String	District associated with the address.
buildingTown	String	Town associated with the address.
buildingCounty	String	County associated with the address.
buildingCountry	String	Country associated with the address.
buildingPostalCode	String	Postal code associated with the address.

Sample XML Request

```xml
<XMLRequest>
  <certStr>4318546c9e6b43bfb81be4555f6837</certStr>
  <termid>30c5cad2b7</termid>
  <XMLTrans>
    <transType>212</transType>
    <bldgName>221 B</bldgName>
    <bldgNumber>12545</bldgNumber>
    <bldgPostCode>CB6 1AS</bldgPostCode>
  </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
  <XMLTrans>
    <transType>212</transType>
    <status>00</status>
    <addrTransId>ff12a9f2-0002-4deb-8495-e95c048efb36</addrTransId>
    <addrTransIdCreatedDate>2022-07-07T07:16:56.751+00:00</addrTransIdCreatedDate>
    <addresses>
      <address>
        <addrId>28030106476</addrId>
        <buildingName>221 B</buildingName>
        <buildingNumber>2649</buildingNumber>
        <buildingAddress1>BAKER STREET</buildingAddress1>
        <buildingDistrict>Harrow</buildingDistrict>
        <buildingTown>ELY</buildingTown>
        <buildingCounty>CAMBS</buildingCounty>
        <buildingCountry>United Kingdom</buildingCountry>
        <buildingPostalCode>CB6 1AS</buildingPostalCode>
      </address>
      <address>
        <addrId>28030108290</addrId>
        <buildingName>221 B</buildingName>
        <buildingNumber>4278</buildingNumber>
        <buildingAddress1>CROMWELL ROAD</buildingAddress1>
        <buildingDistrict>Harrow</buildingDistrict>
        <buildingTown>ELY</buildingTown>
        <buildingCounty>CAMBS</buildingCounty>
        <buildingCountry>United Kingdom</buildingCountry>
        <buildingPostalCode>CB6 1AS</buildingPostalCode>
      </address>
    </addresses>
  </XMLTrans>
</XMLResponse>
```

NOTE: ONLY for Boarding. This API call will return an error code if the Partner hasn't been configured with a tier to allow online boarding. Once the merchant has been boarded, the merchant's account number must be used to get an authorization token and access the account management SSO pages.

Request Element	Type	Max	Required	Notes
certStr	string		Required	Affiliation Credential for API Access.
termid	string		Required	ProPay Credential.
class	string		Required	Always set value to : partner
transtype	string		Required	Transtype: 302 (This method is a request for an authorization token)
tier	string		Required	This is the tier that the merchant will signup under (selected by the partner)
ReferrerUrl	string		Optional	This is the website URL where you are embedding the iFrame
IpAddress	string		Optional	Web address of the server sending the request
IpSubnetMask	string		Optional	Subnet mask of computer sending the request (normally 255.255.255.0)

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix B for result code definitions (00 is success).
transType	string	This was the transtype completed
URL	string	This is the URL to the authorized embeddable iframe – this includes the authorization token
expiration	string	This is the date and time when the authorization token provided will expire

Sample XML Request
```
<XMLRequest>
  <certStr>8ac9b7db6b8b3717fe60d2e8</certStr>
  <termid>760d2e8</termid>
  <class>partner</class>
  <XMLTrans>
     <transType>302</transType>
     <tier>Tier Name</tier>
  </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
  <XMLTrans>
     <url>https://propay.merchant-
portals.com/MerchantSignup?onboardingauthorizationtoken=859c358e-4f61-46b5-a41c-
cf6c882dd1ff</url>
     <expiration>2023-08-01T23:34:42Z</expiration>
     <transType>302</transType>
     <status>00</status>
  </XMLTrans>
</XMLResponse>
```

The URL provided in the XMLResponse is the address of the embeddable iFrame.
Embedded code example:
```
 <html>
<body>
<iframe src=https://propay.merchant-portals.com/MerchantSignup?onboardingauthorizationtoken=859c358e-4f61-46b5-a41c-cf6c882dd1ff" width="800" height="800"> </iframe>
</body>
</html>
```

4.14 Device Order Tax Calculation Transaction 431

Use this method to calculate tax on device order. Given the shipping address and the devices that you want to order, this endpoint will provide tax information with the help of third-party provider Avalara.

Address Information - Required

Element	Type	Max	Required	Notes
shipToAddress	string	100	Yes	The address line 1 where the device should be shipped.
shipToAddress2	string	100	No	The address line 2 where the device should be shipped.
shipToCity	string	30	Yes	The city where the device should be shipped.
shipToZip	string	10	Yes	The zip code where the device should be shipped.
shipToState	string	3	Yes	The state where the device should be shipped. (NOT required for UK addresses)
shipToCountry	string	3	Yes	The country where the device should be shipped.

Devices - Reqruied

Element	Type	Max	Required	Notes
Name	string	50	Yes	Unique name of the device being ordered.
Quantity	string	Int32	Yes	Number of devices ordered.

Tier Information - Optoinal

XML Element	Type	Max	Required	Notes
tier	string	20	No	The name of the tier where the devices are settled (ex. Premium).

Response Elements

Element	Type	Notes
transType	string	The transaction type. Will always return as 431.
status	string	Result of the transaction request. See the ProPay Appendix for result code definitions.
Name	string	The name of the device being ordered.
Quantity	string	Number of devices ordered.
Price	string	The price of each device.
TotalDevicePrice	string	The total device price (net amount).
TotalTaxRate	string	The total tax rate calculated on the total device price (in percents).
TotalTax	string	The tax amount that needs to be added on total device price.
TotalAmount	string	The devices amount with tax included (gross amount).

Sample XML Request

```xml
<XMLRequest>
  <certStr>8ac9b7db6b8b3717fe60d2e8</certStr>
  <termid>760d2e8</termid>
  <class>partner</class>
  <XMLTrans>
     <transType>431</transType>
      <tier>Tier Name</tier>
     <shipToAddress>Address Line</shipToAddress>
     <shipToAddress2>A150</shipToAddress2>
     <shipToCity>Denver</shipToCity>
     <shipToZip>80014</shipToZip>
     <shipToState>CO</shipToState>
     <shipToCountry>USA</shipToCountry>
     <Devices>
        <Device>
             <Name>Test Device #13867aa66</Name>
             <Quantity>1</Quantity>
        </Device>
        <Device>
             <Name>Test Device #24900b396</Name>
             <Quantity>1</Quantity>
        </Device>
     </Devices>
  </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
   <XMLTrans>
      <transType>431</transType>
      <status>00</status>
      <Devices>
         <Device>
              <Name>Test Device #13867aa66</Name>
              <Quantity>1</Quantity>
              <Price>8919.80</Price></Device>
         <Device>
              <Name>Test Device #24900b396</Name>
              <Quantity>1</Quantity>
              <Price>4.00</Price>
         </Device>      </Devices>
      <TotalDevicePrice>89.35.80</TotalDevicePrice>
      <TotalTaxRate>10.0000</TotalTaxRate>
      <TotalTaxAmount>893.58</TotalTaxAmount>
      <TotalAmount>9829.38</TotalAmount>
   </XMLTrans>
</XMLResponse>
```

5.0 Funds Management Methods

5.1 Add funds to a ProPay Account Transaction Type 37

This method will load an account with funds from its on-file direct deposit account.
- This transaction type is only available for US Merchants
- If an account's DDA has not been "validated" on the ProPay website, then this method will not work and the API will return a 67 response code. (This response code can also indicate that the account is not permitted to add funds via an API request.)
- The amount must be greater than or equal to $1.00 USD and funds take 1-5 business days to become available based on the account settings.
- This transaction type requires an x509 certificate as additional authentication.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements

Element	Type	Notes
transType	string	Will always return as 37.
status	string	Result of the transaction request. See Appendix for result code definitions
accountNum	Int(32)	Echo of the account the API request was made for.
transNum	Int(32)	The ProPay account transaction identifier.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>37</transType>
  <amount>100</amount>
  <accountNum>123456</accountNum>
 </XMLTrans>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>37</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
  <transNum>1820</transNum>
 </XMLTrans>
</XMLResponse>
```

5.2 Sweep funds from a ProPay Account <mark>Transaction Type 38</mark>

This method will initiate a transfer of funds from the ProPay account available balance to its on file direct deposit bank account. This method should be used if regularly-scheduled system sweeps do not meet business needs or greater control over the amount or timing of sweeps is desired.
- This transaction type is only available for US Merchants
- The account must have a balance greater or equal to $1.00 USD

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements

Element	Type	Notes
transType	string	Will always return as 38.
status	string	Result of the transaction request. See ProPay Appendix for result code definitions.
accountNum	Int(32)	Echo of the account the API request was made for.
transNum	Int(32)	The ProPay account transaction identifier.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>38</transType>
  <amount>100</amount>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>38</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
  <transNum>1820</transNum>
 </XMLTrans>
</XMLResponse>
```

5.3 Reissue a ProPay MasterCard Debit Card Transaction Type 31
This method will request that a new ProPay MasterCard with the same number be sent to the account mailing address.

– Use this method for ProPay MasterCards that are worn out from repeated use and before the current expiration date of the card.
– If a new card number is required due the card being lost or stolen use ProPay API method 4.6.3 'Mark ProPay MasterCard Lost or Stolen' to have a new card issued.
– If the account has been marked to have a PIN mailer sent each time a card is issued or reissued, the PIN number will be mailed to account mailing address. See 4.6.2 'Send ProPay MasterCard PIN mailer' for more details.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>31</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>31</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

5.4 Send a Propay MasterCard PIN Mailer Transaction Type 30

This method will send a ProPay MasterCard PIN number through standard postal service to the account mailing address.

– This method will set the account to always require a PIN to be mailed to the account mailing address whenever a ProPay MasterCard is issued or reissued.
– This method will return a status 00 regardless of services allowed. If an account is not permitted to receive it, a ProPay MasterCard mailer will not be sent.

Request Elements Defined

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>30</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>30</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

5.5 Mark a ProPay MasterCard Debit Card Lost or Stolen Transaction Type 29

This method will mark the ProPay MasterCard issued to a ProPay account lost or stolen. This will immediately disable the currently-assigned ProPay MasterCard and issue a new card with a new number. The card PIN number will be mailed to the account mailing address.

– If an account does not have a ProPay MasterCard assigned to it, this method will respond with a status 48, invalid ccNum.
– If an account has a ProPay MasterCard status of 'card requested' but it has not been issued, this method will return with a status 49, invallid expDate

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>29</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>29</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

5.6 Flash Funds – Add or Change Card Assigned to a ProPay Account <mark>Transaction Type 209</mark>

This method is used to add a card as a destination for ProPay's Flash Funds solution. It can also be used to change the card already attached to an account.

- Only debit cards are supported. Funds transfer to a credit card takes as long as standard ACH out.
- Only Visa and MasterCard cards are supported.
- Requires the use of x509 certificate

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
ccNum	String	19	Required	Standard cc numbers which must pass Luhn check.
expDate	String	4	Required	The expiration date in MMYY format.
CVV2	String	4	Required	The Card CVV2 Code. *Accepts both 3 and 4 character types.
cardholderName	String	25	Required	Name on card.
streetAddress	String	20	Required	Card holder's address.
city	String	30	Required	Card holder's address
state	String	2	Required	ISO standard 2 character US State code.
zipCode	String	9	Required	Valid-format US zip code 5 or 9 digits.

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>209</transType>
    <accountNum>718033306</accountNum>
    <ccNum>4895142232120006</ccNum>
    <expDate>1025</expDate>
    <CVV2>022</CVV2>
    <cardholderName>Clint Eastwood</cardholderName>
    <addr>900 Metro Center Blv</addr>
    <city>San Fransisco</city>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>209</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
 </XMLTrans>
</XMLResponse>
```

```
        <state>CA</state>
        <zip>94404</zip>
        <country>USA</country>
    </XMLTrans>
</XMLRequest>
```

5.7 Flash Funds – Push Funds to On-File Card Transaction Type 45

This method is used to push money from a ProPay account out to the on-file payment instrument set up for Flash Funds.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(32)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>My certStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>45</transType>
    <accountNum>123456</accountNum>
    <amount>100</amount>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
   <transType>45</transType>
   <accountNum>123456</accountNum>
   <status>00</status>
 </XMLTrans>
</XMLResponse>
```

5.8 Reserve Funds – Establish Reserve Transaction Type 50

This method is used to move funds from Available balance to Reserve balance of a ProPay account.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(32)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>My certStr</certStr>
  <termid>termid</termid>
  <XMLTrans>
    <transType>50</transType>
    <accountNum>123456</accountNum>
    <amount>100</amount>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
  <XMLTrans>
    <transType>50</transType>
    <accountNum>123456</accountNum>
    <status>00</status>
  </XMLTrans>
</XMLResponse>
```

5.9 Reserve Funds – Release Reserve Transaction Type 51

This method is used to move funds from Reserve balance to Available balance of a ProPay account.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(32)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	Echo of the account the API request was made for

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>My certStr</certStr>
  <termid>termid</termid>
  <XMLTrans>
    <transType>51</transType>
    <accountNum>123456</accountNum>
    <amount>100</amount>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
  <XMLTrans>
    <transType>51</transType>
    <accountNum>123456</accountNum>
    <status>00</status>
  </XMLTrans>
</XMLResponse>
```

5.11 Account Fee – Reverse an A La Carte fee transaction Transaction Type 222

This method creates a single reversal of an a la carte fee transaction against the merchant account.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
amount	Int(32)	$10,000	Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
refundReasonType	Int(32)		Required	Valid fee Types: • 1 – PCI Services Fee • 2 – PCI noncompliance Fee • 3 - Report Delivery Fee • 4 – Gateway Access Fee • 5 – Account Maintenance Fee • 6 – Fraud Prevention Fee • 7 – Service Fee • 8 – SOW Fee • 9 – Activation Fee • 10 – Monthly License Fee
AttemptNumber	Int(32)		Required	Transaction Number

Response Elements Defined

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions

Sample XML Request   **Response**

```xml
<?xml version='1.0'?>                          <XMLResponse>
<!DOCTYPE Request.dtd>                          <XMLTrans>
<XMLRequest>                                      <status>00</status>
  <certStr>My certStr</certStr>                  </XMLTrans>
  <termid>termid</termid>                       </XMLResponse>
  <class>partner</class>
  <XMLTrans>
    <transType>222</transType>
    <accountNum>718039538</accountNum>
    <amount>2</amount>
    <refundReasonType>7</refundReasonType>
    <AttemptNumber>3</AttemptNumber>
  </XMLTrans>
</XMLRequest>
```

6.0 Transaction processing Methods

6.1 Process a Credit Card (authorize only) Transaction Type 05

This method will attempt to authorize an amount against a supplied Credit Card. An authorized amount only reserves those cardholder funds for future capture. In order to transfer the money from the issuer into the designated ProPay merchant account, a capture request of the authorized amount is required. Authorizations that will not be captured should be voided. Authorizations that are not captured are automatically voided after 30 days.

Using this API method does not reduce the burden of PCI compliance requirements on the merchant. The merchant remains accountable for all obligations associated with the handling of cardholder data. Such liability includes, but is not limited to validation of compliance with the PCI DSS according to the appropriate instrument as determined by the Payment Card Industry Security Standards Council, and financial and legal responsibility for any breach of cardholder data originating with the entity using this API method. ProPay offers the ProtectPay® service to reduce PCI compliance requirements on the merchant. For additional Information concerning ProtectPay® please speak to a ProPay sales representative or account manager.

This method requires one of several optional means to supply the credit card number:
– Card Not Present Data: ccNum, expDate, CVV2, Address information
– Encrypted "Track Data" from an approved swipe device: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
– External Payment Provider Information (wallet solution): externalPaymentMethodProvider, externalPaymentMethodIdentifier

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. Amex and Discover are not supported on Multi-Currency transactions (Auth in one currency, settle in another) *Must be an allowed currency code for the merchant account.

invNum	String	50	Best practice	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 30 second period.
amount	Integer		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
TransactionMerch antDescriptor	String	25	Optional	Letters, numbers and spaces but no special characters are allowed. This value will appear on the cardholder's credit card statement. Full descriptor length is 29, but the first 4 characters are consumed by a prefix that is set by ProPay. (Either identifies ProPay, or the integrated partner.)

Request Element – Optional – Network Token

Element	Type	Max	Required	Notes
Tokenization.Token RequestorID	String		Required	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
Tokenization.TAAV	String		Required	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value. Note: VISA's recommendation is to use this value instead of the DTVV
Tokenization.Token	String		Required	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
Tokenization.DTVV	String		Required	The Dynamic Token Verification Value (DTVV) exists for Visa merchants that process tokenized e-commerce transactions This will be provided by the Token Service Provider. Note: VISA's recommendation is to use TAVV instead of the DTVV
Tokenization.Token ExpiryDate	String		Required	This is like card expiry date
recurringPayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed * Only required if payment is recurring payment
ExternalTransactio nIdentifier	String	15	Optional	Data returned in this field is recorded and submitted as part of the data capture settlement format. * Only required if payment is recurring payment

*Recurring payments require both the recurringPayment and ExternalTransactionIdentifier elements to be passed in addition to all other existing fields.

Request Element – Optional – MasterCard Only

Element	Type	Max	Required	Notes
CITMITIndicator	String		Optional	If the merchant is performing a MasterCard transaciton, then they can send the CITMITIndicator in the XML Request. If providing a CITMITIndicator, you must also provide a valid CITMITSubIndicator. This is for MasterCard only. Valid Values Provided below. Defaults to 'N' if not passed.
CIMITSubIndicator	String		Optional	If the merchant is performing a MasterCard transaction, a CITMITSubIndicator may be specified in the XML Request. SubIndicators must have a valid Indicator specified. Valid values are provided below.

CITMIT Indicator and SubIndicator values

CITMIT Indicator	CITMIT SubIndicator	Transaction Type	Example

C1	01	Credential on File	C101
	02	Standing Order (Variable amount, fixed frequency)	C102
	03	Subscription (Fixed amount and fixed frequency)	C103
	04	Installment	C104
M1	01	Unscheduled, credential on file	M101
	02	Standing order (Variable amount, fixed frequency)	M102
	03	Subscription(Fixed amount and fixed frequency)	M103
	04	Installment	M104
M2	05	Partial shipment	M205
	06	Related / delayed charge	M206
	07	No show charge	M207
	08	Resubmission	M208

CITMIT example Scenarios:
- If a cardholder uses a credential on file to perchance new item today: Indicator should be **C101** (Customer initiated / Credential on file)
- If a cardholder initiates a purchase and the merchant stores credentials for future carcholder-initiated purchases: indicatror should **C101**
- If cardholder purchases and merchant charges card on file: indicator should be **M101** (merchant initiated / unscheduled card on file)
- If cardholder purchases multiple items, shipped at separate times: indicator should be **M205** (merchant initiated / partial shipment)

Credit Card Data: Card Not Present - Optional

Element	Type	Max	Required	Notes
ccNum	String		Required	Standard cc numbers which must pass Luhn check.
CVV2	String		Optional	The Card CVV2 Code. *Accepts both 3 and 4 character types.
expDate	String		Required	The expiration date in MMYY format.
addr	String	50	Optional	Cardholder address. AVS does not typically work when cards are issued outside the US. *Max length is 40 for multi-currency transactions.
addr2	String	20	Optional	Cardholder Address second line
addr3	String	100	Optional	Cardholder Address third line
aptNum	String	20	Optional	Cardholder apartment number *Do not use if using addr2 instead
city	String	30	Optional	Cardholder City.
state	String		Optional	Cardholder state. *2 character state code submitted in all capital letters
Zip	String		Best Practice	Cardholder zip or postal code *Minimum 3 characters maximum 9. ProPay May require this information for merchants to receive best processing rates.
country	String		Optional	Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies.
cardholderName	String	100	Optional	Not needed if track data used

Credit Card Data: ProPay Approved Swipe Device - Optional

Element	Type	Max	Required	Notes
encryptedTrack2Data	String		Optional*	Some devices encrypt the data on each track separately. *When track 2 has been encrypted as a separate value this value is required.
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.
encryptingDeviceType	String		Required	Valid Values: MagTekM20 MagTekFlash IdTechUniMag MagTekADynamo MagTekDynaMag RoamData
keySerialNumber	String		Required	Value is obtained from the hardware device. This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data.

Credit Card Data: External Wallet provider - Optional

Element	Type	Max	Required	Notes
externalPaymentMethodIdentifier	String		Required	Must be a valid Visa Checkout or MasterPass payment identifier.
externalPaymentMethodProvider	String		Required	Valid Values are VisaCheckout and MasterPass
MasterPassWalletId	String		Required	MasterPass Wallet ID provided by MasterPass.

Fraud Control using Guardian Cyber-Shield - Optional

Element	Type	Max	Required	Notes
SessionId	Guid	36	Required	Required for, and obtained from Threat Metrix fraud prevention solution
InputIpAddress	IP	16	Required	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.

Specialty Processing - Optional

Element	Type	Max	Required	Notes
billPay	String		Optional	Valid values are: Y and N. If a ProPay Merchant Account is set up for Bill Payment, this is always included in the request to the cardholder's bank no matter what API request specifies.
recurringPayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed
DebtRepayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed or if an invalid entry is detected. Only works with Visa transactions.

Quasi Cash Transaction Indicator - Optional

Element	Type	Max	Required	Notes
IsQuasiCash	String	1	Optional	If the merchant is performing a Quasi Cash transaction while attempting an account opening transaction, then they need to send the quasi cash indicator in the XML API request. This indicator is supported for VISA and MasterCard only.

| | | | | Valid values are Y and N. Defaults to N if not passed |

Apple Pay Tokenization – Optional

NOTE: Partners need to be integrated with Apple before any implementation of this method will work. Apple integration is required to obtain the correct cryptogram for the transaction. In essence, the ProPay system simply uses the cryptogram instead of the credit card number for the transaction.

Element	Type	Max	Required	Notes
ApplePay.TokenRequestorID	String		Required (Visa)	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
ApplePay.TAAV	String		Required (Visa)	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value.
ApplePay.Token	String		Required (Visa)	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
ApplePay.TokenExpiryDate	String		Required (Visa)	This is like card expiry date
ApplePay.SecureCode	String	32	Required (MasterCard)	Universal Cardholder Authentication Field (UCAF) is a cryptographic value. Mastercard® SecureCode™ issuer or cardholder-generated authentication data resulting from all SecureCode fully authenticated or attempts transaction for Mastercard account. This field is populated when a UCAF-enabled merchant has collected authentication data and must pass it in the transaction to the issuer.
ApplePay.ProgramProtocol	String	1	Required (MasterCard)	Cardholder Authentication Field. Mastercard SecureCode transactions only.
AppolePay.DirectoryServerTransactionID	String	36	Required (MasterCard)	The Directory Server Transaction ID is generated by the EMV 3DS Mastercard Directory Server during the authentication transaction and passed back to the merchant with the authentication results. This field allows the merchant to pass the Directory Server Transaction ID during authorization in order to link authentication and authorization data for Mastercard Identity Check. This data is also required for capture/settlement.
ApplePay.DigitalPaymentCryptogram	String	28	Required (MasterCard)	It is used to send a Digital Secure Remote Payment (DSRP) cryptogram for DSRP transactions submitted as electronic commerce.
ApplePay.RegisteredUserIndicator	String		Required (Discover)	This field indicates if the cardholder is a registered user on a merchant's website (Discover transactions only). This field is required for Discover e-Commerce transactions.
ApplePay.LastRegisteredChangeDate	Integer	1	Required (Discover)	This field defines the date when the cardholder last voluntarily changed his or her registered profile (Discover transactions only). If the Registered User Indicator value is N, this value should be zero filled. Format: DDMMYYYY.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions
accountNum	integer	ProPay account number transaction was processed against.
authCode	string	The auth code supplied by the issuing bank. *Only returned on a successful transaction.

AVS	string	Issuer returned AVS response. *Most issuers approve even if mismatch. Please review and use response to void if concerns exist about AVS response..
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	string	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	integer	Total amount of fees charged.
invNum	string	Echo of the invNum passed in the request
NetAmt	integer	Net amount of transaction after fees charged.
PerTransFee	integer	The ProPay set per transaction fee applied to this transaction.
Rate	decimal	The percentage based fee applied to this transaction.
resp	string	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fraud solution
responseCode	string	The Issuer returned response code. See Propay Appendix for response code definitions
transNum	integer	The ProPay transaction identifier
ExternalTransactionIdentifier	String	Data returned in this field is recorded and submitted as part of the data capture settlement format.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>05</transType>
  <amount>100</amount>
  <addr>right here</addr>
  <zip>22222</zip>
  <accountNum>123456</accountNum>
  <ccNum>4747474747474747</ccNum>
  <expDate>1229</expDate>
  <CVV2>999</CVV2>
  <cardholderName>John Doe</cardholderName>
  <invNum>cc1</invNum>
  <billPay>N</billPay>
  <DebtRepayment>N</DebtRepayment>
  <isquasicash>N</isquasicash>
 </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>05</transType>
  <status>00</status>
  <accountNum>123456</accountNum>
  <invNum>cc1</invNum>
  <transNum>1</transNum>
  <authCode>A11111</authCode>
  <AVS>T</AVS>
  <responseCode>0</responseCode>
  <convertedAmount>100</convertedAmount>
  <convertedCurrencyCode>USD</convertedCurrencyCode>
  <currencyConversionRate>1</currencyConversionRate>
  <NetAmt>0</NetAmt>
  <GrossAmt>100</GrossAmt>
  <GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
  <PerTransFee>0</PerTransFee>
  <Rate>0.00</Rate>
 </XMLTrans>
</XMLResponse>
```

6.2 Capture an Authorized Credit Card Transaction Transaction Type 06

This method will capture a credit card transaction that was initiated by the Authorization Only API method.

- Captures should be performed within 24 hours of the original authorization
- Clients cannot capture for more than the original authorization, except in specific circumstances.
- Payments should not be captured more than 48 hours before a purchased product is shipped or a service provided

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)	Signed Int(32)	Required	Assigned to each account by ProPay
transNum	Int(32)		Required	
amount	Int(32)		Optional	Minimum amount must be 100 (one dollar) If no amount is submitted, captures for total of initial auth. Capture amount cannot be for more than initial Auth.

Response Elements

Element	Type	Notes
status	String	See Propay Appendix for explanation of each status
accountNum	Integer	Assigned to each account by ProPay
GrossAmt	Integer	Transaction Gross Amount
GrossAmtLessNetAmt	Integer	The resulting sum of both types of fee applied to this transaction.
NetAmt	Integer	Transaction Net Amount after ProPay applies fees.
PerTransFee	Integer	The 'flat' per transaction portion of the ProPay fee applied to this transaction.
Rate	Decimal	The percentage based fee applied to this transaction.
transNum	Integer	The ProPay transaction identifier

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>06</transType>
  <amount>100</amount>
  <accountNum>123456</accountNum>
  <transNum>1</transNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>06</transType>
  <status>00</status>
  <accountNum>123456</accountNum>
  <transNum>9</transNum>
  <convertedAmount>100</convertedAmount>
  <convertedCurrencyCode>Unsupported</convertedCurrencyCode>
  <currencyConversionRate>0</currencyConversionRate>
  <NetAmt>62</NetAmt>
  <GrossAmt>100</GrossAmt>
  <GrossAmtLessNetAmt>38</GrossAmtLessNetAmt>
  <PerTransFee>35</PerTransFee>
  <Rate>3.25</Rate>
 </XMLTrans>
</XMLResponse>
```

6.3 Process a Credit Card Transaction Type 04

This method will attempt to process a complete payment (authorize and capture) against a Credit Card.

This method requires one of several optional means to supply the credit card number:
- Card Not Present Data: ccNum, expDate, CVV2, Address information
- Encrypted "Track Data" from an approved swipe device: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
- External Payment Provider Information (wallet solution): externalPaymentMethodProvider, externalPaymentMethodIdentifier

Primary Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. Amex and Discover are not supported on Multi-Currency transactions (Auth in one currency, settle in another) *Must be an allowed currency code for the merchant account.
invNum	String	50	Best practice	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 30 second period.
amount	Integer		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
TransactionMerchantDescriptor	String	25	Optional	Letters, numbers and spaces but no special characters are allowed. This value will appear on the cardholder's credit card statement. Full descriptor length is 29, but the first 4 characters are consumed by a prefix that is set by ProPay. (Either identifies ProPay, or the integrated partner.)

Request Element – Optional – Network Token

Element	Type	Max	Required	Notes
Tokenization.TokenRequestorID	String		Required	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
Tokenization.TAAV	String		Required	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value. Note: VISA's recommendation is to use this value instead of the DTVV
Tokenization.Token	String		Required	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
Tokenization.DTVV	String		Required	The Dynamic Token Verification Value (DTVV) exists for Visa merchants that process tokenized e-commerce transactions

				This will be provided by the Token Service Provider. Note: VISA's recommendation is to use TAVV instead of the DTVV
Tokenization.Token ExpiryDate	String		Required	This is like card expiry date
recurringPayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed * Only required if payment is recurring payment
ExternalTransactio nIdentifier	String	15	Optional	Data returned in this field is recorded and submitted as part of the data capture settlement format. * Only required if payment is recurring payment

*Recurring payments require both the recurringPayment and ExternalTransactionIdentifier elements to be passed in addition to all other existing fields.

Request Element – Optional – MasterCard Only

Element	Type	Max	Required	Notes
CITMITIndicator	String		Optional	If the merchant is performing a MasterCard transaciton, then they can send the CITMITIndicator in the XML Request. If providing a CITMITIndicator, you must also provide a valid CITMITSubIndicator. This is for MasterCard only. Valid Values Provided below. Defaults to 'N' if not passed.
CIMITSubIndicator	String		Optional	If the merchant is performing a MasterCard transaction, a CITMITSubIndicator may be specified in the XML Request. SubIndicators must have a valid Indicator specified. Valid values are provided below.

CITMIT Indicator and SubIndicator values

CITMIT Indicator	CITMIT SubIndicator	Transaction Type	Example
C1	01	Credential on File	C101
	02	Standing Order (Variable amount, fixed frequency)	C102
	03	Subscription (Fixed amount and fixed frequency)	C103
	04	Installment	C104
M1	01	Unscheduled, credential on file	M101
	02	Standing order (Variable amount, fixed frequency)	M102
	03	Subscription(Fixed amount and fixed frequency)	M103
	04	Installment	M104
M2	05	Partial shipment	M205
	06	Related / delayed charge	M206
	07	No show charge	M207
	08	Resubmission	M208

CITMIT example Scenarios:
- If a cardholder uses a credential on file to perchase new item today: Indicator should be **C101** (Customer initiated / Credential on file)
- If a cardholder initiates a purchase and the merchant stores credentials for future cardholder-initiated purchases: indicatror should **C101**
- If cardholder purchases and merchant charges card on file: indicator should be **M101** (merchant initiated / unscheduled card on file)
- If cardholder purchases multiple items, shipped at separate times: indicator should be **M205** (merchant initiated / partial shipment)

Credit Card Data: Card Not Present - Optional

Element	Type	Max	Required	Notes
ccNum	String		Required	Standard cc numbers which must pass Luhn check.
CVV2	String		Optional	The Card CVV2 Code. *Accepts both 3 and 4 character types.
expDate	String		Required	The expiration date in MMYY format.
addr	String	50	Optional	Cardholder address. AVS does not typically work when cards are issued outside the US. *Max length is 40 for multi-currency transactions.
addr2	String	20	Optional	Cardholder Address second line
addr3	String	100	Optional	Cardholder Address third line
aptNum	String	20	Optional	Cardholder apartment number *Do not use if using addr2 instead
city	String	30	Optional	Cardholder City.
state	String		Optional	Cardholder state. *2 character state code submitted in all capital letters
Zip	String		Best Practice	Cardholder zip or postal code *Minimum 3 characters maximum 9. ProPay May require this information for merchants to receive best processing rates.
country	String		Optional	Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies.
cardholderName	String	100	Optional	Not needed if track data used

Credit Card Data: ProPay Approved Swipe Device - Optional

Element	Type	Max	Required	Notes
encryptedTrack2Data	String		Optional*	Some devices encrypt the data on each track separately. *When track 2 has been encrypted as a separate value this value is required.
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.
encryptingDeviceType	String		Required	Valid Values: MagTekM20 MagTekFlash IdTechUniMag MagTekADynamo MagTekDynaMag RoamData
keySerialNumber	String		Required	Value is obtained from the hardware device. This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data.

Credit Card Data: External Wallet provider - Optional

Element	Type	Max	Required	Notes
externalPaymentMethodIdentifier	String		Required	Must be a valid Visa Checkout or MasterPass payment identifier.
externalPaymentMethodProvider	String		Required	Valid Values are VisaCheckout and MasterPass
MasterPassWalletId	String		Required	MasterPass Wallet ID provided by MasterPass.

Fraud Control using Guardian Cyber-Shield - Optional

Element	Type	Max	Required	Notes
SessionId	Guid	36	Required	Required for, and obtained from Threat Metrix fraud prevention solution
InputIpAddress	IP	16	Required	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.

Specialty Processing - Optional

Element	Type	Max	Required	Notes
billPay	String		Optional	Valid values are: Y and N. If a ProPay Merchant Account is set up for Bill Payment, this is always included in the request to the cardholder's bank no matter what API request specifies.
recurringPayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed
DebtRepayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed or if an invalid entry is detected. Only works with Visa transactions.

Quasi Cash Transaction Indicator - Optional

Element	Type	Max	Required	Notes
IsQuasiCash	String	1	Optional	If the merchant is performing a Quasi Cash transaction while attempting an account opening transaction, then they need to send the quasi cash indicator in the XML API request. This indicator is supported for VISA and MasterCard only. Valid values are Y and N. Defaults to N if not passed

Apple Pay Tokenization – Optional

NOTE: Partners need to be integrated with Apple before any implementation of this method will work. Apple integration is required to obtain the correct cryptogram for the transaction. In essence, the ProPay system simply uses the cryptogram instead of the credit card number for the transaction.

Element	Type	Max	Required	Notes
ApplePay.TokenRequestorID	String		Required (Visa)	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
ApplePay.TAAV	String		Required (Visa)	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value.
ApplePay.Token	String		Required (Visa)	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
ApplePay.TokenExpiryDate	String		Required (Visa)	This is like card expiry date
ApplePay.SecureCode	String	32	Required (MasterCard)	Universal Cardholder Authentication Field (UCAF) is a cryptographic value. Mastercard® SecureCode™ issuer or cardholder-generated authentication data resulting from all SecureCode fully authenticated or attempts transaction for Mastercard account. This field is populated when a UCAF-enabled merchant has collected authentication data and must pass it in the transaction to the issuer.
ApplePay.ProgramProtocol	String	1	Required (MasterCard)	Cardholder Authentication Field. Mastercard SecureCode transactions only.
AppolePay.DirectoryServerTransactionID	String	36	Required (MasterCard)	The Directory Server Transaction ID is generated by the EMV 3DS Mastercard Directory Server during the authentication transaction and passed back to the merchant with the authentication results. This field allows the merchant to pass the Directory Server

				Transaction ID during authorization in order to link authentication and authorization data for Mastercard Identity Check. This data is also required for capture/settlement.
ApplePay.DigitalPaymentCryptogram	String	28	Required (MasterCard)	It is used to send a Digital Secure Remote Payment (DSRP) cryptogram for DSRP transactions submitted as electronic commerce.
ApplePay.RegisteredUserIndicator	String		Required (Discover)	This field indicates if the cardholder is a registered user on a merchant's website (Discover transactions only). This field is required for Discover e-Commerce transactions.
ApplePay.LastRegisteredChangeDate	Integer	1	Required (Discover)	This field defines the date when the cardholder last voluntarily changed his or her registered profile (Discover transactions only). If the Registered User Indicator value is N, this value should be zero filled. Format: DDMMYYYY.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions
accountNum	integer	ProPay account number transaction was processed against.
authCode	string	The auth code supplied by the issuing bank. *Only returned on a successful transaction.
AVS	string	Issuer returned AVS response. *Most issuers approve even if mismatch. Please review and use response to void if concerns exist about AVS response.
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	string	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	integer	Total amount of fees charged.
invNum	string	Echo of the invNum passed in the request
NetAmt	integer	Net amount of transaction after fees charged.
PerTransFee	integer	The ProPay set per transaction fee applied to this transaction.
Rate	decimal	The percentage based fee applied to this transaction.
resp	string	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fraud solution
responseCode	string	The Issuer returned response code. See Propay Appendix for response code definitions
transNum	integer	The ProPay transaction identifier
ExternalTransactionIdentifier	String	Data returned in this field is recorded and submitted as part of the data capture settlement format.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
```

Response
```
<XMLResponse>
 <XMLTrans>
  <transType>04</transType>
```

```xml
<certStr>MyTestCertStr00000001</certStr>
<termid>termid</termid>
<class>partner</class>
<XMLTrans>
  <transType>04</transType>
  <amount>100</amount>
  <addr>right here</addr>
  <zip>22222</zip>
  <accountNum>3130000</accountNum>
  <ccNum>4747474747474747</ccNum>
  <expDate>1229</expDate>
  <CVV2>999</CVV2>
  <cardholderName>John Doe</cardholderName>
  <invNum>cc1</invNum>
  <billPay>N</billPay>
  <DebtRepayment>N</DebtRepayment>
  <isquasicash>N</isquasicash>
</XMLTrans>
</XMLRequest>

<status>00</status>
<accountNum>123456</accountNum>
<invNum>cc1</invNum>
<transNum>1</transNum>
<authCode>A11111</authCode>
<AVS>T</AVS>
<responseCode>0</responseCode>
<convertedAmount>100</convertedAmount>
<convertedCurrencyCode>USD</convertedCurrencyCode>
<currencyConversionRate>1</currencyConversionRate>
<NetAmt>0</NetAmt>
<GrossAmt>100</GrossAmt>
<GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
<PerTransFee>0</PerTransFee>
<Rate>0.00</Rate>
</XMLTrans>
</XMLResponse>
```

This method will perform an ACH draft of funds from a payers checking or savings account, also known as an eCheck.
- This transaction type requires additional agreements be in place and the account enabled to receive ACH payments.
- This transaction type is only available for US Merchants

Request Elements - Required

Element	Type	Max	Required	Notes
accountName	String	32	Required	A descriptive name for the account being drawn from.
accountNum	Int(32)		Required	Assigned to each account by ProPay
AccountNumber	Int(32)	20	Required	Bank account number.
accountType	String		Required	Valid values are: Checking and Savings
amount	Int(32)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
RoutingNumber	Int(32)	9	Required	Valid ABA routing number or CPA EFT code
StandardEntryClassCode	String	3	Required	Valid values are: WEB, TEL, CCD, and PPD
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Fraud Monitoring using Guardian Cyber-Shield - Optional

Element	Type	Max	Required	Notes
InputIpAddress	IP		Optional	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.
SessionId	Guid	36	Optional	Required for, and obtained from Threat Metrix fraud prevention solution

Response Elements

Element	Type	Notes
status	String	Result of the transaction request. See Propay Appendix for result code definitions
accountNum	Int(32)	ProPay account number transaction was processed against.
invNum	String	Echo of the Passed Invoice Number. Will not return if not passed in the request.
transNum	Int(32)	ProPay assigned transaction identifier.
GrossAmtLessNetAmt	long	Difference of Gross amount and Net amount
Rate	decimal	Rate
PerTransFee	Int(32)	per transaction fee
NetAmt	Long	Net amount
GrossAmt	Long	Transaction amount

Sample XML Request

```xml
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>My certStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>36</transType>
    <amount>100</amount>
    <accountNum>1547785</accountNum>
    <RoutingNumber>014584599</RoutingNumber>
    <AccountNumber>123456</AccountNumber>
    <accountType>Checking</accountType>
    <StandardEntryClassCode>WEB</StandardEntryClassCode>
    <accountName>Personal Account</accountName>
    <invNum>My Invoice</invNum>
  </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
  <XMLTrans>
    <transType>36</transType>
    <accountNum>123456</accountNum>
    <invNum> My Invoice </invNum>
    <status>00</status>
    <transNum>1820</transNum>
    <GrossAmtLessNetAmt>10</GrossAmtLessNetAmt>
    <Rate>1.00</Rate>
    <PerTransFee>1</PerTransFee>
    <NetAmt>50</NetAmt>
    <GrossAmt>60</GrossAmt>
  </XMLTrans>
</XMLResponse>
```

6.5 Void or Refund an Existing Transaction Transaction Type 07

This method will either Void a transaction or Refund a transaction based on the status of the transaction and the settings of the ProPay account at the time it is attempted. This method is used to refund/void for both Credit Card and ACH transactions,

- Captured transactions can be voided up until the time when ProPay submits the transaction for settlement with the processor. This will cancel the transaction and processing fees will not be assessed. A void must be for the full amount of the original transaction. The transaction number returned will be the same as the auth or capture transaction.
- Authorized transactions that have not been captured are voidable.
- For transactions that have been settled this method will perform a refund of the transaction, and will return a new transaction number identifying the refund. Multiple partial refunds are allowed up to the total amount of the original transaction. Refunding a transaction will not reverse the fees for the original transaction. The ProPay account must have funds available or be configured with a 'line of credit' to perform refunds.
- Refunds must be performed for settled transactions even if they have not yet funded into the ProPay account.
- Enhanced spendback transactions in a pending state (awaiting expiration or funds in the source ProPay account) can be voided.
- Currency rates fluctuate regularly every day. When performing a refund on a settled transaction authorized in a foreign currency, the amount subtracted from the merchant account may be higher or lower than the original transaction amount due to rate fluctuation. The cardholder will receive a refund of the original amount.
- If the original transaction was tokenized, the tokenized values must be used when attempting a void or refund of the transaction.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
transNum	Integer		Required	The ProPay transaction identifier
amount	Int(64)		Optional	The value representing the number of pennies in USD, or the number of [currency] without decimals. *Minimum of 100 and if not passed, the entire transaction amount will be refunded or voided.
currencyCode	String	3	Optional*	ISO standard 3 character currency code for a foreign currency transaction. *Required if the currency of the original transaction is different than the currency of the ProPay account.
invNum	String	50	Optional	If not passed, invoice number will be the same as the transaction invNum being refunded. Transactions are rejected as duplicate when the same card is refunded for the same amount with the same invoice number, including blank invoices, in a 30 second period. Duplicate refunds will get Response code 69.

Request Element – Optional – Network Token

Element	Type	Max	Required	Notes
Tokenization.Token RequestorID	String		Required	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
Tokenization.TAAV	String		Required*	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value. *In case this valuei s not sent, send DTVV Note: VISA's recommendation is to use this value instead of the DTVV
Tokenization.DTVV	String		Optional	The Dynamic Token Verification Value (DTVV) exists for Visa merchants that process tokenized e-commerce transactions This will be provided by the Token Service Provider.

				Note: VISA's recommendation is to use TAVV instead of the DTVV

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	integer	ProPay merchant account transaction was processed against
convertedAmount	integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.
convertedCurrencyCode	string	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
currencyConversionRate	decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
transNum	integer	The ProPay transaction identifier

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<termid>termid</termid>
<class>partner</class>
<XMLTrans>
  <transType>07</transType>
  <accountNum>3130000</accountNum>
  <transNum>453123</transNum>
  <amount>4000</amount>
  <invNum>4578A</invNum>
</XMLTrans>
</XMLRequest>
```

Response

```
<XMLTrans>
  <transType>07</transType>
  <accountNum>3130000</accountNum>
  <transNum>453123</transNum>
  <status>00</status>
</XMLTrans>
</XMLResponse>
```

6.6 Issue an ACH Credit Transaction Type 40

This method will perform an ACH disbursement as a refund to an ACH transaction. When refunding an ACH transaction, a partial refund amount can be specified for partial refunds. The ProPay account must have funds available in order to refund transactions. Refunding a transaction will not reverse the fees for the original transaction.

– Refunds to a personal bank account must use the SEC Code: CCD.
– Refunds to a business account must use the SEC Code: PPD.
– This transaction type requires an x509 certificate as additional authentication.
– This transaction type is only available for US Merchants

Request Values - Required

Element	Type	Max	Required	Notes

AccountCountryCode	String	3	Required	ISO 3166 standard 3 character country codes. Current allowed values are: USA and CAN
AccountName	String	32	Required	Name on the Bank Account
accountNum	Int(32)		Required	Assigned to each account by ProPay
AccountNumber	Int(32)	20	Required	Bank account number.
accountType	String	20	Required	Valid values are: Checking and Savings
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
RoutingNumber	Int(32)	9	Required	Valid ABA routing number or CPA EFT code
StandardEntryClassCode	String	3	Required	Valid values are: CCD and PPD
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Response Values

Element	Type	Notes
status	String	Result of the transaction request. See ProPayAppendix for result code definitions
accountNum	Int(32)	ProPay merchant account transaction was processed against
invNum	String	Echo of the Passed Invoice Number. Will not return if not passed in the request.
transNum	Int(32)	The ProPay transaction identifier

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>Partner</class>
 <XMLTrans>
  <transType>40</transType>
  <accountNum>123456</accountNum>
  <amount>1000</amount>
  <RoutingNumber>121106252</RoutingNumber>
  <AccountNumber>12345678</AccountNumber>
  <accountName>TEST</accountName>
  <StandardEntryClassCode>CCD</StandardEntryClassCode>
  <AccountCountryCode>USA</AccountCountryCode>
  <accountType>Checking</accountType>
  <comment1>Comment 1</comment1>
  <comment2>Comment 2</comment2>
  <invNum>My Invoice Number</invNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>40</transType>
  <transNum>3</transNum>
  <status>00</status>
  <accountNum>123456</accountNum>
  <invNum>My Invoice Number</invNum>
 </XMLTrans>
</XMLResponse>
```

6.7 Issue a Credit to a Credit Card Transaction Type 35

This method will issue a credit to a credit card. Credits are issued from the available balance of the ProPay Merchant Account. If a ProPay Merchant account lacks the available balance settings to issue a credit the request will fail.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals. *Minimum of 100
cardholderName	String	100	Required	Not needed if track data used
ccNum	String		Required	Standard cc numbers which must pass Luhn check
expDate	String		Required	mmdd format
comment1	String	120	Optional	
comment2	String	120	Optional	
invNum	String	50	Optional	
sourceEmail	String		Optional	Omit unless specially instructed by ProPay. Passing a customer email address will create an email receipt to be sent from ProPay.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	Int(32)	Assigned to each account by ProPay
AuthCode	String	Issuer auth code. Usually 5 characters long
invNum	String	Return of the value passed in the request
Resp	String	Textual representation of the Card Issuer responseCode.
responseCode	String	Issuer response
sourceEmail	String	Omit unless specially instructed by ProPay
transNum	Int(32)	The ProPay transaction identifier

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>35</transType>
  <amount>100</amount>
  <accountNum>123456</accountNum>
  <ccNum>4747474747474747</ccNum>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>35</transType>
  <accountNum>123456</accountNum>
  <invNum>cc1</invNum>
  <status>00</status>
  <transNum>1820</transNum>
 </XMLTrans>
</XMLResponse>
```

```
    <expDate>1229</expDate>
    <cardholderName>John Doe</cardholderName>
    <invNum>cc1</invNum>
  </XMLTrans>
</XMLRequest>
```

6.8 Get Currency Conversion Rate Transaction Type 03

This method will return a currency conversion of the amount supplied. It is only useful for ProPay accounts enabled to authorize transactions in a local currency then settle into US Dollars. Currency rates are updated once every 24 hours and are guaranteed by the Planet Payment FX Assured® guarantee.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
amount	Int(64)		Required	The value representing the number of [currencyCode] without a decimal.
currencyCode	String	3	Required	ISO standard 3 character currency code.
currencyCodeTo	String	3	Optional	ISO standard 3 character currency code. If not passed, defaults to funded currency of account.

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	Int(32)	Return of the value passed in request
convertedAmount	Int(32)	The value of currencyCode when converted to currencyCodeTo
convertedCurrencyCode	String	Return of value passed as currencyCodeTo in request, or default on account
currencyConversionRate	Decimal	Exchange Rate of currency conversion.

Sample XML Request
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>MyCertStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>03</transType>
    <amount>100</amount>
    <accountNum>123456</accountNum>
    <currencyCode>EUR</currencyCode>
  </XMLTrans>
</XMLRequest>
```

Response
```
<XMLResponse>
  <XMLTrans>
    <transType>03</transType>
    <accountNum>123456</accountNum>
    <convertedAmount>121</convertedAmount>
    <status>00</status>
    <convertedCurrencyCode>USD</convertedCurrencyCode>
    <currencyConversionRate>.975<currencyConversionRate>
  </XMLTrans>
</XMLResponse>
```

This method provides the working key required by the ProPay mobile SDK to perform all actions. This method also returns a number of values that are useful when processing with the mobile SDK. Separate documentation exists for the mobile SDK.
- This transaction type requires an x509 certificate for authentication
- Can only obtain working key for mobile processing on an account belonging to your own program (as specified by credential and certificate)
- SessionToken last 60 minutes but time period refreshes after each use

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accountNum	Int(32)	Return of the value passed in request
identityId	Int(64)	In addition to the session token, this value is required by many of the Mobile SDK methods.
tipRule	Object	Describes whether or not the account can capture for greater than the initial auth to facilitate tips.
sessionToken	GUID	This is the value required by most mobile SDK methods
grantedRights	Object	Multiple instances of GrantedRight. Definition of rights explained in mobile SDK documentation.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>301</transType>
  <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<?xml version="1.0"?>
<XMLResponse>
 <XMLTrans>
  <transType>301</transType>
  <status>00</status>
  <accountNum>716079199</accountNum>
  <identityId>3209250</identityId>
  <sessionToken>dd015a44-891a-4370-a2fa-255e72a8b6df</sessionToken>
  <tipRule>
   <canAcceptTips>False</canAcceptTips>
   <maximumDifference>0</maximumDifference>
   <maximumDifferentialMultiplier>0</maximumDifferentialMultiplier>
  </tipRule>
  <grantedRights>
   <grantedRight>
    <rightName>ViewMHP</rightName>
    <systemId>PPL</systemId>
    <accountId>716079199</accountId>
   </grantedRight>
  </grantedRights>
 </XMLTrans>
</XMLResponse>
```

7.0 In-Network Transaction Methods

7.1 Disburse funds Transaction Type 02

This method will immediately disburse funds from a specifically designated ProPay source account into another.

– Minimum amount is $1.00 USD
– Rather than using the normal affiliate certStr, this method uses a certStr directly tied to the source account for funds disbursement

Request Elements - Required

Element	Type	Max	Required	Notes
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
recAccntNum	Int(32)		Required	ProPay assigned account identifier. The receiving account.
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Response Elements

status	string	Result of the transaction request. See ProPay Appendix for result code definitions
invNum	String	Echo of the value passed into request.
transNum	Int(32)	The ProPay transaction identifier

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>02</transType>
  <amount>123</amount>
  <recAccntNum>123456</recAccntNum>
  <invNum>My Invoice</invNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>02</transType>
  <invNum>My Invoice</invNum>
  <status>00</status>
  <transNum>2</transNum>
 </XMLTrans>
</XMLResponse>
```

7.2 ProPay Spendback Transaction Transaction Type 11

This method will immediately transfer available funds from a ProPay Account to a specified receiving account. It is best employed by entities that wish to enable their distributors to pay for products. The buyer and seller must both have a ProPay account tied to the same ProPay affiliation.

1.   Minimum amount is $1.00 USD

Enhanced SpendBack:

An affiliation can be configured to allow an enhanced form of SpendBack which allows the use of a ProPay user's pending balance. These transactions initially are in a pending state until the related credit card charge has settled. At the same time, the sender's available balance may become negative. Multiple times per day, ProPay's system attempts to 'complete' enhanced SpendBack transactions. Settlement becomes possible when the available balance in the sender's account becomes sufficient to cover the transaction.

Every enhanced Spendback transaction is given a time to live. If the TTL expires before funds become available, the process is reversed. The pending transaction disappears from the receiver's account and the funds are credited back to the sender's. Whenever a TTL expires, ProPay will send a message indicating that such has occurred via ProPay's Affiliate Notification System.

Request Elements - Required

Element	Type	Max	Required	Notes
amount	Int(64)		Required	Minimum amount must be 100 (one dollar)
accountNum	Int(32)		Required	Assigned to each account by ProPay. This is the 'from' account.
recAccntNum	Int(32)		Required	Assigned to each account by ProPay. This is the 'to' account.
allowPending	Boolean		Optional	This is used to initiate enhanced SpendBack if an organization has been configured to allow this feature
invNum	String	50	Optional	
comment1	String	120	Optional	
comment2	String	120	Optional	

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
pending	Boolean	Indicates whether enhanced SpendBack had to be used to support the transaction. Will be returned if allowPending is specified
transNum	Int(32)	The transaction number for the originating ProPay account. The sender's transaction number.
secondaryTransNum	Integer	The transaction number for the receiving ProPay account. The recipient's transaction number.

Sample XML Request

```xml
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>11</transType>
  <amount>213</amount>
  <accountNum>123456</accountNum>
  <recAccntNum>789012</recAccntNum>
  <allowPending>Y</allowPending>
  <comment1>test</comment1>
 </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
 <XMLTrans>
  <transType>11</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
  <transNum>26</transNum>
  <secondaryTransNum>65872</secondaryTransNum>
  <pending>Y</pending>
 </XMLTrans>
</XMLResponse>
```

7.3 ProPay SplitPay Transaction Transaction Type 33

This method will perform a ProPay SplitPay transaction, which is a combination of Transaction Type o4(CC Transaction) or 36(ACH Tranaction) and Transaction Type 16 Split funds From a Transaction. This method defines 2 transactions, one for the initial credit card transaction, and the second for the split payment to another ProPay account. The movement of funds on the split payment does not complete until the underlying credit card charge is completed.

This method requires one of two optional means to supply the credit card number:
– Card Not Present Data: ccNum, expDate, CVV2, Address information
– Encrypted "Track Data" from an approved swipe device: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
– ACH Data

There are two parts defined within your API call:
1. An **amount** to charge the credit card
2. A **secondaryAmount** that gets 'split' off to a second ProPay account when the credit card transaction settles. - Use an exact amount rather than a percentage for this value. (Percentage-based calculations must be performed prior to method submission.)

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
comment1	String	120	Optional	Merchant transaction descriptor.
comment2	String	120	Optional	Merchant transaction descriptor.
currencyCode	String	3	Optional	ISO standard 3 character currency code for a foreign currency transaction. Amex and Discover are not supported on Multi-Currency transactions (Auth in one currency, settle in another) *Must be an allowed currency code for the merchant account.

invNum	String	50	Best practice	Transactions are rejected as duplicate when the same card is charged for the same amount with the same invoice number, including blank invoices, in a 30 second period.
amount	Integer		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
recAccntNum	Int(32)		Required	ProPay identifier. This is the account to which the split should be pushed off when transaction settles.
secondaryAmount	Int(64)		Required	Amount to be split off to the secondary account when transaction settles.
TransactionMerchantDescriptor	String	25	Optional	Letters, numbers and spaces but no special characters are allowed. This value will appear on the cardholder's credit card statement. Full descriptor length is 29, but the first 4 characters are consumed by a prefix that is set by ProPay. (Either identifies ProPay, or the integrated partner.)

Request Element – Optional – Network Token (Single Use)

Element	Type	Max	Required	Notes
Tokenization.TokenRequestorID	String		Required	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
Tokenization.TAAV	String		Required	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value. Note: VISA's recommendation is to use this value instead of the DTVV
Tokenization.Token	String		Required	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
Tokenization.DTVV	String		Required	The Dynamic Token Verification Value (DTVV) exists for Visa merchants that process tokenized e-commerce transactions This will be provided by the Token Service Provider. Note: VISA's recommendation is to use TAVV instead of the DTVV
Tokenization.TokenExpiryDate	String		Required	This is like card expiry date
ExternalTransactionIdentifier	String	15	Optional	Data returned in this field is recorded and submitted as part of the data capture settlement format.

Request Element – Optional – MasterCard Only

Element	Type	Max	Required	Notes
CITMITIndicator	String		Optional	If the merchant is performing a MasterCard transaciton, then they can send the CITMITIndicator in the XML Request. If providing a CITMITIndicator, you must also provide a valid CITMITSubIndicator. This is for MasterCard only. Valid Values Provided below. Defaults to 'N' if not passed.
CIMITSubIndicator	String		Optional	If the merchant is performing a MasterCard transaction, a CITMITSubIndicator may be specified in the XML Request. SubIndicators must have a valid Indicator specified. Valid values are provided below.

CITMIT Indicator and SubIndicator values

CITMIT Indicator	CITMIT SubIndicator	Transaction Type	Example
C1	01	Credential on File	C101

		02	Standing Order (Variable amount, fixed frequency)	C102
		03	Subscription (Fixed amount and fixed frequency)	C103
		04	Installment	C104
M1		01	Unscheduled, credential on file	M101
		02	Standing order (Variable amount, fixed frequency)	M102
		03	Subscription(Fixed amount and fixed frequency)	M103
		04	Installment	M104
M2		05	Partial shipment	M205
		06	Related / delayed charge	M206
		07	No show charge	M207
		08	Resubmission	M208

CITMIT example Scenarios:
- If a cardholder uses a credential on file to perchance new item today: Indicator should be **C101** (Customer initiated / Credential on file)
- If a cardholder initiates a purchase and the merchant stores credentials for future carcholder-initiated purchases: indicatror should **C101**
- If cardholder purchases and merchant charges card on file: indicator should be **M101** (merchant initiated / unscheduled card on file)
- If cardholder purchases multiple items, shipped at separate times: indicator should be **M205** (merchant initiated / partial shipment)

Credit Card Data: Card Not Present - Optional

Element	Type	Max	Required	Notes
ccNum	String		Required	Standard cc numbers which must pass Luhn check.
CVV2	String		Optional	The Card CVV2 Code. *Accepts both 3 and 4 character types.
expDate	String		Required	The expiration date in MMYY format.
addr	String	50	Optional	Cardholder address. AVS does not typically work when cards are issued outside the US. *Max length is 40 for multi-currency transactions.
addr2	String	20	Optional	Cardholder Address second line
addr3	String	100	Optional	Cardholder Address third line
aptNum	String	20	Optional	Cardholder apartment number *Do not use if using addr2 instead
city	String	30	Optional	Cardholder City.
state	String		Optional	Cardholder state. *2 character state code submitted in all capital letters
Zip	String		Best Practice	Cardholder zip or postal code *Minimum 3 characters maximum 9. ProPay May require this information for merchants to receive best processing rates.
country	String		Optional	Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies.
cardholderName	String	100	Optional	Not needed if track data used

Credit Card Data: ProPay Approved Swipe Device - Optional

Element	Type	Max	Required	Notes
encryptedTrack2Data	String		Optional*	Some devices encrypt the data on each track separately.

				*When track 2 has been encrypted as a separate value this value is required.
encryptedTrackData	String		Required	Contents of track 1 or track 1 and 2 submitted as encrypted block.
encryptingDeviceType	String		Required	Valid Values: MagTekM20 MagTekFlash IdTechUniMag MagTekADynamo MagTekDynaMag RoamData
keySerialNumber	String		Required	Value is obtained from the hardware device. This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data.

ACH Data - Optional

Element	Type	Max	Required	Notes
AccountNumber	Int(32)	20	Required	Bank account number.
accountType	String		Required	Valid values are Checking and Savings
RoutingNumber	Int(32)	9	Required	Valid ABA routing number or CPA EFT code
accountName	String		Optional	Merchant/Individual name. *Required only when the transaciton is for ACH SplitPay
StandardEntryClassCode	String	3	Required	Valid values are: WEB, TEL, CCD, PPD
PaymentType	String	100	Required	Pass 'ACH' If not passed, and ACH data is supplied, an error will be returned. If not passed, Credit Card is assumed

Fraud Control using Guardian Cyber-Shield - Optional

Element	Type	Max	Required	Notes
SessionId	Guid	36	Required	Required for, and obtained from Threat Metrix fraud prevention solution
InputIpAddress	IP	16	Required	Optional for Threat Metrix. Status 133 is returned when declined by Threat Metrix.

Specialty Processing - Optional

Element	Type	Max	Required	Notes
billPay	String		Optional	Valid values are: Y and N. If a ProPay Merchant Account is set up for Bill Payment, this is always included in the request to the cardholder's bank no matter what API request specifies.
recurringPayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed
DebtRepayment	String	1	Optional	Valid Values are Y and N. Defaults to N if not passed or if an invalid entry is detected. Only works with Visa transactions.
IsQuasiCash	String	1	Optional	If the merchant is performing a Quasi Cash transaction while attempting an split pay transaction, then they need to send the quasi cash indicator in the XML API request. This indicator is supported for VISA and MasterCard only. Valid values are Y and N. Defaults to N if not passed

Apple Pay Tokenization – Optional

NOTE: Partners need to be integrated with Apple before any implementation of this method will work. Apple integration is required to obtain the correct cryptogram for the transaction. In essence, the ProPay system simply uses the cryptogram instead of the credit card number for the transaction.

Element	Type	Max	Required	Notes
ApplePay.TokenRequestorID	String		Required (Visa)	This field contains eleven digits that uniquely identify the pairing of token requestor with the token domain. It is assigned by the token service provider and is unique within the token vault.
ApplePay.TAAV	String		Required (Visa)	This would be the encrypted string (converted to HEX) that goes into G3v017 in the CAVV Revised field. The format is a 40-digit A/N HEX value.
ApplePay.Token	String		Required (Visa)	This is the same as PAN (surrogate to PAN); 13-19 digits. This will be provided by the Token Service Provider.
ApplePay.TokenExpiryDate	String		Required (Visa)	This is like card expiry date
ApplePay.SecureCode	String	32	Required (MasterCard)	Universal Cardholder Authentication Field (UCAF) is a cryptographic value. Mastercard® SecureCode™ issuer or cardholder-generated authentication data resulting from all SecureCode fully authenticated or attempts transaction for Mastercard account. This field is populated when a UCAF-enabled merchant has collected authentication data and must pass it in the transaction to the issuer.
ApplePay.ProgramProtocol	String	1	Required (MasterCard)	Cardholder Authentication Field. Mastercard SecureCode transactions only.
AppolePay.DirectoryServerTransactionID	String	36	Required (MasterCard)	The Directory Server Transaction ID is generated by the EMV 3DS Mastercard Directory Server during the authentication transaction and passed back to the merchant with the authentication results. This field allows the merchant to pass the Directory Server Transaction ID during authorization in order to link authentication and authorization data for Mastercard Identity Check. This data is also required for capture/settlement.
ApplePay.DigitalPaymentCryptogram	String	28	Required (MasterCard)	It is used to send a Digital Secure Remote Payment (DSRP) cryptogram for DSRP transactions submitted as electronic commerce.
ApplePay.RegisteredUserIndicator	String		Required (Discover)	This field indicates if the cardholder is a registered user on a merchant's website (Discover transactions only). This field is required for Discover e-Commerce transactions.
ApplePay.LastRegisteredChangeDate	Integer	1	Required (Discover)	This field defines the date when the cardholder last voluntarily changed his or her registered profile (Discover transactions only). If the Registered User Indicator value is N, this value should be zero filled. Format: DDMMYYYY.

Response Elements

Element	Type	Notes
status	String	Result of the transaction request. See ProPay Appendix for result code definitions
AccountNum	Integer	ProPay account number transaction was processed against.
AuthCode	String	The auth code supplied by the issuing bank. *Only returned on a successful transaction.
AVS	String	Issuer returned AVS response. *Most issuers approve even if mismatch. Please review and use response to void if concerns exist about AVS response.
convertedAmount	Integer	Amount expressed in the currency of the merchant account. * Returned on multi-currency transactions.

convertedCurrencyCode	String	ISO standard currency code of the ProPay merchant account. *Returned on multi-currency transactions.
CurrencyConversionRate	Decimal	Exchange rate of the currency conversion. See 3.3 *Returned on multi-currency transactions.
CVV2Resp	String	Issuer returned CVV2 response. *Almost all issuers decline if CVV mismatch.
GrossAmt	Integer	Gross amount of transaction of pennies in USD, or the number of [currency] without decimals.
GrossAmtLessNetAmt	Integer	Total amount of fees charged.
InvNum	String	Echo of the invNum passed in the request
NetAmt	Integer	Net amount of transaction after fees charged.
PerTransFee	Integer	The ProPay set per transaction fee applied to this transaction.
Rate	Decimal	The percentage based fee applied to this transaction.
Resp	String	Textual representation of the issuer returned response code.
Response	String	Returned with the Amex Enhanced Auth Fraud solution
ResponseCode	String	The Issuer returned response code. See ProPay Appendix for response code definitions
TransNum	Integer	The ProPay transaction identifier
RecAccntNum	Integer	The ProPay account identifier of the account to which the split portion of the SplitPay transaction is being sent.
secondaryTransNum	Integer	The transaction identifier of the split portion of the transaction.
CurrencyCode	String	ISO standard 3 character code defines which currency this transaction occurred in

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>33</transType>
  <accountNum>123456789</accountNum>
  <recAccntNum>987654321</recAccntNum>
  <amount>500</amount>
  <ccNum>4111111111111111</ccNum>
  <expDate>1229</expDate>
  <secondaryAmount>100</secondaryAmount>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>33</transType>
  <status>00</status>
  <accountNum>123456</accountNum>
  <invNum>cc1</invNum>
  <transNum>1</transNum>
  <authCode>A11111</authCode>
  <AVS>T</AVS>
  <recAccntNum>987654321</recAccntNum>
  <secondaryTransNum>87</secondaryTransNum>
  <responseCode>0</responseCode>
  <convertedAmount>100</convertedAmount>
  <convertedCurrencyCode>USD</convertedCurrencyCode>
  <currencyConversionRate>1</currencyConversionRate>
  <NetAmt>0</NetAmt>
  <GrossAmt>100</GrossAmt>
  <GrossAmtLessNetAmt>100</GrossAmtLessNetAmt>
  <PerTransFee>0</PerTransFee>
  <Rate>0.00</Rate>
 </XMLTrans>
</XMLResponse>
```

7.4 Reverse SplitPay Transaction Transaction Type 43

This method will attempt to roll back a ProPay SplitPay transaction. This transaction supports ACH payments and credit cards.

It is important to understand the steps this method performs in order to effectively use it:

- This method checks to see if the credit card transaction upon which the split is based is still voidable. If so, the credit card transaction simply voids and the split will never occur.
- This method then checks the balance in the originating account to see if the payment transaction can be refunded. The sum of the returned split funds and the available balance in the originating account must be equal to or greater than the amount of the credit card refund in order to succeed.
- Finally, this transaction checks the value of the <requireCCRefund> element:
  - If requireCCRefund is true, and the account would be unable to refund the CC charge, the method will fail.
  - If requireCCRefund is false, and the originating account is unable to perform the CC refund, then ONLY the reverse of the split will be performed and the originating account will need to satisfy the funds availability issue prior to refunding the cardholder.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Integer		Required	This is the account number for the destination of the original split.
amount	Integer		Required	This is the amount to be pushed back from the destination side of the original split to the originating side of the same.
ccAmount	Integer		Required	This is the amount to be refunded back to the cardholder. This is used for both CC and ACH transactions.
requireCCRefund	Boolean		Required	Y or N. This is for both CC and ACH transactions.
transNum	Integer		Required	This is the transaction number on the destination side of the original split.
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Invoice Number for the transaction
sourceEmail	String		Optional	Omit unless specially instructed by ProPay. Passing a customer email address will create an email receipt to be sent from ProPay.

Response Elements

Element	Type	Notes
status	String	See Propay Appendix for explanation of each status
accountNum	Integer	This is the account number of the recipient of the original split.
amount	Integer	This is the amount pushed back.
recAccntNum	Integer	This is the account number of the original charger of the credit card.
secondaryAmount	Integer	This is the amount refunded to the credit card.
secondaryTransNum	Integer	This is the newly created transaction number for the credit card refund. What is returned is the identifier on the side of the original charger of the credit card.
transNum	Integer	This is the newly created transaction number for the split being reversed. What is returned is the identifier on the side of the recipient of the original split.

Sample XML Request

```xml
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>MyCertStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>43</transType>
    <accountNum>123456</accountNum>
    <transNum>143</transNum>
    <amount>500</amount>
    <ccAmount>1000</ccAmount>
    <requireCCRefund>Y</requireCCRefund>
    <invNum>testinvoicenumber</invNum>
  </XMLTrans>
</XMLRequest>
```

Response

```xml
<XMLResponse>
  <XMLTrans>
    <transType>43</transType>
    <status>00</status>
    <accountNum>123456</accountNum>
    <transNum>143</transNum>
    <secondaryTransNum>41</secondaryTransNum>
    <amount>500</amount>
    <secondaryAmount>1000</secondaryAmount>
  </XMLTrans>
</XMLResponse>
```

7.5 Split Funds from an Existing Transaction Transaction Type 16

This method will split a portion of funds from a transaction on an affiliated account and put them into a designated ProPay account. It can perform a Splitpay transaction either on underlying credit card transaction or ach transaction.

Credit Card: This method will create placeholder transaction that stays in a pending state until the credit card transaction upon which it is base settles into the ProPay account. This method cannot be performed against an auth-only transaction; the charge must be captured.

Ach: This method will create placeholder transaction that stays in a pending state until the ACH transaction upon which it is base funds into the ProPay account.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Integer		Required	ProPay account identifier. This is the 'from' account and the account upon which the cc transaction or ach transaction was initially performed.
recAccntNum	Integer		Required	ProPay account identifier. This is the account to which the split will be sent when the transaction settles.
amount	Integer		Required	The amount to be split off to the recAccntNum when the transaction settles.
transNum	Integer		Required	ProPay transaction identifier. It is when this transaction settles that the timed pull will occur.
invNum	String	50	Optional	Optional Invoice Number for external tracking
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
gatewayTransactionId	String	100	Optional	The transaction identification number for the Gateway
globaltransId	String	50	Optional	The transaction identification number for the Global Payments facilitator which is integrated to ProPay and which the submerchant interfaces directly
globalTransSource	String	10	Optional	The Source of the transaction identification number for the Global Payments facilitator which is integrated to ProPay and which the submerchant interfaces directly
cardBrandTransactionId	String	15	Optional	The transaction identification number of the Card Brand

Response Elements

Element	Type	Notes
transType	String	Always 16 for this transaction type
accountNum	Integer	The accountNum of the original merchant
status	String	See section ProPay Appendix for explanation of each status code returned
transNum	Integer	Transaction identifier for the recipient's account.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>16</transType>
  <accountNum>123456</accountNum>
  <transNum>5</transNum>
  <status>00</status>
```

```
<XMLTrans>                                          </XMLTrans>
 <transType>16</transType>                          </XMLResponse>
 <accountNum>123456</accountNum>
 <recAccntNum>987654</recAccntNum>
 <amount>2000</amount>
 <transNum>11</transNum>
 <gatewayTransactionId></gatewayTransactionId>
 <cardBrandTransactionId></cardBrandTransactionId>
 <globaltransId></globaltransId>
 <globalTransSource></globalTransSource>
 </XMLTrans>
</XMLRequest>
```

8.0 Get Information Methods

8.1 Get ProPay Account Details (Account Ping) Transaction Type 13

This method will return several details of a ProPay account.

− Accounts must belong to the Affiliation in order to be retrieved.
− Returns a status 23 (invalid accountType) if an account is not found
− Returns status 74 (trans or account error) if multiple parameters are submitted

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		** Required	Assigned to each account by ProPay
externalId	String	20	** Required	This is a client's own unique identifier. Typically used as the distributor ID.
sourceEmail	String		** Required	Merchant/Individual email address. Must be unique in ProPay system.
CheckGatewayBoardingStatus	String	1	Optional	This queries the HeartLand boarding status of the account. Is only used with HeartLand accounts

**Only pass one of these request elements

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
accntStatus	string	The ProPay account Status. *See ProPay Appendix for a description of each account status type.
accountNum	string	Assigned to each account by ProPay
Addr	string	Merchant/Individual physical Address.
Affiliation	string	The Affiliation the account belongs to
apiReady	string	Indicates if the ProPay account may process against the Application Programing Interface. Y indicates yes, N indicates no.
City	string	Account physical Address.
CurrencyCode	string	The ProPay account processing currency.
Expiration	string	The ProPay account expiration date

signupDate	string	The ProPay account creation dated
sourceEmail	string	Merchant/Individual email address. Must be unique in ProPay system.
State	string	Merchant/Individual physical Address.
Tier	string	Type of ProPay account provided to user.
visaCheckoutMerchantId	string	The boarded Visa Checkout Merchant Id. Only returns if applicable.
Zip	string	Merchant/Individual physical Address.
CreditCardTransactionLimit	string	Maximum amount for a credit card transaction.
CreditCardMonthLimit	string	Maximum amount for credit card transactions during a month.
ACHPaymentPerTranLimit	string	ACH payment limit per transaction for the associated account.
ACHPaymentMonthLimit	string	ACH payment transaction monthly limit for the associated account.
CreditCardMonthlyVolume	string	Monthly volume for credit cards payments.
ACHPaymentMonthlyVolume	string	Monthly volume for ACH payments for the account.
ReserveBalance	string	Reserve balance for the account.
MasterPassCheckoutMerchantId	string	The boarded MasterPass Checkout Merchant Id.
IsBoarded	string	Response to CheckGatewayBoardingStatus - Indicates whether account has been boarded with Heartland's systems. Responses are Y or N.
Gateway	string	Response to CheckGatewayBoardingStatus – Replies with the String of the Gateway DTE Partner. Part of the Heartland system.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
  <transType>13</transType>
  <accountNum>123456</accountNum>
  <CheckGatewayBoardingStatus>Y</CheckGatewayBoardingStatus>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>13</transType>
  <accountNum>1148111</accountNum>
  <tier>Premium</tier>
  <expiration>11/27/2025 12:00:00 AM</expiration>
  <signupDate>4/17/2008 3:17:00 PM</signupDate>
  <affiliation>SRKUUW9 </affiliation>
  <accntStatus>Ready</accntStatus>
  <addr>123 Anywhere St</addr>
  <city>Lehi</city>
  <state>UT</state>
  <zip>84043</zip>
  <status>00</status>
  <apiReady>Y</apiReady>
  <currencyCode>USD</currencyCode>
  <CreditCardTransactionLimit>65000</CreditCardTransactionLimit>
  <CreditCardMonthLimit>250000</CreditCardMonthLimit>
  <ACHPaymentPerTranLimit>1000</ACHPaymentPerTranLimit>
  <ACHPaymentMonthLimit>5000</ACHPaymentMonthLimit>
  <CreditCardMonthlyVolume>0</CreditCardMonthlyVolume>
  <ACHPaymentMonthlyVolume>0</ACHPaymentMonthlyVolume>
  <ReserveBalance>0</ReserveBalance>
 <GatewayBoardingStatus>
  <IsBoarded>N</IsBoarded>
```

```
                                          <Gateway>NA</Gateway>
                                       </GatewayBoardingStatus>
                                     </XMLTrans>
                                   </XMLResponse>
```

8.2 Get current ProPay Account Balance Transaction Type 14

This method retrieves the ProPay account's current available and pending balances. It also returns a number of data points about the use of available funds as a transfer out of the ProPay account.

Request Elements -Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
amount	Int(64)	The account's available balance specified in the currency's lowest denomination (100 = $1.00)
pending	Int(64)	The account's pending balance specified in the currency's lowest denomination (100 = $1.00) The affiliate credential must be enabled for Enhanced Spendback in order to receive this element in the response.
reserveAmount	Int(64)	The accont's reserve balance specified in the currency's lowest denomintation (100 = $1.00)
enabled	Boolean	Member of both achOut and flashFunds. Describes whether ability to transfer funds in specified manner is currently allowed.
limitRemaining	Long	Member of both achOut and flashFunds. Describes remaining limit for funds transfer. Note: flashFunds imposes a daily transfer fee, while achOut does not. (The limitRemaining for achOut will essentially be the current available balance on the account.)
transferFee	Decimal	Member of both achOut and flashFunds. Cost to transfer money using the specified method.
accountLastFour	String	Member of both achOut and flashFunds. Obfuscated account details for recipient
feeType	String	Member of both achOut and flashFunds. Describes whether trasnferFee is a flat amount or a percentage. (Specified as $ or %.)

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
 <certStr>MyCertSt</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
   <transType>14</transType>
   <accountNum>123456</accountNum>
 </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
 <XMLTrans>
  <transType>14</transType>
  <accountNum>123456</accountNum>
  <status>00</status>
  <amount>10000</amount>
  <pendingAmount>15300</pendingAmount>
  <reserveAmount>200000</reserveAmount>
  <achOut>
    <enabled>Y</enabled>
    <limitRemaining>2800100</limitRemaining>
    <transferFee>25</transferFee>
```

```
                                  <feeType>$</feeType>
                                  <accountLastFour>6789</accountLastFour>
                                </achOut>
                                <flashFunds>
                                  <enabled>Y</enabled>
                                  <limitRemaining>2800100</limitRemaining>
                                  <transferFee>25</transferFee>
                                  <feeType>$</feeType>
                                  <accountLastFour>6789</accountLastFour>
                                </flashFunds>
                              </XMLTrans>
                            </XMLResponse>
```

8.3 Get Transaction Details Transaction Type 34

This method will return the details of a specified transaction(s) using search criteria. This method must be performed on an account and for a transaction that is owned by the affiliate identified by the certification string.

The order of precedence for searching is as follows:
1. invoiceExternalRefNum
2. transNum
3. All other elements are used equally to match transactions. The more elements provided will better filter the results.
    - payerName
    - ccNumLastfour
    - invNum
    - comment1
    - amount

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(64)		Required	The ProPay account identifier.
amount	Int(64)		Optional**	To search by amount.
ccNumLastFour	Int(32)	4	Optional**	To search by card number.
Comment1	String	128	Optional**	To search by comment1
invNum	String	50	Optional**	To search by invoice number
invoiceExternalRefNum	String		Optional**	To search by an external reference value. If submitted, the API will ignore all other search criteria.
payerName	String	100	Optional**	To search by cardholder name.
transNum	Int(32)		Optional**	The ProPay transaction identifier. If submitted, the API will ignore all other search criteria. If not submitted, the system will use all other criteria, but will only search for transacitons in the last 90 days.

** At least one of these elements must be passed

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See ProPay Appendix for result code definitions
amount	Integer	
authAmount	Integer	Returned if multi-currency processing is enabled. Amount expressed in foreign currency
authCode	String	Issuer response code.
authCurrencyCode	String	Returned if multi-currency processing is enabled. ISO standard 3 character currency code of the transaction
AVS	String	Issuer's AVS response. See ProPay Appendix for common responses.
ccNumLastFour	String	Card number.
comment1	String	
comment2	String	
currencyCode		
currencyConversionRate	Decimal	Returned if multi-currency processing is enabled. Exchange Rate of currency conversion. See 3.3
CVV2Resp	String	Issuer's CID response.
initialTransactionResult	String	Result of the transaction attempt. See ProPay Appendix for possible statuses.
invNum	String	Invoice Number.
invoiceExternalRefNum	String	Returned if included in the lookup request.
netAmount	Integer	Net amount of transaction.
payerName	String	Cardholder Name
ExternalUniqueIdentifier	Int(64)	This tag will be present only if the transaction is through SPS using 'LegacyPropay' processor. If not then the tag will not be present in the response.
Result	String	The textual representation of the issuer's initial response.
returnCode		
returnCodeDescription		
transNum	Integer	ProPay assigned transaction identifier.
txnStatus	String	Current transaction status. See ProPay Appendix B Responses for possible statuses
txntype	String	Transaction type. See ProPay Appendix for possible types.
cardType	String	Tag is not present if transaction is not payment card. Valid values are: Visa, MasterCard, AmericanExpress, and Discover
TxnDate	DateTime (MT)	Transaction date.
FundDate	DateTime (MT)	Funded date.
NachaEffectiveEntryDate	DateTime (MT)	NACHA effective entry date.

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>MyCertStr</certStr>
  <termid>termid</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>34</transType>
    <accountNum>123456</accountNum>
    <invNum>cc1</invNum>
    <payerName>Jane Doe</payerName>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
<XMLTransactions>
 <XMLTrans>
   <transType>34</transType>
   <transNum>147</transNum>
   <authCode>A11111</authCode>
   <AVS>T</AVS>
   <CVV2Resp>M</CVV2Resp>
   <ccNumLastFour>4747</ccNumLastFour>
   <amount>100</amount>
   <invNum>cc1</invNum>
   <netAmount>72</netAmount>
   <txnStatus>CCDebitPending</txnStatus>
   <txnType>CCDebit</txnType>
   <payerName>John Doe</payerName>
   <ExternalUniqueIdentifier>523347</ExternalUniqueIdentifier>
   <authAmount>100</authAmount>
   <authCurrencyCode>USD</authCurrencyCode>
   <currencyConversionRate>1.000000000</currencyConversionRate>
   <status>00</status>
   <currencyCode>USD</currencyCode>
   <returnCode />
   <returnCodeDescription />
   <initialTransactionResult>SUCCESS</initialTransactionResult>
   <cardType>Visa</cardType>
   <TxnDate>6/10/2021 12:42:49 PM</TxnDate>
   <FundDate>6/10/2021 12:43:17 PM</FundDate>
   <NachaEffectiveEntryDate>6/10/2021 12:42:49 PM</NachaEffectiveEntryDate>
 </XMLTrans>
</XMLTransactions>
</XMLResponse>
```

This method retrieves a vast amount of information for the requested ProPay account, including: Personal Information, Account Data, Addresses, Business Information and Bank Account Information. This API call returns the same information as is provided in the Extended Signup Report.

Please understand special rules for use of this method:
- This transaction type requires that an additional permission is enabled for the credentials

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	ProPay assigned account identifier of the merchant account.

Response Elements

Element	Type	Notes
transType	string	19 constant value
status	string	Result of the transaction request. See ProPay appendix for result code definitions.
AccountNumber	string	Primary identifier for ProPay Account
PersonalData{SourceEmail	string	Source email on the ProPay account
PersonalData{FirstName	string	Account owner first name
PersonalData{MiddleInitial	string	Account owner middle initial
PersonalData{LastName	string	Account owner last name
PersonalData{PhoneInformation{DayPhone	string	Account owner day phone
PersonalData{PhoneInformation{EveningPhone	string	Account owner evening phone
AccountData{ExternalId	string	Account external identifier
AccountData{AccntStatus	string	Current status of account
AccountData{Expiration	string	Account expiration date
AccountData{SignupDate	string	Account signup date
AccountData{Affiliation	string	Affiliation associated with the account
AccountData{Tier	string	Tier associated with the account
AccountData{apiReady	string	Indicates if the account is api ready
AccountData{MasterPassCheckoutMasterId	string	Checkout ID for MasterPass (SRC)
AccountData{AchOutEnabled	string	Indicates if the account is enabled for ACH transfers to on-file DDA
AccountData{CurrencyCode	string	Account currency code
AccountData{NotificationEmail	string	Communication Email Address. *ProPay's system will send automated emails to the email address on file ratherthan the Source Email.
AccountData{ExcludedFromSweep	string	indicates if the account is excluded from the new sweep job

Address{HomeAddress1	string	Account owner home address 1
Address{HomeAddress2	string	Account owner home address 2
Address{HomeAddress3	string	Account owner home address 3
Address{HomeCity	string	Account owner home city
Address{HomeState	string	Account owner home state
Address{HomeZip	string	Account owner home zip
Address{HomeCountry	string	Account owner home country
MailAddress{MailAddress1	string	Account owner mail address 1
MailAddress{MailAddress2	string	Account owner mail address 2
MailAddress{MailAddress3	string	Account owner mail address 3
MailAddress{MailCity	string	Account owner mail city
MailAddress{MailState	string	Account owner mail state
MailAddress{MailZip	string	Account owner mail zip code
MailAddress{MailCountry	string	Account owner mail country
BusinessData{BusinessLegalName	string	The business' legal name
BusinessData{DoingBusinessAs	string	The business' "doing business as" name (DBA)
BusinessData{EIN	string	The business' "Employer Identification Number" (EIN) *Does not apply to UK merchants
BusinessData{BusinessAddress	string	Business address
BusinessData{BusinessAddress2	string	Business address 2
BusinessData{BusinessCity	string	Business city
BusinessData{BusinessState	string	Business state
BusinessData{BusinessZip	string	Business zip code
BusinessData{WebsiteURL	string	The business' website URL
BusinessData{AverageTicket	string	The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals.
BusinessData{HighestTicket	string	The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals.
AccountLimits{CreditCardTransactionLimit	string	Merchant credit card transaction limit
AccountLimits{CreditCardMonthLimit	string	Merchant credit card monthly limit
AccountLimits{CreditCardMonthlyVolume	string	Merchant credit card monthly volume
AccountLimits{NegativeLimit	string	Merchant negative limit
AccountLimits{ACHPaymentPerTranLimit	string	Merchant ach payment per transaction limit
AccountLimits{ACHPaymentMonthLimit	string	Merchant ach payment month limit
AccountLimits{ACHPaymentMonthlyVolume	string	Merchant ach payment monthly volume
AccountLimits{AchPaymentSoftLimitEnabled	string	Merchant ach payment soft payment soft limit enabled
AccountLimits{AchPaymentAchOffPercent	string	Merchant ach payment ach payment ach off percent

AccountLimits{SoftLimitEnabled	string	Merchant soft limit enabled
AccountLimits{SoftLimitAchOffPercent	string	Merchant soft limit ach limit ach off percent
AccountBalance{AvailableBalance	string	The account's available balance specified in the currency's lowest denomination (100 = $1.00)
AccountBalance{PendingBalance	string	The account's pending balance specified in the currency's lowest denomination (100 = $1.00)
AccountBalance{ReserveBalance	string	The account's reserve balance specified in the currency's lowest denomination (100 = $1.00)
BankAccount{PrimaryBankAccount{PrimaryAccountCountryCode	string	Primary bank account country code
BankAccount{PrimaryBankAccount{PrimaryAccountType	string	Primary bank account type
BankAccount{PrimaryBankAccount{PrimaryAccountOwnershipType	string	Primary bank account ownership type
BankAccount{PrimaryBankAccount{PrimaryBankName	string	Bank name for the primary bank account
BankAccount{PrimaryBankAccount{PrimaryAccountNumberLast4	string	Last 4 digits of the primary bank account number
BankAccount{PrimaryBankAccount{PrimaryRoutingNumber	string	Routing number for the primary bank account
BankAccount{SecondaryBankAccount{SecondaryAccountCountryCode	string	Secondary bank account country code
BankAccount{SecondaryBankAccount{SecondaryAccountType	string	Secondary bank account type
BankAccount{SecondaryBankAccount{SecondaryAccountOwnershipType	string	Secondary bank account ownership type
BankAccount{SecondaryBankAccount{SecondaryBankName	string	Bank name for the secondary bank account
BankAccount{SecondaryBankAccount{SecondaryAccountNumberLast4	string	Last 4 digits of the secondary bank account number
BankAccount{SecondaryBankAccount{SecondaryRountingNumber	string	Routing number for the secondary bank account
GrossBillingInformation{GrossSettleBankAccount{GrossSettleAccountHolderName	string	Account holder name for the gross settle account on file
GrossBillingInformation{GrossSettleBankAccount{GrossSettleAccountNumberLast4	string	Last 4 digits of account number for the gross settle account on file
GrossBillingInformation{GrossSettleBankAccount{GrossSetlleRoutingNumber	string	Routing number for the gross settle account on file
GrossBillingInformation{GrossSettleBankAccount{GrossSettleAccountType	string	Account type (ACH, Card or ProPay) for gross settlement
GrossBillingInformation{GrossSettleAddress{GrossSettleAccountAddress	string	Address for the gross settle account on file
GrossBillingInformation{GrossSettleAddress{GrossSettleAccountCity	string	City for the gross settle account on file
GrossBillingInformation{GrossSettleAddress{GrossSettleAccountState	string	State for the gross settle account on file

GrossBillingInformation{GrossSettleAddress{GrossSettleAccountCountryCode	string	Country code for the gross settle account on file
GrossBillingInformation{GrossSettleAddress{GrossSettleAccountZipCode	string	Zip code for the gross settle account on file
AdditionalSignupReportInformation{AffiliateID	string	Unique Id for the owning affiliate
AdditionalSignupReportInformation{AffiliateName e	string	Name of the owning affiliate
AdditionalSignupReportInformation{ACHToManu alHold	string	Indicates if a manual hold has been placed on ACH transfers
AdditionalSignupReportInformation{ACHToAPIH old	string	Indicates if a manual hold has been placed on ACH API transfers
AdditionalSignupReportInformation{CKOutRejec tHold	string	Indicates if a hold has been placed on outbound
AdditionalSignupReportInformation{CCSoftLimits Hold	string	Indicates if a hold has been triggered by exceeding soft limits for credit card processing
AdditionalSignupReportInformation{ACHSoftLimi tHold	string	Indicates if a hold has been triggered by exceeding soft limits for ACH transactions
AdditionalSignupReportInformation{ACHFromM anualHold	string	Indicates if a hold has been manually placed on ACHFrom transfers
AdditionalSignupReportInformation{ACHFromAP IHold	string	Indicates if a hold has been placed on ACHFrom API transfers
AdditionalSignupReportInformation{CKInRejectH old	string	Indicates if a hold has been placed
AdditionalSignupReportInformation{ACHToBank ValidationHold	string	The functionality that allows the merchant to be paid has been disabled due to the UK BACS Mandate. The BACS Mandate has not been completed
AdditionalSignupReportInformation{ACHFromBa nkValidationHold	string	The functionality that allows ProPay to collect funds from the merchant bank account has been disabled due to the UK BACS Mandate. The BACS Mandate has not been completed
AdditionalSignupReportInformation{NonExpiring	string	The account is set to not expire
AdditionalSignupReportInformation{SweepCanA CHOut	string	Whether the account is enabled to use outbound sweeps
AdditionalSignupReportInformation{SweepCanA CHIn	string	Whether the account can receive ACH sweeps
AdditionalSignupReportInformation{SweepBank AccountValidated	string	Whether the bank account listed has been validated
AdditionalSignupReportInformation{SweepInTra nsactionLimit	string	The limit for sweep transactions
AdditionalSignupReportInformation{SweepInMo nthlyLimit	string	The limit for monthly sweep amounts
AdditionalSignupReportInformation{SweepInMo nthlyVolume	string	The actual volume for sweeps on this account
AdditionalSignupReportInformation{CCAllowed	string	Whether the account has rights to process credit card payments
AdditionalSignupReportInformation{CCFunding HoldDays	string	The account's configured hold days for credit card payments

AdditionalSignupReportInformation{CCRefundLineOfCredit	string	The amount of a line of credit for refunding credit card processing
AdditionalSignupReportInformation{ACHPaymentsAllowed	string	Whether the Account can receive ACH Payments
AdditionalSignupReportInformation{ACHPaymentsFundingHoldHours	string	How many hours ACH payments are configured to be held
AdditionalSignupReportInformation{ACHPaymentsRatePerTran	string	Rates for ACH Payments
AdditionalSignupReportInformation{ACHPaymentsRateDiscount	string	The discount for ACH payments (if any)
AdditionalSignupReportInformation{ACHPaymentsReturnFee	string	The fee for returning ACH payments
AdditionalSignupReportInformation{AchPaymentsNOCFee	string	The fee for a notice of change for ACH payments
AdditionalSignupReportInformation{GrossSettleAccountPresent	string	Whether the account is set to use gross settlement billing
AdditionalSignupReportInformation{MerchantDescriptor	string	Descriptor for credit card statements. (Usually DBA)
AdditionalSignupReportInformation{VoidCaptured	string	Whether the accounts has the right to void captured transactions
AdditionalSignupReportInformation{MCC	string	The Merchant Category Code for the merchant in the ProPay system

Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
   <certStr>certStr</certStr>
   <termid>termid</termid>
   <class>partner</class>
   <XMLTrans>
      <transType>19</transType>
      <accountNum>718174450</accountNum>
   </XMLTrans>
</XMLRequest>
```

Response

```
<?xml version="1.0"?>
<XMLResponse>
      <XMLTrans>
      <transType>19</transType>
      <status>00</status>
      <accountNum>718174450</accountNum>
      <personalData>
            <sourceEmail>09bec137auJWdTfoJDc@propaytest.com</sourceEmail>
            <firstName>Clint</firstName>
<lastName>Eastwood</lastName>
<phoneInformation>
<dayPhone>9876543211</dayPhone>
            <evenPhone>9876543211</evenPhone>
            </phoneInformation>
</personalData>
<accountData>
            <externalId></externalId>
<accntStatus>6</accntStatus>
<expiration>5/6/2021 12:00:00 AM</expiration>
            <signupDate>5/6/2020 10:06:29 PM</signupDate>
            <affiliation>CD83111F</affiliation>
<tier>72c241be-f092-4d20-8</tier>
<apiReady>Y</apiReady>
<achOutEnabled>N</achOutEnabled>
<currencyCode>USD</currencyCode>
<notificationEmail>partner@email.com</notificationEmail>
```

```xml
<excludedFromSweep>Y</excludedFromSweep>
</accountData>
<address>
<addr>3400 N Ashton Blvd</addr>
<aptNum>Suite 200</aptNum>
<city>Lehi</city>
<state>UT</state>
<postalCode>84043</postalCode>
<country>USA</country>
</address>
        <mailAddress>
<mailAddr>3400 N Ashton Blvd</mailAddr>
<mailApt>Suite 200</mailApt>
<mailCity>Lehi</mailCity>
<mailState>UT</mailState>
<mailPostalCode>84043</mailPostalCode>
<mailCountry>USA</mailCountry>
        </mailAddress>
        <businessData>
<businessLegalName>Business Name LLC</businessLegalName>
<doingBusinessAs>Business DBA</doingBusinessAs>
<ein>251825813</ein>
<businessAddress>3400 N Ashton Blvd </businessAddress>
<businessAddress2></businessAddress2>
<businessCity> Lehi</businessCity>
<businessState>UT</businessState>
<businessZip>74043</businessZip>
<websiteURL>www.businesssite.com</websiteURL>
<averageTicket>400</averageTicket>
<highestTicket>1000</highestTicket>
        </businessData>
        <accountLimits>
<creditCardTransactionLimit>50000</creditCardTransactionLimit>
<creditCardMonthLimit>300000</creditCardMonthLimit>
<creditCardMonthlyVolume>0</creditCardMonthlyVolume>
<negativeLimit>0</negativeLimit>
<achPaymentPerTranLimit>0</achPaymentPerTranLimit>
<achPaymentMonthLimit>0</achPaymentMonthLimit>
<achPaymentMonthlyVolume>0</achPaymentMonthlyVolume>
<achPaymentSoftLimitEnabled>N</achPaymentSoftLimitEnabled>
<softLimitEnabled>N</softLimitEnabled>
        </accountLimits>
<accountBalance>
<availableBalance>0</availableBalance>
<pendingBalance>0</pendingBalance>
<reserveBalance>0</reserveBalance>
        </accountBalance>
        <bankAccount>
<primaryBankAccount>
<primaryAccountCountryCode>USA</primaryAccountCountryCode>
<primaryAccountType>Checking</primaryAccountType>
<primaryAccountOwnershipType>1</primaryAccountOwnershipType>
<primaryBankName>Primary Zions</primaryBankName>
```

```xml
<primaryAccountNumberLast4>5678</primaryAccountNumberLast4>
<primaryRoutingNumber>091000019</primaryRoutingNumber>
        </primaryBankAccount>
        <secondaryBankAccount>
<secondaryAccountCountryCode>USA</secondaryAccountCountryCode>
<secondaryAccountType>Checking</secondaryAccountType>
<secondaryAccountOwnershipType>1</secondaryAccountOwnershipType>
<secondaryBankName>Secondary Zions</secondaryBankName>
<secondaryAccountNumberLast4>4321</secondaryAccountNumberLast4>
<secondaryRoutingNumber>091000019</secondaryRoutingNumber>
        </secondaryBankAccount>
        </bankAccount>
        <grossBillingInformation>
                <grossSettleAccount>
                <grossSettleAccountHolderName>Gross Settle Two
DDA</grossSettleAccountHolderName>

                <grossSettleAccountNumberLast4>7890</grossSettleAccountNumberLast4>
<grossSettleRoutingNumber>091000019</grossSettleRoutingNumber>
                <grossSettleAccountType>ACH</grossSettleAccountType>
        </grossSettleAccount>
        <grossSettleAddress>
<grossSettleAccountAddress>123 Main Street</grossSettleAccountAddress>
<grossSettleAccountCity>Lehi</grossSettleAccountCity>
<grossSettleAccountState>UT</grossSettleAccountState>
<grossSettleAccountCountryCode>USA</grossSettleAccountCountryCode>
<grossSettleAccountZipCode>84043</grossSettleAccountZipCode>
        </grossSettleAddress>
        </grossBillingInformation>
        <additionalSignupReportInformation>
    <affiliateID>982542</affiliateID>
    <affiliateName>55a1fd5c-f674-4797-a086-2b9a00</affiliateName>
    <achToManualHold>Y</achToManualHold>
    <achToAPIHold>N</achToAPIHold>
    <ckOutRejectHold>N</ckOutRejectHold>
    <ccSoftLimitsHold>Y</ccSoftLimitsHold>
    <achSoftLimitHold>N</achSoftLimitHold>
    <achFromManualHold>Y</achFromManualHold>
    <achFromAPIHold>N</achFromAPIHold>
    <ckInRejectHold>N</ckInRejectHold>
    <achToBankValidationHold>Y</achToBankValidationHold>
    <achFromBankValidationHold>N</achFromBankValidationHold>
     <nonExpiring>N</nonExpiring>
    <sweepCanACHOut>N</sweepCanACHOut>
    <sweepCanACHIn>N</sweepCanACHIn>
    <sweepBankAccountValidated>N</sweepBankAccountValidated>
    <sweepInTransactionLimit>25000</sweepInTransactionLimit>
    <sweepInMonthlyLimit>100000</sweepInMonthlyLimit>
    <sweepInMonthlyVolume>50000</sweepInMonthlyVolume>
    <ccAllowed>N</ccAllowed>
    <ccFundingHoldDays>2</ccFundingHoldDays>
    <ccRefundLineOfCredit>0</ccRefundLineOfCredit>
    <achPaymentsAllowed>N</achPaymentsAllowed>
```

```
                                    <achPaymentsFundingHoldHours>24</achPaymentsFundingHoldHours>
                                    <achPaymentsRatePerTran>0</achPaymentsRatePerTran>
                                    <achPaymentsRateDiscount>0</achPaymentsRateDiscount>
                                    <achPaymentsReturnFee>1000</achPaymentsReturnFee>
                                    <achPaymentsNOCFee>0</achPaymentsNOCFee>
                                    <grossSettleAccountPresent>N</grossSettleAccountPresent>
                                    <merchantDescriptor>DBA</merchantDescriptor>
                                    <voidCaptured>N</voidCaptured>
                                    <mcc>5999</mcc>
                                </additionalSignupReportInformation>
                            </XMLTrans>
                        </XMLResponse>
```

8.5 Get a currency's conversion amount Transaction Type 03

This method will return the US dollar value of an amount you intend to process in another currency. The amount converted is based on the settings for the ProPay account information provided and is guaranteed as what will be received as USD for 24 hours.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	ProPay assigned account identifier of the merchant account.
amount	Int(64)		Required	The value representing the number of [currency] without decimals.
currencyCode	String	3	Required	ISO 4217 standard 3 character currency code. *Must be an authorized for the specified merchant account.
currencyCodeTo	String	3	Optional	ISO 4217 standard 3 character currency code. If not passed will default to accounts settlemnent currency

Response Elements

Element	Type	Notes
status	String	The result of the API request; See ProPay Appendix for Response Code Definitions.
accountNum	Int(32)	ProPay assigned account identifier of the merchant account submitted.
convertedAmount	Int(32)	The value representing the converted number of [currency] without decimals.
convertedCurrencyCode	String	ISO 4217 standard 3 character currency code of the merchant account.
currencyConversionRate	Decimal	Exchange Rate of currency conversion.

Sample XML Request
```
<XMLRequest>
 <certStr>My certStr</certStr>
 <termid>termid</termid>
 <class>partner</class>
 <XMLTrans>
   <transType>03</transType>
   <accountNum>123456</accountNum>
   <amount>100</amount>
```

Response
```
<XMLResponse>
 <XMLTrans>
   <transType>03</transType>
   <status>00</status>
   <accountNum>123456</accountNum>
   <convertedAmount>129</convertedAmount>
   <convertedCurrencyCode>USD</convertedCurrencyCode>
   <currencyConversionRate>1.2905713</currencyConversionRate>
```

```
<currencyCode>EUR</currencyCode>                          </XMLTrans>
<currencyCodeTo>USD</currencyCodeTo>                       </XMLResponse>
</XMLTrans>
</XMLRequest>
```

8.6 Get Tier Information Transaction Type 130

Transtype130 returns a comprehensive list of all settings for each tier configured for an affiliate, (103 variables). Specifying a tier name restricts the response to one single tier.

Request Elements - Required

Element	Type	Max	Required	Notes
transType	string		Required	This will always show "130"
tier	string		Optional	If specified, the system will only return information for the specified tier. If this is not specified, all affiliate tiers will be returned. For incorrect tier names, the reply will contain an error code, (usually 94 – "unavailable tier").

Response Elements

Element	Type	Notes
AffiliateName	String	
RequiredDataDDA	Boolean	Should consider user experiance to always require this
RequiredDataIPAddress	Boolean	
RequiredDataSourceEmail	Boolean	
RequiredDataTimeZone	Boolean	Only required for Heartland but should always be passed for best user experience
RequiredDataSeparateSignificantOwnerData	Boolean	
RequiredDataMeetInTheCloudData	Boolean	As customers using a full experience website, it is unlikely these customers will fit the profile. As such, when this is a required element, website needn't support.
ProcessorRegion	String	General info. The implications of this are also covered via required field instructions
RequiredDataBusinessLegalName	Boolean	
RequiredDataDBA	Boolean	
RequiredDataBusinessDescription	Boolean	
RequiredDataEIN	Boolean	
RequiredDataBusinessPhoneNumber	Boolean	
RequiredDataBusinessType	Boolean	
RequiredDataBusinessMCC	Boolean	
BusinessDefaultMCC	String	Provides the MCC that defaults when no other MCC is specified
RequiredDataBusinessMonthlyCCVolume	Boolean	
RequiredDataBusinessAverageTicket	Boolean	

RequiredDataBusinessHighestTicket	Boolean	
RequiredDataBusinessWebsiteURL	Boolean	
RequiredDataBusinessRegistrationNumber	Boolean	
RequiredDataBusinessAddressFields	Boolean	
RequiredDataBusinessAddressFieldsEnhanced	Boolean	UK specific fields (shire or borough or whatever other weird stuff they have over there...see boarding API spec for details)
RequiredDataBusinessTimeAtAddress	Boolean	
RequiredDataBusinessLegalAddressFields	Boolean	When 1, go to MSAPI and refer to X as required
RequiredDataBusinessLegalAddressFieldsEnhanced	Boolean	UK specific fields (shire or borough or whatever other weird stuff they have over there...see boarding API spec for details)
RequiredDataBusinessPreviousAddressFields	Boolean	
RequiredDataBusinessPreviousAddressFieldsEnhanced	Boolean	UK specific fields (shire or borough or whatever other weird stuff they have over there...see boarding API spec for details)
RequiredDataPersonalSSN	Boolean	MSAP TT01, Personal Data, "ssn"
RequiredDataPersonalName	Boolean	
RequiredDataPersonalDob	Boolean	
RequiredDataPersonalDayPhone	Boolean	
RequiredDataPersonalEvenPhone	Boolean	
RequiredDataPersonalNationality	Boolean	
RequiredDataPersonalAddressFields	Boolean	
RequiredDataPersonalAddressFieldsEnhanced	Boolean	UK specific fields (shire or borough or whatever other weird stuff they have over there...see boarding API spec for details)
RequiredDataPersonalTimeAtAddress	Boolean	
RequiredDataBeneficialOwnerCount	Boolean	
RequiredDataBeneficialOwnerFields	Boolean	
RequiredDataBeneficialOwnerAuthorizedSigner	Boolean	
RequiredDataBusinessOwnerThreatMetrix	Boolean	
RequiredDataBusinessUSCitizen	Boolean	
RequiredDataBusinessBenificialOwnerAttestation	Boolean	
RequiredDataBusinessTermsIP	Boolean	
RequiredDataBusinessTermsDate	Boolean	
RequiredDataBusinessTermsVersion	Boolean	
TierName	String	
TierEnabled	Boolean	API will return even Tiers that are no longer valid. Integrator should only make available those that remain active.
TierExpirationMethod	Enum	

TierIncludesPPMC	Boolean	
TierServiceFeeUpfront	Integer	
TierAllowedMCCRequirement	Boolean	
TierAllowedMCC	Boolean	Works with TierAllowedMCCRequirement
TiersCCPDAcceptsInterac	Boolean	
TierCCLimitPerTran	Integer	
TierCCLimitMonthly	Integer	
TierCCLimitSoftLimitsEnabled	Boolean	
TierCCRateCNPPerTranVisa	Integer	
TierCCRateCNPPercentVisa	Integer	
TierCCRateCNPPerTranMC	Integer	
TierCCRateCNPPercentMC	Integer	
TierCCRateCNPPerTranAmex	Integer	
TierCCRateCNPPercentAmex	Integer	
TierCCRateCNPPerTranDisc	Integer	
TierCCRateCNPPercentDisc	Integer	
TierCCRateCPPerTranVisa	Integer	
TierCCRateCPPercentVisa	Integer	
TierCCRateCPPerTranMC	Integer	
TierCCRateCPPercentMC	Integer	
TierCCRateCPPerTranAmex	Integer	
TierCCRateCPPercentAmex	Integer	
TierCCRateCPPerTranDisc	Integer	
TierCCRateCPPercentDisc	Integer	
TierCCRatePDPerTranVisa	Integer	
TierCCRatePDPercentVisa	Integer	
TierCCRatePDPerTranMC	Integer	
TierCCRatePDPercentMC	Integer	
TierCCRatePDPerTranAmex	Integer	
TierCCRatePDPercentAmex	Integer	
TierCCRatePDPerTranDisc	Integer	
TierCCRatePDPercentDisc	Integer	
TierCCRatePDPerTranInterac	Integer	
TierCCRatePDPercentInterac	Integer	
TierFeeChargeback	Integer	

TierEFTEnabled	Boolean	
TierEFTLimitPerTran	Integer	
TierEFTLimitMonthly	Integer	
TierEFTLimitSoftLimitsEnabled	Integer	
TierDepositFee	Integer	
TierEFTRatePerTrans	Integer	
TierEFTRatePercent	Integer	
TierFeeEFTReject	Integer	
TierFeeEFTNOC	Integer	
TierFlashFundsEnabled	Boolean	
TierFlashFundsLimitDaily	Integer	
TierFlashFundsRatePercent	Integer	
TierSoftwarePackageName	String	
TierSoftwareFeeUpFront	Integer	For total price, add service fee, additional software fee, and selected device price multiplied by number of devices ordered
TierSoftwareFeeMonthly	Integer	For total price, add service fee, additional software fee, and selected device price multiplied by number of devices ordered
TierAvailableDeviceName	String	
TierAvailableDeviceFeeUpFront	Integer	
TierAvailableDeviceFeeMonthly	Integer	For total price, add service fee, additional software fee, and selected device price multiplied by number of devices ordered

Sample XML Request

```
<XMLRequest>
<certStr>e04bd2b5cafa4df1af562a189521d3</certStr>
<termid>12420fc0a5</termid>
<class>partner</class>
  <XMLTrans>
  <transType>130</transType>
  </XMLTrans>
</XMLRequest>
```

Response

```
<XMLResponse>
    <XMLTrans>
            <AffiliateName>7ef73088-8053-4adb-a04a-787909</AffiliateName>
            <Tiers>
                <Tier>
                    <TierName>b2165263-c3de-4b77-9</TierName>
                    <TierEnabled>False</TierEnabled>
                    <ProcessorRegion>US</ProcessorRegion>
                    <TierIncludesPPMC>False</TierIncludesPPMC>
                    <TierCCRatePDPerTranAmex>25</TierCCRatePDPerTranAmex>
                    <TierCCRateCPPerTranAmex>25</TierCCRateCPPerTranAmex>
                    <TierCCRateCNPPerTranAmex>25</TierCCRateCNPPerTranAmex>
                    <TierCCRatePDPercentAmex>2.10</TierCCRatePDPercentAmex>
                    <TierCCRateCPPercentAmex>3.00</TierCCRateCPPercentAmex>
                    <TierCCRateCNPPercentAmex>3.00</TierCCRateCNPPercentAmex>
                    <TierCCRatePDPerTranDisc>25</TierCCRatePDPerTranDisc>
                    <TierCCRateCPPerTranDisc>25</TierCCRateCPPerTranDisc>
                    <TierCCRateCNPPerTranDisc>25</TierCCRateCNPPerTranDisc>
                    <TierCCRatePDPercentDisc>2.10</TierCCRatePDPercentDisc>
                    <TierCCRateCPPercentDisc>2.10</TierCCRateCPPercentDisc>
                    <TierCCRateCNPPercentDisc>3.00</TierCCRateCNPPercentDisc>
```

```xml
<TierCCRatePDPerTranMC>25</TierCCRatePDPerTranMC>
<TierCCRateCPPerTranMC>25</TierCCRateCPPerTranMC>
<TierCCRateCNPPerTranMC>25</TierCCRateCNPPerTranMC>
<TierCCRateCNPPercentMC>3.00</TierCCRateCNPPercentMC>
<TierCCRateCPPercentMC>2.10</TierCCRateCPPercentMC>
<TierCCRatePDPercentMC>2.10</TierCCRatePDPercentMC>
<TierCCRateCNPPerTranVisa>25</TierCCRateCNPPerTranVisa>
<TierCCRateCPPerTranVisa>25</TierCCRateCPPerTranVisa>
<TierCCRatePDPercentVisa>2</TierCCRatePDPercentVisa>
<TierCCRatePDPerTranVisa>25</TierCCRatePDPerTranVisa>
<TierCCRateCPPercentVisa>2.10</TierCCRateCPPercentVisa>
<TierCCRateCNPPercentVisa>3.00</TierCCRateCNPPercentVisa>
<TierCCLimitMonthly>300000</TierCCLimitMonthly>
<TierCCLimitPerTran>50000</TierCCLimitPerTran>
<TierCCLimitSoftLimitsEnabled>False</TierCCLimitSoftLimitsEnabled>
<TierDepositFee>30</TierDepositFee>
<TierEFTEnabled>False</TierEFTEnabled>
<TierEFTLimitMonthly>0</TierEFTLimitMonthly>
<TierEFTLimitSoftLimitsEnabled>0</TierEFTLimitSoftLimitsEnabled>
<TierFeeChargeback>1500</TierFeeChargeback>
<TierFlashFundsEnabled>False</TierFlashFundsEnabled>
<TierFlashFundsLimitDaily>1000000</TierFlashFundsLimitDaily>
<TiersCCPDAcceptsInterac>False</TiersCCPDAcceptsInterac>
<TierSoftwareFeeMonthly>0</TierSoftwareFeeMonthly>
<TierSoftwareFeeUpFront>0</TierSoftwareFeeUpFront>
<TierServiceFeeUpfront>0</TierServiceFeeUpfront>
<TierCCRatePDPerTranInterac>115</TierCCRatePDPerTranInterac>
<TierEFTLimitPerTran>0</TierEFTLimitPerTran>
<TierFeeEFTNOC>0</TierFeeEFTNOC>
<TierFeeEFTReject>1000</TierFeeEFTReject>
<TierEFTRatePerTrans>0</TierEFTRatePerTrans>
<TierFlashFundsRatePercent>1</TierFlashFundsRatePercent>
<TierCCRatePDPercentInterac>2.75</TierCCRatePDPercentInterac>
<TierEFTRatePercent>0.00</TierEFTRatePercent>
<RequiredDataBeneficialOwnerCount>false</RequiredDataBeneficialOwnerCount>
<RequiredDataBeneficialOwnerFields>false</RequiredDataBeneficialOwnerFields>
<RequiredDataBeneficialOwnerAuthorizedSigner>false</RequiredDataBeneficialOwnerAuthorizedSigner>
<RequiredDataBusinessAddressFields>false</RequiredDataBusinessAddressFields>

<RequiredDataBusinessAddressFieldsEnhanced>false</RequiredDataBusinessAddressFieldsEnhanced>
<RequiredDataBusinessAverageTicket>false</RequiredDataBusinessAverageTicket>
<RequiredDataBusinessBenificialOwnerAttestation>false</RequiredDataBusinessBenificialOwnerAttestation>
<RequiredDataBusinessDescription>false</RequiredDataBusinessDescription>
<RequiredDataBusinessLegalAddressFields>false</RequiredDataBusinessLegalAddressFields>
<RequiredDataBusinessLegalAddressFieldsEnhanced>false</RequiredDataBusinessLegalAddressFieldsEnhanced>
<RequiredDataBusinessLegalName>false</RequiredDataBusinessLegalName>
<RequiredDataBusinessMCC>false</RequiredDataBusinessMCC>
<RequiredDataBusinessMonthlyCCVolume>false</RequiredDataBusinessMonthlyCCVolume>
<RequiredDataBusinessOwnerThreatMetrix>false</RequiredDataBusinessOwnerThreatMetrix>
<RequiredDataBusinessPhoneNumber>false</RequiredDataBusinessPhoneNumber>

<RequiredDataBusinessPreviousAddressFields>false</RequiredDataBusinessPreviousAddressFields>
```

```xml
<RequiredDataBusinessPreviousAddressFieldsEnhanced>false</RequiredDataBusinessPreviousAddressFieldsEnhanced>
<RequiredDataBusinessRegistrationNumber>false</RequiredDataBusinessRegistrationNumbe
<RequiredDataBusinessTermsDate>false</RequiredDataBusinessTermsDate>
<RequiredDataBusinessTermsIP>false</RequiredDataBusinessTermsIP>
<RequiredDataBusinessTermsVersion>false</RequiredDataBusinessTermsVersion>
<RequiredDataBusinessTimeAtAddress>false</RequiredDataBusinessTimeAtAddress>
<RequiredDataBusinessType>false</RequiredDataBusinessType>
<RequiredDataBusinessUSCitizen>false</RequiredDataBusinessUSCitizen>
<RequiredDataBusinessWebsiteURL>false</RequiredDataBusinessWebsiteURL>
<RequiredDataBusinessHighestTicket>false</RequiredDataBusinessHighestTicket>
<RequiredDataDBA>false</RequiredDataDBA>
<RequiredDataDDA>false</RequiredDataDDA>
<RequiredDataEIN>false</RequiredDataEIN>
<RequiredDataIPAddress>false</RequiredDataIPAddress>
<RequiredDataMeetInTheCloudData>false</RequiredDataMeetInTheCloudData>
<RequiredDataPersonalAddressFields>true</RequiredDataPersonalAddressFields>

<RequiredDataPersonalAddressFieldsEnhanced>false</RequiredDataPersonalAddressFieldsEnhanced>
<RequiredDataPersonalDayPhone>true</RequiredDataPersonalDayPhone>
<RequiredDataPersonalDob>true</RequiredDataPersonalDob>
<RequiredDataPersonalEvenPhone>true</RequiredDataPersonalEvenPhone>
<RequiredDataPersonalName>true</RequiredDataPersonalName>
<RequiredDataPersonalNationality>false</RequiredDataPersonalNationality>
<RequiredDataPersonalSSN>false</RequiredDataPersonalSSN>
<RequiredDataPersonalTimeAtAddress>false</RequiredDataPersonalTimeAtAddress>

<RequiredDataSeparateSignificantOwnerData>false</RequiredDataSeparateSignificantOwnerData>
<RequiredDataSourceEmail>true</RequiredDataSourceEmail>
<RequiredDataTimeZone>false</RequiredDataTimeZone>
<TierAllowedMCCRequirement>False</TierAllowedMCCRequirement>
<TierAllowedMCC>
        <code>5812</code>
        <code>5999</code>
</TierAllowedMCC>
<Devices>
        <Device>
                <TierAvailableDeviceName>d12a611c</TierAvailableDeviceName>
                <TierAvailableDeviceFeeUpFront>45000</TierAvailableDeviceFeeUpFront:
                <TierAvailableDeviceFeeMonthly>0</TierAvailableDeviceFeeMonthly>

<TierAvailableDeviceCurrencyCode>USD</TierAvailableDeviceCurrencyCode>
        </Device>
        <Device>
                <TierAvailableDeviceName>bb1e9b3d</TierAvailableDeviceName>
                <TierAvailableDeviceFeeUpFront>45000</TierAvailableDeviceFeeUpFront:
                <TierAvailableDeviceFeeMonthly>0</TierAvailableDeviceFeeMonthly>

<TierAvailableDeviceCurrencyCode>USD</TierAvailableDeviceCurrencyCode>
        </Device>
</Devices>
</Tier>
</Tiers>
<transType>130</transType>
```

```
        <status>00</status>
    </XMLTrans>
</XMLResponse>
```