# PROPAY® APPLICATION PROGRAMMING INTERFACE

Instruction to interface with ProPay®

**PROPAY**®

A TSYS® Company

| Date | Version | Description | Author |
|------|---------|-------------|--------|
| **2/04/2016** | 6.0.0 | Updated Section 1 Description of ProPay<br>Updated and Added new description and new diagram of ProPay<br>Added new section for describing details of ProPay Methods<br>Updated Section 2 Integrating ProPay<br>Added new section for consuming the Legacy XML Interface of ProPay<br>Updated Section 3 Definitions of Methods<br>Added Core ProtectPay Methods<br>Added Legacy XML Interface<br>Added Request Values<br>Added Response Values<br>Updated all method requirements and restrictions<br><br>**This manual succeeds the following API Manuals:**<br>**\*ProPay Merchant Services API Manual  5.4.8**<br><span style="color:red">**Previous Manuals should be discarded**</span> | Jared James<br>Steven Barnett<br>Elizabeth Thompson<br>Heather Mark |
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| **6/6/2018** | 6.18.6 | Added VisaDirect Flash Funds and ProPay Document Upload | Steven Barnett |

# Contents

# 1.0 ProPay® Application Programming Interface

## ProPay:

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 integrating the ProPay API with their own software and software solutions. It is not written for a specific development platform. It provides the basic information required to properly interact with the Application Programming Interface. The ProPay API is an Object-oriented API and each interface is a viable means of consuming the services and methods offered by ProPay.

Developers should have an understanding of Hyper Text Transfer Protocol (HTTP) communication, the consuming of external Web services and creating a Secure Sockets Layer (SSL) connection on their desired development platform. Certain methods require an understanding of SSL communication using X.509 certificates and Advanced Encryption Standard (AES) encryption on their desired development platform. The ProPay Web Integration requires an understanding of Extensible Markup Language (XML) and/or Simple Object Access Protocol (SOAP) and/or Representational State Transfer (REST) and Basic HTTP Authentication and/or Web Services Description Language (WSDL).

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.developer.propay.com.

## Important Concepts

- The ProPay API responds to requests in real time.
- Funds processed using ProPay merchant accounts will settle into the appropriate ProPay Account.
- ProPay accounts may have ACH information linked to their merchant account to facilitate processing proceeds deposits.

## 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.

To receive updates to this API documentation please send a request to requestapiupdates@propay.com.

# 1.1 Multi-Currency Processing with ProPay

Propay offers the ability to perform multi-currency processing in the following setups

- Authorize in a foreign currency and settle in USD*
- Authorize in a foreign currency and settle in a foreign currency**
- Authorize in JPY and Settle in JPY (JCB Card Processing)
- Authorize in CAD and settle in CAD

* For a list of support currencies to settle into USD please refer to: https://www.propay.com/products-services/globalpayments/countries-currencies/
** Please consult with a ProPay relationship manager for a list of allowable currencies

ProPay settles all Multi-Currency once every 24 hours.

## Currency Conversion Rates

Currency values and conversion rates do change regularly with market changes. All Multi-Currency processing that requires a currency conversion is performed by a rate look up with Planet Payments. This value is updated every 24 hours and is guaranteed by the FX Assured® guarantee for additional information please see: www.planetpayment.com

## Multi-Currency Processing Best Practices

- ProPay recommends that clients do not delay between Authorization and Capture of real time credit card processing as rates do change and the amount in the converted currency may vary. It is also important to note that this is also the situation with Refunds that are performed after the fact. Multi-Currency Refunds are not guaranteed to use the same currency conversion rate.

- ❖ **American Express and Discover network card brands are not eligible for Multi-Currency Processing**

## 1.2 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

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.

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

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
2. Begin interfacing the appropriate ProPay API methods for specific project scope
   *A ProPay sales representative and/or account manager will help determine which methods are required for the specific project scope
3. 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
   c. The ProPay API Integration REST base URI: https://xmltestapi.propay.com/ProPayAPI
   d. The ProPay API Integration SOAP URI: https://xmltestapi.propay.com/ProPayAPI/propaymerchantservice.svc
   e. The ProPay API Integration WSDL URI: https://xmltestapi.propay.com/propayapi/propaymerchantservice.svc?wsdl
4. Certify the developed software solution against the ProPay integration environment
   *Review the status of the integration certification with a ProPay sales representative and/or account manager
5. Request Production (Live) Credentials from a ProPay sales representative and/or account manager
   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
   d. The ProPay Production API SOAP URI: https://api.propay.com/ProPayAPI/propaymerchantservice.svc
   e. The ProPay Production API WSDL URI: https://api.propay.com/propayapi/propaymerchantservice.svc?wsdl

**\*Live Credentials MUST be kept confidential**

## 2.1 Interface Troubleshooting and Technical Support

The ProPay Technical Support and Implementation teams are prepared to offer support to clients integrating to the ProPay API. ProPay processes thousands of transactions each second and as such in order to most quickly locate transaction requests clients should develop their solutions to be able to quickly provide the following information.

1. UTC Timestamp of the incident
2. URI Requests are being made to
3. HTTP Method being used
4. XML/SOAP/REST Request submitted to the URI
5. XML/SOAP/REST/HTTP Response received.

Despite all the best preparations, planning and testing there are occasions where errors can occur when transitioning from the testing systems to the live environment. Providing less information may result in a delay to any technical support questions regarding the Application Programming Interface. The ProPay Technical Support team can only assist in the troubleshooting of the API and not a client's software solution when undesired effects occur in a client's software solution when consuming the ProPay API.

# 3.0 Technical Implementation

## 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.

## ProPay Account Disbursement Credential

If an implementation involves disbursing funds from one account to another, often referred to as paying commissions, a certStr may be issued which is directly tied to a single account and identifies the source account from which funds will be pushed out to the recipient.

## 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.

## 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 obtaining and using 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.

| certStr | |
|---|---|
| | 192.168.0.1 |
| | 192.168.0.2 |
| | 192.168.0.3 |
| | xxx.xxx.xxx.xxx |

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.

## Status 59

A solution may fail to authenticate if a test credential is used against the production URL or vice versa.
In some instances, if a client cannot authenticate via IP, a <termid> may be provided as a second form of authentication.

## 3.1 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.

# 3.2 Interfaces

## 3.2.1 Representational State Transfer (REST)

REST simplifies the way in which the ProPay API can be accessed. Combining a Base URI with mapped Resource URI elements and standard HTTP methods for many ProPay API methods further simplifies the integration process. When using the GET or DELETE HTTP methods, the API request does not require additional information to be passed. When using POST and PUT HTTP methods, information is sent in the form of JavaScript Object Notation (JSON) objects. The API will return a JSON object as a response to each API request regardless of which HTTP method was used. When submitting JSON objects in an API request, the Content-Type should be set to 'application/json' and the Content-Length field should be set to the length of the data.

The ProPay Integration environment Base URI is: https://xmltestapi.propay.com/propayapi

### API Authorization

The REST interface uses Basic HTTP Authentication to authenticate API requests using the BillerId as the username and the Authentication Token as the password. This must be added to the HTTP header as the value of the 'Authorization' field.

Creating the Authorization Header value requires the following steps:

1. Combine the CertStr, a Colon, and the termId (MyCertStr:MyTermId)
   o If a termId has not been provided only use the CertStr without a colon (MyCertStr)
2. Convert the Result of Step 1 to an ASCII Byte Array
3. Base 64 Encode the Result of Step 2
4. Prepend "Basic " to the Result of Step 3
5. Add 'Authorization' as an HTTP header and set its value to the result of Step 4

### Sample HTTP Header

| HTTP Header Field | Value |
|---|---|
| Authorization | Basic TXIUZXJtSWQ6TXIDZXJ0U3Ry |
| Content-Length | *Varies Depending on Length of Content submitted |
| Content-Type | application/json |
| Method | *Varies Depending on Method<br>GET<br>DELETE<br>PUT<br>POST |

* In the sample the CertStr = MyCertStr and the TermId = MyTermId

## Resource URI and HTTP Methods

The ProPay APIdf REST API request URI is comprised of a Base URI with a Resource URI appended to it. It is important a developer understand that a Resource URI is re-used multiple times for different functions based on the HTTP verb of the request. It is also important that a developer understand that each request category has a different resource URI that may or may not be shared with other API methods. Plesae check regularly the resource URI and HTTP verb being used when making API method requests.

## Example:

**Host**: https://xmltestapi.propay.com
**Resource**: /propayAPI/signups
**HTTP Method**: PUT

**Request Endpoint**: PUT https://xmltestapi.propay.com/propayapi/signup

## Null values

Developers should be prepared to handle null values. In case of a null value the ProPay API REST API may return the following:
- The element may not be returned
- The element may be returned as :null
  *This is the forward direction of the REST API returning null values

## 3.2.2 Simple Object Access Protocol (SOAP) Interface

Any SOAP-enabled development framework can be used to consume to ProPay API. It is possible for a developer who does not wish to use SOAP or a SOAP toolkit to manually POST raw xml data to the ProPay API. If this direction is chosen by the developer it is important to remember to use the HTTP method: POST and not the HTTP method: GET. When posting SOAP XML, field order of the child elements and objects matters according to the protocol specification. When sending SOAP XML, it is also required to add 'SOAP Action' as an HTTP header and set its value to the following:

SOAP Action: https://propay.com/MS/contracts/MerchantService/{SOAPAction}

The ProPay Integration environment SOAP URI is: https://xmltestapi.propay.com/propayapi/propaymerchantservice.svc

### API Authorization

The client's CertStr and TermId must be passed in each SOAP XML request for every request in the con:identification or con:id SOAP XML child element. The API sample requests will demonstrate which is used by which method. Please review the sample SOAP-XML when determining which ID object to use. The TermId is only required if provided.

```
<con:identification>
     <typ:CertString>MyAuthToken</typ:CertString>
     <typ:TermId>MyBillerId</typ:TermId>
</con:identification>
```

### Sample HTTP Header

| HTTP Header Field | Value |
|---|---|
| Content-Length | *Varies Depending on Length of Content submitted |
| Content-Type | text/xml;charset=UTF-8 |
| Method | POST |
| SOAP Action | http://propay.com/MS/contracts/MerchantService/{SOAP Action} |

&#10070; Where {SOAP Action} is the appropriate action of the API method.

### Null values

Developers should be prepared to handle null values. In case of a null value the ProPay SOAP-XML API may return the following:

- The element may not be returned
- The element may be returned as an empty value
- The element may be returned as a self closed value
- The element may be returned as: < element i:nil="true" />

This is the forward direction of the SOAP XML API returning null values

## 3.2.3 Web Services Description Language (WSDL) Interface

The ProPay API WSDL describes the ProPay API web service and the operations exposed through a set of definitions. Due to the number of Integrated Development Environments (IDEs), a developer will need to understand how to import the ProPay API WSDL and create the classes and class objects from it on their chosen development platform. The WSDL should be downloaded to the client server and referenced statically for some development platforms. Some platforms excel at consuming the ProPay API WSDL through the URI at runtime. It is the developer's responsibility to determine which is better for his or her chosen environment and development platform.

ProPay may update the WSDL during regularly scheduled version updates. ProPay will communicate changes to the underlying objects to clients prior to version updates. ProPay offers an environment to test upcoming changes with version updates and it is the responsibility of the client to validate that changes do not impact his or her developed software solution prior the version update. The ProPay API WSDL conforms to the WSDL 1.1 standard.

Some IDE xml serializers will also import a variable "xSpecified". This indicates to the IDE's serializer to serialize the value. This must be set to true for the request element to be submitted to the API in each case it is present.

The ProPay API Integration WSDL URI: https://xmltestapi.propay.com/propayapi/propaymerchantservice.svc?wsdl
The ProPay API Integration WSDL single file URI: https://xmltestapi.propay.com/propaymerchantservice?singlewsdl

### WSDL Client Object

The primary client object of ProPayAPI is the ProPayMerchantService Client. It contains the methods and operations for each ProPay API request and response object.

| Object: | Notes |
|---|---|
| MerchantServiceClient | The primary client object interface |

### API Authorization

The primary authorization object is the ID object. It has two elements AuthenticationToken, and BillerId. This object must be passed as the first argument in each operation unless noted to authenticate against the ProPay API. A TermId is only required if provided

| Object: | Elements |
|---|---|
| ID | CertString |
| | TermId |

*This Object is required as Authentication for each operation unless noted.

### Null values

Developers should be prepared to handle null values. In case of a null value the developed software should perform null checks prior to processing the rest of the response.

## Object: Address

The Address object serves as a container for Address information

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **Address** | Address1 | String | Address Line 1. |
| | Address2 | String | Address Line 2. |
| | ApartmentNumber | String | Apartment Number. Use for Address Line 2 |
| | City | String | City |
| | Country | String | ISO 3166 standard 3 character country codes. |
| | State | String | 2 character state code submitted in all capital letters |
| | Zip | String | Postal Code |

## Object: BankAccount

The Bank Account bject serves as a container for Financial Institution Information

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **Bank Account** | AccountCountryCode | String | ISO 3166 standard 3 character country codes. |
| | AccountOwnershipType | String | Valid values are:<br>▪ Personal<br>▪ Business<br>* If accountType is G, then this value is always overwritten as 'Business' |
| | AccountType | String | Valid values are:<br>▪ C – Checking<br>▪ S – Savings<br>▪ G – General Ledger |
| | BankAccountNumber | String | Financial institution account number |
| | BankName | String | Name of financial institution. |
| | RoutingNumber | String | Financial institution routing number.<br>*Must be a valid ACH routing number for US based banks or valid Transfer Number for non US based banks |

## Object: BusinessData

The BusinessData object serves as a container for ProPay Business Account Information

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **BusinessData** | AverageTicket | | |
| | BusinessAddress | [Address] | Business Physical Address |
| | BusinessLegaName | String | The Legal name of the business as registered |
| | DoingBusinessAs | String | This field is used to provide DBA information on an account.<br>ProPay accounts can be configured to display DBA on Credit Card statements |

| | EIN | String | Employer Identification Number, required for business risk analysis |
|---|---|---|---|
| | HighestTicket | | |
| | MerchantCategoryCode | | |
| | WebsiteURL | | |

## Object: CreditCardData

The CreditCardData object contains a credit card number and expiration date.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **CreditCardData** | CreditCardNumber | String | Must pass Luhn check.  Used to pay for an account if ProPay has not set account type up as free to users |
| | ExpirationDate | String | Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy |

## Object: FraudDetectionData

The FraudDetectionData object is used to provide FraudDetection specific elements during the ProPay Account creation process. Please see Appendix C for additional information.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **FraudDetectionData** | MerchantSourceIp | String | |
| | ThreatMetrixPolicy | String | |
| | ThreatMetrixSessionId | String | |

## Object: ID

The ID object serves as the authentication parameter for every method. Clients should only supply a TermId if one was supplied to them.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **ID** | CertStr | String | Supplied by ProPay, Used to access the API |
| | TermId | String | Omit unless specifically instructed by ProPay, Used to access the API |

## Object: InternationalSignUpData

The InternationSignUpData object is used to provide country specific documentation during the ProPay Account creation process. Please see Appendix H for additional information.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **InternationalSignupData** | DocumentType | | |
| | InternationalId | | |
| | DocumentExpDate | | |

| | DocumentIssuingState | | |
| | DriversLicenseVersion | | |
| | MedicareReferenceNumber | | |
| | MedicareCardColor | | |

## Object: PersonalData

The PersonalData object serves as a container for Personal information for ProPay Accounts

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **PersonalData** | DateOfBirth | String | Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account. |
| | FirstName | String | Merchant/Individual first names. |
| | InternationalSignUpData | [InternationalSignUpData] | See ProPay API Appendix H for additional information. |
| | LastName | String | Merchant/Individual last name. |
| | MiddleInitial | String | Merchant/Individual middle initial. |
| | PhoneInformation | [PhoneInformation] | Phone Number |
| | SocialSecurityNumber | String | Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA. |
| | SourceEmail | String | Merchant/Individual email address. Must be unique in ProPay system. *ProPay's system will send automated emails to the email address on file. |

## Object: PhoneInformation

The PhoneInformation object serves as a container for Phone Number information

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **PhoneInformation** | DayPhone | String | Merchant/Individual day phone number. *For USA and CAN, value must be 10 characters with no dashes |
| | EveningPhone | String | Merchant/Individual evening phone number. *For USA and CAN, value must be 10 characters with no dashes |

## Object: ProPayToProPay

The ProPayToProPay object serves as a container for ProPay API Method 4.4.1 ProPay Account Payment Disbursment transaction information

### Object Elements Defined

| Object | Elements | Type | Description |
|--------|----------|------|-------------|
| **ProPayToProPay** | amount | Int(64) | The value representing the number of pennies in USD, or the number of [currency] without decimals. |
| | invNum | String | Optional Invoice Number for external tracking |
| | recAccntNum | Int(32) | ProPay assigned account identifier. The receiving account. |
| | comment1 | String | Optional Comment to identify transaction, will be on some reports |

| | comment2 | String | Optional Comment to identify transaction, will be on some reports |
|---|---|---|---|

## Object: SignupAccountData
The SignupAccountData object serves as a container for ProPay account specific information

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **SignupAccountData** | CurrencyCode | String | 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. |
| | ExternalId | String | This is a client's own unique identifier. Typically used as the distributor or consultant ID. |
| | PhonePin | String | Numeric value which will give a user access to ProPay's IVR system. Also used to reset password. |
| | Tier | String | One of the previously assigned tiers.<br>*If not provided, will default to cheapest available tier. |
| | UserId | String | ProPay account username. Must be unique in ProPay system.<br>*Username defaults to Merchant/Individual email if userId is not provided. |

## Object: SignupRequest
The Signup Request Object is used to contain all signup request data for the creation of a ProPay Account. Please see section 4.1 for specific information regarding account type and required elements.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **SignupRequest** | Address | [Address] | Physical Address |
| | BankAccount | [BankAccount] | Primary Bank Account |
| | MailAddress | [Address] | Mailing Address |
| | PaymentMethodId | String | Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID |
| | PersonalData | [PersonalData] | |
| | SecondaryBankAccount | [BankAccount] | Secondary Bank Account |
| | SignupAccountData | [SignupAccountData] | |
| | GrossBillingInformation | [BankAccount] | |
| | FruadDetectionData | [FraudDetectionData] | |

## Object: SignupResponse
The Signup Response object is generated by the Application Programing Interface in response to the ProPay Account Creation Methods in section 4.1

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **SignupResponse** | AccountNumber | Int(32) | Assigned to each account by ProPay |
| | Password | String | Temporary password. Will need to be changed on first login. |

| SourceEmail | String | Email address used for signup |
|---|---|---|
| Status | String | Result of the transaction request.<br>See Appendix for result code definitions |
| Tier | String | Type of ProPay account provided to user. |
| recAccntNum | Int(32) | ProPay account identifier.  This is the account to which the split will be sent when the transaction settles. |
| transNum | Int(32) | ProPay transaction identifier.  It is when this transaction settles that the timed pull will occur. |

## Object: TimedPullRequest

The TimedPullRequest Object is used specifically for ProPay API method 4.4.5 Split Funds from a ProPay Transaction.

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **TimedPullRequest** | accountNum | Int(32) | ProPay account identifier.  This is the 'from' account and the account upon which the cc transaction was initially performed. |
| | amount | Int(64) | The amount to be split off to the recAccntNum when the transaction settles representing the number of pennies in USD, or the number of [currency] without decimals |
| | comment1 | String | Optional Comment Line 1 |
| | comment2 | String | Optional Comment Line 2 |
| | invNum | String | Optional Invoice Number for external tracking |
| | recAccntNum | Int(32) | ProPay account identifier.  This is the account to which the split will be sent when the transaction settles. |
| | transNum | Int(32) | ProPay transaction identifier.  It is when this transaction settles that the timed pull will occur. |

## Object: TransferResult

The TransferResult Object is generated by the Application Programming Interface in response to the ProPay Network Alternative Payment Processing Methods in Section 4.4

### Object Elements Defined

| Object | Elements | Type | Description |
|---|---|---|---|
| **TransferResult** | AccountNumber | Int(32) | The accountNum of the original merchant |
| | Status | String | Result of the transaction request.<br>See Appendix for result code definitions |
| | TransactionNumber | Int(32) | Transaction identifier for the recipient's account. |

## 3.2.4 Legacy Extensible Markup Language (XML)

The XML interface provides an easily recognized standard that allows companies great flexibility in sending detailed financial transactions to ProPay.

### 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>
```

### XMLTrans Object

All requests are submitted in the <XMLTrans> Object.
The API method is identified by passing the <transType> value.
There is no nesting of child elements. Not all elements are required nor will all elements be returned.

### API Authorization Elements

| 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** |

### Deserializing XML Responses

Developers should use a generic method to iterate through child nodes in an XML document with XML responses. Developers can also deserialize by using NodeName-Value pairs in some sort of a data structure such as a dictionary or array. Deserializers need to be generic enough that they can handle additional elements, as added through version updates and enhancements. Deserializers 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 ProPay API Methods

## 4.1 ProPay Account Creation Methods

The methods in this section are used to create ProPay accounts. Each method uses the same transType, however the required and optional information differ depending on the account type being created. Please carefully review each account type and which elements to submit to prevent creating a different type of account than expected. Each account type has different functions and restrictions.

### 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.   When underwriting is intended for individuals, the validation is performed using the supplied required merchant/distributor personal information. For business accounts, the validation is performed via a third-party business information verification service.

For merchant accounts in the United States, a social security number must be passed and must be valid or the account will be denied. For international accounts the merchant/distributor must provide adequate documentation to prove their identity before the account will be fully activated.

New accounts that are disqualified by the automated verification process can submit additional documentation for approval and activation.

1. If signing up a merchant account a merchant level tier is required to be submitted.
    a.  This requires validation by use of a Social Security Number.
2. If signing up a business account a business level tier is required to be submitted.
    a.  In this case you are required to submit the Employer Identification Number.

❖  **If both a Social Security Number and Employer Identification Number are submitted the Social Security Number will take precedence and require the elements required in method 4.1.1**

### Threat Metrix Signup Validation:

ProPay has been utilizing the best in class fraud prevention tools provided by ThreatMetrix for years.  Up until now that has been isolated to transaction reviews.  ProPay has now enabled the use of these fraud prevention tools to account sign-ups.  Partners will be able to have their submitted account signups reviewed by ThreatMetrix as an extra layer of protections against fraudsters and other bad actors. In the case of a failure to pass validation based on the policy set by a client a response code 66 will be returned. A response code 66 also is returned in case of invalid information being submitted for the Threat Assesment fields for all Account creation methods. Businesses' should work with the ProPay Risk Department to establish policies to assist in the prevention of the creation of fraudulent accounts.

### International signups:

Designating a signup as international is accomplished by specifying a <country> tag other than USA or CAN.  International signups work only for Card-Only accounts.  ProPay Merchant accounts are 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.

## 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 international ID tags:

The international id tags which can be used are listed in appendix C – International ID Types.  As ProPay begins to automate identity checking in various regions, specific Types will be listed as required.  When that occurs, Appendix B – Country Codes and ID types will be updated to show which type of ID must be used to automate the process, in place of the <ssn> tag that is submitted for US account signups.

## Special notes on address and phone number fields:

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.

## 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.

## Processing Limits

ProPay accounts each have set limits on the amount 'per transaction' and total amount that can be processed each month. The monthly limit resets each month on the 1st of the following month. In order to request an increase to either the 'per transaction' or monthly limit please send an email to limits@propay.com. It may take up to 2 business days for a response from the ProPay Risk team regarding the request. Clients should allow adequate time and ensure processing limits are adequate before transitioning to the live environment.

## 4.1.1 Create a ProPay Merchant Account (Principal Validation)

This method details the required fields necessary for creating a ProPay merchant account. Accounts created using this method may not be fully functional as ProPay may require payment or identity validation as a condition for use.  You should discuss the specifics of your program with your sales representative to ensure you have this condition covered as part of your integration.

- Upon successful creation, the account number and a temporary password will be created. 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.

### Request Elements Defined:

**transType 01**

### Personal Data

Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PersonalData** | | | | | |
| **FirstName** | **firstName** | String | 20 | Required | Merchant/Individual first names. |
| **MiddleInitial** | **mInitial** | String | 2 | Optional | Merchant/Individual middle initial. |
| **LastName** | **lastName** | String | 25 | Required | Merchant/Individual last name. |
| **DateOfBirth** | **dob** | String | | Required | Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account. |
| **SocialSecurityNumber** | **ssn** | String | 9 | Required* | Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA. |
| **SourceEmail** | **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. |
| **PhoneInformation .DayPhone** | **dayPhone** | String | | Required | Merchant/Individual day phone number. *For USA, CAN, NZL and AUS value must be 10 characters with no dashes |
| **PhoneInformation .EveningPhone** | **evenPhone** | String | | Required | Merchant/Individual evening phone number. *For USA, CAN, NZL and AUS value must be 10 characters with no dashes |
| **NotificationEmail** | **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. |

### International Signup Data

*Required for International Merchant Boarding, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PersonalData. InternationalSignUpData** | | | | | |

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

## Signup Account Data
Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| SignupAccountData | | | | | |
| CurrencyCode | 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 | tier | String | | Required* | One of the previously assigned **merchant** tiers. <br>*If not provided, will default to cheapest available tier. |
| ExternalId | externalId | String | 20 | Optional | This is a client's own unique identifier.  Typically used as the distributor or consultant ID. |
| PhonePIN | phonePin | String | 4 | Optional | Numeric value which will give a user access to ProPay's IVR system.  Also used to reset password. |
| UserId | userId | String | 55 | Optional | ProPay account username.  Must be unique in ProPay system. <br>*Username defaults to Merchant/Individual email if userId is not provided. |

## Business Data
Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| BusinessData | | | | | |
| BusinessLegalName | BusinessLegalName | String | 255 | Best Practice | The legal name of the business as registered. |
| DoingBusinessAs | DoingBusinessAs | String | 255 | Best Practice | This field can be used to provide DBA information on an account.  ProPay accounts can be configured to display DBA on cc statements. |
| EIN | EIN | String | | Best Practice | Employer Identification Number can be added to a ProPay account. |
| MerchantCategoryCode | MCCCode | String | 4 | Optional | Merchant Category Code |

| | | | | | |
|---|---|---|---|---|---|
| WebsiteURL | WebsiteURL | String | 255 | Best Practice | The Business' website URL |
| BusinessDescription | BusinessDescription | String | 255 | Best Practice | The Business' description |
| MonthlyBankCardVolume | MonthlyBankCardVolume | Int(64) | Signed Int(64) | Best Practice | The monthly volume of bank card transactions; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $1000.00 if not sent |
| AverageTicket | AverageTicket | Int(64) | Signed Int(64) | Best Practice | The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent. |
| HighestTicket | HighestTicket | Int(64) | Signed Int(64) | Best Practice | The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent. |

## Account Payment (Credit Card) Information

One of the following payment Method Options is required if there is a signup or annual fee for the account.

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| CreditCardData | | | | | |
| NameOnCard | NameOnCard | String | | Optional | Card holder's name as it appears on card. |
| CreditCardNumber | ccNum | String | 16 | Optional* | Must pass Luhn check.  Used to pay for an account if ProPay has not set account type up as free to users. *Required if passing credit card data to pay sighnup fee. |
| ExpirationDate | expDate | String | 4 | Optional* | Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy. *Required if passing credit card data to pay sighnup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| PaymentBank | | | | | |
| AccountNumber | PaymentBankAccountNumber | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if ACH bank data is being used to pay signup fee. |
| RoutingNumber | PaymentBankRoutingNumber | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number. *Required if ACH bank data is being used to pay signup fee. |
| AccountType | PaymentBankAccountType | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Valid values are:<br>▪ Checking<br>▪ Savings<br>▪ GeneralLedger<br>*Required if ACH bank data is being used to pay signup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| PaymentMethodId | paymentMethodId | String | | Optional* | Used to pay for an account via a ProtectPay Payment Method ID.  Valid value is a GUID. *Required if using on file ProtectPay Payment Method to pay signup fee. |

## Personal Address

Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **Address** | | | | | |
| **Address1** | **addr** | String | 100 | Required | Merchant/Individual physical street Address. PO Boxes are not allowed. |
| **ApartmentNumber** | **aptNum** | String | 100 | Optional | Merchant/Individual physical Address. Use for 2nd Address Line |
| **Address2** | **addr3** | String | 100 | Optional | Merchant/Individual physical Address. |
| **City** | **city** | String | 30 | Required | Merchant/Individual physical Address city. |
| **State** | **state** | String | 3 | Required | Merchant/Individual physical Address state.<br>*Standard 2 character abbreviation for state, province, prefecture, etc. |
| **Zip** | **zip** | String | | Required | Merchant/Individual physical Address zip/postal code.<br>For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX"<br>For AUS and NZ 4 character code. |
| **Country** | **country** | String | 3 | Optional | ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA.<br>*Country must be an approved country to create a ProPay account. |

## Mailing Address

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **MailAddress** | | | | | |
| **Address1** | **mailAddr** | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| **ApartmentNumber** | **mailApt** | String | | Optional | Merchant/Individual mailing address if different than physical address. |
| **Address3** | **mailAddr3** | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| **City** | **mailCity** | String | 30 | Optional | Merchant/Individual mailing city if different than physical address. |
| **State** | **mailState** | String | 3 | Optional | Merchant/Individual mailing state if different than physical address.<br>*Standard 2 character abbreviation for state, province, prefecture, etc. |
| **Country** | **mailCountry** | String | 3 | Optional | ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA. |
| **Zip** | **mailZip** | String | | Optional | Merchant/Individual mailing zip/postal code if different than physical address.<br>For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX"<br>For AUS and NZ 4 character code. |

## Business Address

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **BusinessAddress** | | | | | |
| **Address1** | **BusinessAddress** | String | 100 | Best Practice | Business Physical Address |
| **Address2** | **BusinessAddress 2** | String | 100 | Optional | Business Physical Address |

| City | BusinessCity | String | 30 | Best Practice | Business Physical Address City |
|------|-------------|--------|-----|--------------|-------------------------------|
| Country | BusinessCountry | String | | Best Practice | Must be ISO standard 3 character country code. |
| State | BusinessState | String | 3 | Best Practice | 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.) |
| Zip | BusinessZip | String | | Best Practice | For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX". For AUS and NZ 4 character code. |

## Primary Bank Account Information

Required, unless noted, if adding Bank Account information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|-------------------|-------------|------|-----|----------|-------|
| **BankAccount** | | | | | |
| AccountCountryCode | AccountCountryCode | String | 3 | Optional* | ISO 3166 standard 3-character country code. *Required if boarding with primary bank on file. |
| AccountName | accountName | String | 32 | Optional* | Merchant/Individual Name. *Required if boarding with primary bank on file. |
| BankAccountNumber | AccountNumber | String | 25 | Optional* | Financial institution account number. *Required if boarding with primary bank on file. |
| AccountOwnershipType | AccountOwnershipType | String | 15 | Optional* | Valid values are: ▪ Personal ▪ Business *Required if boarding with primary bank on file. |
| AccountType | accountType | String | 1 | Optional* | Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger *Required if boarding with primary bank on file. |
| BankName | BankName | String | 50 | Optional* | Name of financial institution. *Required if boarding with primary bank on file. |
| RoutingNumber | RoutingNumber | String | 9 | Optional* | Financial institution routing number. Must be a valid ACH routing number. *Required if boarding with primary bank on file. |

## Secondary Bank Account Information

Required for Split Sweep feature, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|-------------------|-------------|------|-----|----------|-------|
| **SecondaryBankAccount** | | | | | |
| AccountCountryCode | SecondaryAccountCountryCode | String | 3 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| SecondaryAccountName | SecondaryAccountName | String | 32 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountNumber | SecondaryAccountNumber | String | 25 | Optional* | Required if adding secondary bank account info as part of the signup.  This will |

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| | | | | | become the account to which proceeds of transactions are sent in split sweep functionality. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountOwnershipType | SecondaryAccountOwnershipType | String | 15 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountType | SecondaryAccountType | String | 1 | Optional* | Required if adding secondary bank account info as part of the signup. Valid values are: <br> ▪ C – Checking <br> ▪ S – Savings <br> ▪ G – General Ledger <br> *Required for SplitSweep utilizing secondary bank account on file. |
| BankName | SecondaryBankName | String | 50 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| RoutingNumber | SecondaryRoutingNumber | String | 9 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |

## Gross Billing Information
Required for Gross Settlement feature, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| GrossBillingInformation | | | | | |
| GrossSettleAddress.Address 1 | GrossSettleAddress | String | 25 | Optional | Gross Settle Billing information address. |
| GrossSettleAddress.City | GrossSettleCity | String | 25 | Optional | Gross Settle Billing information address. |
| GrossSettleAddress.Country | GrossSettleCountry | String | 3 | Optional | Gross Settle billing information address. Must be 3 character ISO standard country code. |
| GrossSettleAddress.State | GrossSettleState | String | 2 | Optional* | Gross Settle billing information address. Must be 2 character standard US State or Canadian province code. |
| GrossSettleAddress.Zip | GrossSettleZipCode | String | 9 | Optional* | Gross Settle billing information 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. |
| GrossSettleBankAccount.AccountCountryCode | GrossSettleAccountCountryCode | String | 3 | Optional* | *Required if Gross Settle billing info is bank account. Must be ISO standard 3 character country code. * |
| GrossSettleBankAccount.AccountName | GrossSettleAccountHolderName | String | | Optional* | *Required if Gross Settle billing info is bank account. The Gross Settle billing bank account holder name. |
| GrossSettleBankAccount.AccountType | GrossSettleAccountType | String | 10 | Optional* | *Required if Gross Settle billing info is bank account. Valid values are: <br> ▪ C – Checking <br> ▪ S – Savings |

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| GrossSettleBankAccount.BankAccountNumber | GrossSettleAccountNumber | String | 25 | Optional* | *Required if Gross Settle billing info is bank account.  The Gross Settle billing bank account number. |
| GrossSettleBankAccount.RoutingNumber | GrossSettleRoutingNumber | String | 9 | Optional* | *Required if Gross Settle billing info is bank account. The Gross Settle billing bank account routing number.  Must be a valid Fedwire ACH participant. |
| GrossSettleCardData.CreditCardNumber | GrossSettleCreditCardNumber | String | 16 | Optional | The Gross Settle billing information credit card number.  Standard cc numbers which must pass Luhn check. |
| GrossSettleCardData.ExpirationDate | GrossSettleCreditCardExpDate | String | 4 | Optional | The Gross Settle billing information credit card expiration date expressed as mmyy. |
| GrossSettleCardData.NameOnCard | GrossSettleNameOnCard | String | 25 | Optional | The Gross Settle billing information name on credit card. |

❖ Gross Settle information submitted with a Tier that is not enabled or setup for Gross Settlement will result in a failure

## Merchant Beneficiary Owner Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| BeneficialOwnerData | | | | | |
| OwnerCount | OwnerCount | String | 1 | Optional* | Number of Beneficiary Owners, should be maximum 5. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Title | Title | String | 55 | Optional* | This field contains the Title. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.FirstName | FirstName | String | 20 | Optional* | Owner First Name. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.LastName | LastName | String | 25 | Optional* | Owner Last Name. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Email | Email | String | 55 | Optional* | Owner Email ID. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.DateOfBirth | DateOfBirth | String | 10 | Optional* | Date of Birth of the Owner. Must be in 'mm-dd-yyyy' format. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Percentage | Percentage | String | 3 | Optional* | Percentage for Owner. Percentage should be in between 0 and 100. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Address | Address | String | 100 | Optional* | Street address where Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.SSN | SSN | String | 9 | Optional* | Social Security Number of the Owner. Should be 9 digits. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.City | City | String | 55 | Optional* | The name of the city where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Zip | Zip | String | 10 | Optional* | The postal code where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.State | State | String | 3 | Optional* | The region code that corresponds to the state where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Country | Country | String | 3 | Optional* | The three-character, alpha country code for where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |

## Significant Owner Information

| XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| AuthorizedSignerFirstName | String | 20 | Best Practice | Seller's Authorized Signer First Name. By default Merchant's First name is saved*. |
| AuthorizedSignerLastName | String | 25 | Best Practice | 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:<br>Owner President<br>Vice President<br>Treasurer<br>Controller or Comptroller<br>CEO or CFO<br>Chairman<br>General<br>Manager<br>Partner<br>Co-owner<br>Director<br>Office Manager |
| **SignificantOwnerFirstName** | String | 20 | Optional | For US: Seller's Significant Owner First Name.<br>For CAN: Seller's Significant Owner or Authorized Signer First Name. |
| **SignificantOwnerLastName** | String | 20 | Optional | For US: Seller's Significant Owner Last Name.<br>For CAN: Seller's Significant Owner or Authorized Signer Last Name. |
| **SignificantOwnerSSN** | String | 9 | Optional | Social Security Number of the Seller's Significant Owner. Should be 9 digits. |
| **SignificantOwnerDateOfBirth** | Date | | Optional | Date of Birth of the Seller's Significant Owner. Must be in 'mm-dd-yyyy' format. |
| **SignificantOwnerStreetAddress** | String | 40 | Optional | Street address where Seller's Significant Owner resides. |
| **SignificantOwnerCityName** | String | 40 | Optional | The name of the city where the Seller's Significant Owner resides. |
| **SignificantOwnerCityName** | String | 40 | Optional | The name of the city where the Seller's Significant Owner resides. |
| **SignificantOwnerRegionCode** | String | 6 | Optional | The region code that corresponds to the state where the Seller's Significant Owner resides. |
| **SignificantOwnerPostalCode** | String | 9 | Optional | The postal code for where the Seller's Significant Owner resides. |
| **SignificantOwnerCountryCode** | String | 2 | Optional | The two-character, alpha country code for where the Seller's Significant Owner resides. |
| **SignificantOwnerTitle** | String | 50 | Optional | This field contains the Seller's Significant Signer Title. |
| **SignificantOwnerPercentage** | Byte | | Optional | Percentage for Significant Owner. Percentage should be in between 0 and 100. |

## Threat Risk Assessment Information
Required for usage of Threat Assessment

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **FraudDetectionData** | | | | | |
| **MerchantSourceIp** | **MerchantSourceIp** | String | 64 | Optional* | SourceIp of Merchant, see ProPay Fraud Detection Solutions Manual. *Required if using ThreatMetrix. |
| **ThreatMetrixPolicy** | **ThreatMetrixPolicy** | String | 32 | Optional* | Threat Metrix Policy, see ProPay Fraud Detection Solutions Manual.<br>*Required if using ThreatMetrix. |
| **ThreatMetrixSessionId** | **ThreatMetrixSessionId** | String | 128 | Optional* | SessionId for Threat Metrix, see ProPay Fraud Detection Solutions Manual.<br>*Required if using ThreatMetrix. |

## Interface: REST
### How to call this method

| HTTP Element | Value |
|---|---|
| Resource URI | /propayapi/signup |
| Method | PUT |
| Authorization | See section 3.2.1 REST Interface |

### Sample JSON request data:

```
{
    "PersonalData":{
        "FirstName":"First",
        "MiddleInitial":"I",
        "LastName":"Last",
        "DateOfBirth":"11-01-1997",
        "SocialSecurityNumber":"333224445",
        "SourceEmail":"0dd57ae3-e05e-44c7-a3f9-ddf790afca87@qamail.com",
        "PhoneInformation":{
            "DayPhone":"2013787777",
            "EveningPhone":"2013787777"
        },
        "InternationalSignUpData":null,
        "NotificationEmail":"f75fa4c8-b7f3-4c3f-bd71-240c69f34cba@qamail.com"
    },
    "SignupAccountData":{
        "CurrencyCode":"USD",
        "UserId":"0dd57ae3-e05e-44c7-a3f9-ddf790afca87",
        "PhonePIN":"1111",
        "ExternalId":"666",
        "Tier":"Business"
    },
    "BusinessData":{
        "BusinessLegalName":"Company",
        "DoingBusinessAs":"DBA",
        "EIN":"121232343",
        "MerchantCategoryCode":null,
        "WebsiteURL":null,
        "BusinessDescription":null,
        "MonthlyBankCardVolume":0,
        "AverageTicket":0,
        "HighestTicket":0
    },
    "CreditCardData":{
        "NameOnCard":null,
        "CreditCardNumber":"2715958391656155",
        "ExpirationDate":"20181101"
    },
    "Address":{
```

```json
            "ApartmentNumber":"1",
            "Address1":"Address",
            "Address2":"Suite 5000",
            "City":"New York",
            "State":"NY",
            "Country":"USA",
            "Zip":"10007"
        },
        "MailAddress":{
            "ApartmentNumber":"1",
            "Address1":"101 Box St",
            "Address2":"NW",
            "City":"Washington",
            "State":"DC",
            "Country":"USA",
            "Zip":"20500"
        },
        "BusinessAddress":{
            "ApartmentNumber":"1",
            "Address1":"101 Box St",
            "Address2":"NW",
            "City":"Washington",
            "State":"DC",
            "Country":"USA",
            "Zip":"20500"
        },
        "BankAccount":{
            "AccountCountryCode":"USA",
            "BankAccountNumber":"123456789",
            "RoutingNumber":"011306829",
            "AccountOwnershipType":"Business",
            "BankName":"CITIZENS BANK NA",
            "AccountType":"Checking",
            "AccountName":null,
            "Description":null
        },
        "SecondaryBankAccount":{
            "AccountCountryCode":"USA",
            "BankAccountNumber":"987654321",
            "RoutingNumber":"011306829",
            "AccountOwnershipType":"Business",
            "BankName":"CITIZENS BANK NA",
            "AccountType":"Checking",
            "AccountName":null,
            "Description":null
        },
        "GrossBillingInformation":null,
        "FraudDetectionData":null,
        "PaymentMethodId":null,
        "PaymentBank" : {
            "AccountNumber" : "21212121",
```

```
    "RoutingNumber": "999999",
    "AccountType": "Checking"
},
    "BeneficialOwnerData": {
    "OwnerCount": "5",
    "Owners": [{
        "FirstName": "First1",
        "LastName": "Last1",
        "SSN": "123456778",
        "DateOfBirth": "01-01-1981",
        "Email": "test1@qamail.com",
        "Address": "Address",
        "City": "Lehi",
        "State": "UT",
        "Zip": "84010",
        "Country": "USA",
        "Title": "CEO",
        "Percentage": "14"
        },
    {
        "FirstName": "First2",
        "LastName": "Last2",
        "SSN": "123456779",
        "DateOfBirth": "01-01-1981",
        "Email": "test2@qamail.com",
        "Address": "Address",
        "City": "Lehi",
        "State": "UT",
        "Zip": "84010",
        "Country": "USA",
        "Title": "CEO",
        "Percentage": "20"
        }]
    }
}
```

## Sample JSON response data:

```
{
    "AccountNumber": 123456,
    "BeneficialOwnerDataResult": [
        {
        "FirstName": "First1",
        "LastName": "Last1",
        "Status": "Validated"
        },
        {
        "FirstName": "First2",
        "LastName": "Last2",
        "Status": "Validated"
        }],
    "Password": "TempPassw0rd ",
```

```json
    "SourceEmail": "test@propay.com",
    "Status": "00",
    "Tier": "Business"
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|--------|--------|-----------------|
| **MerchantServiceClient** | **Signup(ID, SignupRequest)** | **SignupResponse** |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | Signup |
|---------------|--------|

### Sample SOAP XML request including all mandatory and optional elements:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types" xmlns:prop="http://schemas.datacontract.org/2004/07/Propay.Contracts.MS.External">
   <soapenv:Header/>
   <soapenv:Body>
      <con:Signup>
         <con:identification>
            <typ:CertString>?</typ:CertString>
            <typ:TermId>?</typ:TermId>
         </con:identification>
         <con:signupRequest>
            <prop:PersonalData>
               <prop:FirstName>?</prop:FirstName>
               <prop:MiddleInitial>?</prop:MiddleInitial>
               <prop:LastName>?</prop:LastName>
               <prop:DateOfBirth>?</prop:DateOfBirth>
               <prop:SocialSecurityNumber>?</prop:SocialSecurityNumber>
                  <prop:SourceEmail>?</prop:SourceEmail>
               <prop:PhoneInformation>
                  <typ:DayPhone>?</typ:DayPhone>
                  <typ:EveningPhone>?</typ:EveningPhone>
               </prop:PhoneInformation>
               <prop:InternationalSignUpData>
                  <typ:DocumentType>?</typ:DocumentType>
                  <typ:InternationalId>?</typ:InternationalId>
                  <typ:DocumentExpDate>?</typ:DocumentExpDate>
                  <typ:DocumentIssuingState>?</typ:DocumentIssuingState>
                  <typ:DriversLicenseVersion>?</typ:DriversLicenseVersion>
                  <typ:MedicareReferenceNumber>?</typ:MedicareReferenceNumber>
                  <typ:MedicareCardColor>?</typ:MedicareCardColor>
               </prop:InternationalSignUpData>
            </prop:PersonalData>
            <prop:SignupAccountData>
               <prop:CurrencyCode>?</prop:CurrencyCode>
               <prop:ExternalId>?</prop:ExternalId>
               <prop:PhonePIN>?</prop:PhonePIN>
```

```xml
          <prop:Tier>?</prop:Tier>
          <prop:UserId>?</prop:UserId>
       </prop:SignupAccountData>
       <prop:BusinessData>
          <prop:AverageTicket>?</prop:AverageTicket>
          <prop:BusinessDescription>?</prop:BusinessDescription>
          <prop:BusinessLegalName>?</prop:BusinessLegalName>
          <prop:DoingBusinessAs>?</prop:DoingBusinessAs>
          <prop:EIN>?</prop:EIN>
          <prop:HighestTicket>?</prop:HighestTicket>
          <prop:MerchantCategoryCode>?</prop:MerchantCategoryCode>
          <prop:MonthlyBankCardVolume>?</prop:MonthlyBankCardVolume>
          <prop:WebsiteURL>?</prop:WebsiteURL>
       </prop:BusinessData>
       <prop:CreditCardData>
          <typ:CreditCardNumber>?</typ:CreditCardNumber>
          <typ:ExpirationDate>?</typ:ExpirationDate>
          <typ:NameOnCard>?</typ:NameOnCard>
       </prop:CreditCardData>
       <prop:Address>
          <typ:Address1>?</typ:Address1>
          <typ:Address2>?</typ:Address2>
          <typ:ApartmentNumber>?</typ:ApartmentNumber>
          <typ:City>?</typ:City>
          <typ:Country>?</typ:Country>
          <typ:State>?</typ:State>
          <typ:Zip>?</typ:Zip>
       </prop:Address>
       <prop:MailAddress>
          <typ:Address1>?</typ:Address1>
          <typ:Address2>?</typ:Address2>
          <typ:ApartmentNumber>?</typ:ApartmentNumber>
          <typ:City>?</typ:City>
          <typ:Country>?</typ:Country>
          <typ:State>?</typ:State>
          <typ:Zip>?</typ:Zip>
       </prop:MailAddress>
       <prop:BusinessAddress>
          <typ:Address1>?</typ:Address1>
          <typ:Address2>?</typ:Address2>
          <typ:ApartmentNumber>?</typ:ApartmentNumber>
          <typ:City>?</typ:City>
          <typ:Country>?</typ:Country>
          <typ:State>?</typ:State>
          <typ:Zip>?</typ:Zip>
       </prop:BusinessAddress>
       <prop:BankAccount>
          <typ:AccountCountryCode>?</typ:AccountCountryCode>
          <typ:AccountName>?</typ:AccountName>
          <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
          <typ:AccountType>?</typ:AccountType>
```

```xml
            <typ:BankAccountNumber>?</typ:BankAccountNumber>
            <typ:BankName>?</typ:BankName>
            <typ:Description>?</typ:Description>
            <typ:RoutingNumber>?</typ:RoutingNumber>
        </prop:BankAccount>
        <prop:SecondaryBankAccount>
            <typ:AccountCountryCode>?</typ:AccountCountryCode>
            <typ:AccountName>?</typ:AccountName>
            <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
            <typ:AccountType>?</typ:AccountType>
            <typ:BankAccountNumber>?</typ:BankAccountNumber>
            <typ:BankName>?</typ:BankName>
            <typ:Description>?</typ:Description>
            <typ:RoutingNumber>?</typ:RoutingNumber>
        </prop:SecondaryBankAccount>
        <prop:GrossBillingInformation>
            <prop:GrossSettleAddress>
                <typ:Address1>?</typ:Address1>
                <typ:Address2>?</typ:Address2>
                <typ:ApartmentNumber>?</typ:ApartmentNumber>
                <typ:City>?</typ:City>
                <typ:Country>?</typ:Country>
                <typ:State>?</typ:State>
                <typ:Zip>?</typ:Zip>
            </prop:GrossSettleAddress>
            <prop:GrossSettleBankAccount>
                <typ:AccountCountryCode>?</typ:AccountCountryCode>
                <typ:AccountName>?</typ:AccountName>
                <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
                <typ:AccountType>?</typ:AccountType>
                <typ:BankAccountNumber>?</typ:BankAccountNumber>
                <typ:BankName>?</typ:BankName>
                <typ:Description>?</typ:Description>
                <typ:RoutingNumber>?</typ:RoutingNumber>
            </prop:GrossSettleBankAccount>
            <prop:GrossSettleCardData>
                <typ:CreditCardNumber>?</typ:CreditCardNumber>
                <typ:ExpirationDate>?</typ:ExpirationDate>
                <typ:NameOnCard>?</typ:NameOnCard>
            </prop:GrossSettleCardData>
        </prop:GrossBillingInformation>
        <prop:FraudDetectionData>
            <prop:MerchantSourceIp>?</prop:MerchantSourceIp>
            <prop:ThreatMetrixPolicy>?</prop:ThreatMetrixPolicy>
            <prop:ThreatMetrixSessionId>?</prop:ThreatMetrixSessionId>
        </prop:FraudDetectionData>
        <prop:PaymentMethodId>?</prop:PaymentMethodId>
        <prop:BeneficialOwnerData>
            <prop:OwnerCount>?</prop:OwnerCount>
            <prop:Owners>
                <prop:Owner>
```

```
                    <prop:Address>?</prop:Address>
                    <prop:City>?</prop:City>
                    <prop:Country>?</prop:Country>
                    <prop:DateOfBirth>?</prop:DateOfBirth>
                    <prop:Email>?</prop:Email>
                    <prop:FirstName>?</prop:FirstName>
                    <prop:LastName>?</prop:LastName>
                    <prop:Percentage>?</prop:Percentage>
                    <prop:SSN>?</prop:SSN>
                    <prop:State>?</prop:State>
                    <prop:Title>?</prop:Title>
                    <prop:Zip>?</prop:Zip>
                 </prop:Owner>
              </prop:Owners>
           </prop:BeneficialOwnerData>
            <prop:PaymentBank>
               <typ:AccountNumber>?</typ:AccountNumber>
               <typ:RoutingNumber>?</typ:RoutingNumber>
               <typ:AccountType>?</typ:AccountType>
            </prop:PaymentBank>
         </con:signupRequest>
      </con:Signup>
   </soapenv:Body>
</soapenv:Envelope>
```

## Sample SOAP XML Response:

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
   <s:Body>
      <SignupResponse xmlns="http://propay.com/MS/contracts">
         <SignupResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
            <a:AccountNumber>123456</a:AccountNumber>
                <a:BeneficialOwnerDataResult xmlns:b="http://schemas.datacontract.org/2004/07/Propay.Contracts.MS.External">
                   <b:OwnerResult>
                       <b:FirstName>First</b:FirstName>
                       <b:LastName>Last</b:LastName>
                       <b:Status>Validated</b:Status>
                   </b:OwnerResult>
                </a:BeneficialOwnerDataResult>
                <a:Password>TempPassw0rd</a:Password>
                <a:SourceEmail>test@propay.com</a:SourceEmail>
                <a:Status>00</a:Status>
                <a:Tier>Merchant</a:Tier>
            </SignupResult>
         </SignupResponse>
      </s:Body>
    </s:Envelope>
```

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner**. Used to access the API |
| **transType** | String | Required | Set value to **01** for 'Create ProPay Account' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **01**. |
| **status** | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <AccountOwnershipType>Personal</AccountOwnershipType>
                <accountType>C</accountType>
                <addr>200 West Main Street</addr>
                <BankName>Wells Fargo</BankName>
                <BusinessAddress>123 ABC St.</BusinessAddress>
                <BusinessAddress2>Ste 200</BusinessAddress2>
                <BusinessCountry>USA</BusinessCountry>
                <BusinessState>AK</BusinessState>
                <BusinessZip>81425</BusinessZip>
                <city>Anytown</city>
                <country>USA</country>
                <dayPhone>4464464464</dayPhone>
                <Description>My Checking</Description>
                <dob>12-15-1961</dob>
                <DoingBusinessAs>PPA</DoingBusinessAs>
                <evenPhone>4464464464</evenPhone>
                <externalId>2212157</externalId>
                <firstName>John</firstName>
```

```xml
<lastName>Doe</lastName>
<MCCCode>5399</MCCCode>
<phonePin>1234</phonePin>
<RoutingNumber>102000076</RoutingNumber>
<sourceEmail>John@Smith.com</sourceEmail>
<ssn>000000000</ssn>
<state>UT</state>
<tier>Corporate</tier>
<zip>84057</zip>
<MerchantSourceip>8.8.8.8</MerchantSourceip>
<NotificationEmail>John@Smith.com</NotificationEmail>
<ThreatMetrixPolicy>Default</ThreatMetrixPolicy>
<ThreatMetrixSessionid>dad889c1-1ca4-4fq71-8f6f-807eb4408bc7</ThreatMetrixSessionid>
<AuthorizedSignerFirstName>John</AuthorizedSignerFirstName>
<AuthorizedSignerLastName>Doe</AuthorizedSignerLastName>
<AuthorizedSignerTitle>Director</AuthorizedSignerTitle>
<SignificantOwnerFirstName>Harry</SignificantOwnerFirstName>
<SignificantOwnerLastName>Johnson</SignificantOwnerLastName>
<SignificantOwnerSSN>000000000</SignificantOwnerSSN>
<SignificantOwnerDateOfBirth>12-23-1988</SignificantOwnerDateOfBirth>
<SignificantOwnerStreetAddress>401, Harrison Ford</SignificantOwnerStreetAddress>
<SignificantOwnerCityName>Lehi</SignificantOwnerCityName>
<SignificantOwnerRegionCode>UT</SignificantOwnerRegionCode>
<SignificantOwnerPostalCode>84057</SignificantOwnerPostalCode>
<SignificantOwnerCountryCode>US</SignificantOwnerCountryCode>
<SignificantOwnerTitle>Manager</SignificantOwnerTitle>
<SignificantOwnerPercentage>80</SignificantOwnerPercentage>
<PaymentBankAccountNumber>1234567</PaymentBankAccountNumber>
<PaymentBankRoutingNumber>45485454</PaymentBankRoutingNumber>
<PaymentBankAccountType>Savings</PaymentBankAccountType>
<BeneficialOwnerData>
        <OwnerCount>2</OwnerCount>
        <Owners>
            <Owner>
                        <FirstName>First1</FirstName>
                        <LastName>Last1</LastName>
                <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>
            <Owner>
                <FirstName>First2</FirstName>
                <LastName>Last2</LastName>
                <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>
```

## Sample XML 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>NotValidated</Status>
                        </Owner>
                        <Owner>
                            <FirstName>First2</FirstName>
                            <LastName>Last2</LastName>
                            <Status>NotValidated</Status>
                        </Owner>
                </beneficialOwnerDataResult>
        </XMLTrans>
</XMLResponse>
```

## 4.1.2 Create a ProPay Card-Only Account

This method details the required elements to create a new ProPay card-only account. Card-Only accounts cannot perform merchant processing. These accounts are primarily used to receive commission funds or other ProPay to ProPay payments. Individuals may not withdraw funds from or receive a ProPay MasterCard for their account until they accept the ProPay terms and conditions.

All the same elements that may be passed in 4.1.1 may be passed here as well, but we have broken out the most commonly passed elements for this account type below.

- Upon successful creation the account number and a temporary password will be created.
- This account holder must change the password when logging into ProPay to accept the terms and conditions.

### Request Elements Defined:

**transType 01**

### Personal Data

Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PersonalData** | | | | | |
| **FirstName** | **firstName** | String | 20 | Required | Merchant/Individual first names. |
| **MiddleInitial** | **mInitial** | String | 2 | Optional | Merchant/Individual middle initial. |
| **LastName** | **lastName** | String | 25 | Required | Merchant/Individual last name. |
| **DateOfBirth** | **dob** | String | | Required | Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account. |
| **SocialSecurityNumber** | **ssn** | String | 9 | Required | Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA. |
| **SourceEmail** | **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. |
| **PhoneInformation .DayPhone** | **dayPhone** | String | | Required | Merchant/Individual day phone number. *For USA, CAN, and AUS value must be 10 characters with no dashes |
| **PhoneInformation .EveningPhone** | **evenPhone** | String | | Required | Merchant/Individual evening phone number. *For USA, CAN, and AUS value must be 10 characters with no dashes |
| **NotificationEmail** | **NotificationEmail** | String | 55 | Optional | Communciation Email Address. *ProPay's system will send automated emails to the email address on file rather than the Source Email. |

### Signup Account Data

Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **SignupAccountData** | | | | | |

| CurrencyCode | 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 | **tier** | String | | Required* | One of the previously assigned **merchant** tiers. *If not provided, will default to cheapest available tier. |
| ExternalId | externalId | String | 20 | Optional | This is a client's own unique identifier. Typically used as the distributor or consultant ID. |
| PhonePIN | phonePin | String | 4 | Optional | Numeric value which will give a user access to ProPay's IVR system. Also used to reset password. |
| UserId | userId | String | 55 | Optional | ProPay account username. Must be unique in ProPay system. *Username defaults to Merchant/Individual email if userId is not provided. |

## Account Payment (Credit Card) Information

One of the following payment Method Options is required if there is a signup or annual fee for the account.

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **CreditCardData** | | | | | |
| **NameOnCard** | **NameOnCard** | String | | Optional | Card holder's name as it appears on card. |
| **CreditCardNumber** | **ccNum** | String | 16 | Optional* | Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users. *Required if passing credit card data to pay signup fee. |
| **ExpirationDate** | **expDate** | String | 4 | Optional* | Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy. *Required if passing credit card data to pay signup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PaymentBank** | | | | | |
| **AccountNumber** | **PaymentBankAccountNumber** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if ACH bank data is being used to pay signup fee. |
| **RoutingNumber** | **PaymentBankRoutingNumber** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number. *Required if ACH bank data is being used to pay signup fee. |
| **AccountType** | **PaymentBankAccountType** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Valid values are:<br>▪ Checking<br>▪ Savings<br>▪ GeneralLedger<br>*Required if ACH bank data is being used to pay signup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PaymentMethodId** | **paymentMethodId** | String | | Optional* | Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID. *Required if using on file ProtectPay Payment Method to pay signup fee. |

## Personal Address

Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| Address | | | | | |
| Address1 | addr | String | 100 | Required | Merchant/Individual physical street Address. PO Boxes are not allowed. |
| ApartmentNumber | aptNum | String | 100 | Optional | Merchant/Individual physical Address. Use for 2nd Address Line |
| Address2 | addr3 | String | 100 | Optional | Merchant/Individual physical Address. |
| City | city | String | 30 | Required | Merchant/Individual physical Address city. |
| State | state | String | 3 | Required | Merchant/Individual physical Address state.<br>*Standard 2 character abbreviation for state, province, prefecture, etc. |
| Zip | zip | String | | Required | Merchant/Individual physical Address zip/postal code.<br>*For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" |
| Country | country | String | 3 | Optional | ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA.<br>*Country must be an approved country to create a ProPay account. |

## Mailing Address

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| MailAddress | | | | | |
| Address1 | mailAddr | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| ApartmentNumber | mailApt | String | | Optional | Merchant/Individual mailing address if different than physical address. |
| Address3 | mailAddr3 | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| City | mailCity | String | 30 | Optional | Merchant/Individual mailing city if different than physical address. |
| State | mailState | String | 3 | Optional | Merchant/Individual mailing state if different than physical address.<br>*Standard 2 character abbreviation for state, province, prefecture, etc. |
| Country | mailCountry | String | 3 | Optional | ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA. |
| Zip | mailZip | String | | Optional | Merchant/Individual mailing zip/postal code if different than physical address.<br>*For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" |

## Primary Bank Account Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| BankAccount | | | | | |
| AccountCountryCode | AccountCountryCode | String | 3 | Optional* | ISO 3166 standard 3-character country code. *Required if boarding with primary bank on file. |
| AccountName | accountName | String | 32 | Optional* | Merchant/Individual Name. *Required if boarding with primary bank on file. |

| BankAccountNumber | AccountNumber | String | 25 | Optional* | Financial institution account number. *Required if boarding with primary bank on file. |
|---|---|---|---|---|---|
| AccountOwnershipType | AccountOwnershipType | String | 15 | Optional* | Valid values are:<br>▪ Personal<br>▪ Business<br>*Required if boarding with primary bank on file. |
| AccountType | accountType | String | 1 | Optional* | Valid values are:<br>▪ C – Checking<br>▪ S – Savings<br>▪ G – General Ledger<br>*Required if boarding with primary bank on file. |
| BankName | BankName | String | 50 | Optional* | Name of financial institution. *Required if boarding with primary bank on file. |
| RoutingNumber | RoutingNumber | String | 9 | Optional* | Financial institution routing number. Must be a valid ACH routing number. *Required if boarding with primary bank on file. |

## Threat Risk Assessment Information
Required for usage of Threat Assessment

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| FraudDetectionData | | | | | |
| MerchantSourceIp | MerchantSourceIp | String | 64 | Optional* | SourceIp of Mechant, see ProPay Fraud Detection Solutions Manual. *Required if using ThreatMetrix. |
| ThreatMetrixPolicy | ThreatMetrixPolicy | String | 32 | Optional* | Threat Metrix Policy, see ProPay Fraud Detection Solutions Manual. *Required if using ThreatMetrix. |
| ThreatMetrixSessionId | ThreatMetrixSessionId | String | 128 | Optional* | SessionId for Threat Metrix, see ProPay Fraud Detection Solutions Manual. *Required if using ThreatMetrix. |

## ProPay Account Signup Response Elements

| Element | Type | Notes |
|---|---|---|
| status | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions. |
| accntNum | Integer | Assigned to each account by ProPay. |
| password | String | Temporary password.  Will need to be changed on first login. |
| sourceEmail | String | Email address used for signup. |
| tier | String | Type of ProPay account provided to user. |

## Interface: REST
### How to call this method

| HTTP Element | Value |
|---|---|
| **Resource URI** | /propayapi/signup |
| **Method** | PUT |
| **Authorization** | See section 3.2.1 REST Interface |

### Sample JSON request data:

```
{
    "PersonalData":{
        "FirstName":"First",
        "MiddleInitial":"I",
        "LastName":"Last",
        "DateOfBirth":"11-01-1997",
        "SocialSecurityNumber":"333224445",
        "SourceEmail":"0dd57ae3-e05e-44c7-a3f9-ddf790afca87@qamail.com",
        "PhoneInformation":{
            "DayPhone":"2013787777",
            "EveningPhone":"2013787777"
        },
        "InternationalSignUpData":null
    },
    "SignupAccountData":{
        "CurrencyCode":"USD",
        "UserId":"0dd57ae3-e05e-44c7-a3f9-ddf790afca87",
        "PhonePIN":"1111",
        "ExternalId":"666",
        "Tier":"Business"
    },
    "BusinessData":{
        "BusinessLegalName":"Company",
        "DoingBusinessAs":"DBA",
        "EIN":"121232343",
        "MerchantCategoryCode":null,
        "WebsiteURL":null,
        "BusinessDescription":null,
        "MonthlyBankCardVolume":0,
        "AverageTicket":0,
        "HighestTicket":0
    },
    "CreditCardData":{
        "NameOnCard":null,
        "CreditCardNumber":"2715958391656155",
        "ExpirationDate":"20181101"
    },
    "Address":{
        "ApartmentNumber":"1",
```

```
    "Address1":"Address",
    "Address2":"Suite 5000",
    "City":"New York",
    "State":"NY",
    "Country":"USA",
    "Zip":"10007"
},
"MailAddress":{
    "ApartmentNumber":"1",
    "Address1":"101 Box St",
    "Address2":"NW",
    "City":"Washington",
    "State":"DC",
    "Country":"USA",
    "Zip":"20500"
},
"BusinessAddress":{
    "ApartmentNumber":"1",
    "Address1":"101 Box St ",
    "Address2":"NW",
    "City":"Washington",
    "State":"DC",
    "Country":"USA",
    "Zip":"20500"
},
"BankAccount":{
    "AccountCountryCode":"USA",
    "BankAccountNumber":"123456789",
    "RoutingNumber":"011306829",
    "AccountOwnershipType":"Business",
    "BankName":"CITIZENS BANK NA",
    "AccountType":"C",
    "AccountName":null,
    "Description":null
},
"SecondaryBankAccount":{
    "AccountCountryCode":"USA",
    "BankAccountNumber":"987654321",
    "RoutingNumber":"011306829",
    "AccountOwnershipType":"Business",
    "BankName":"CITIZENS BANK NA",
    "AccountType":"C",
    "AccountName":null,
    "Description":null
},
"GrossBillingInformation":null,
"FraudDetectionData":null,
"PaymentMethodId":null
"PaymentBank" : {
    "AccountNumber" : "21212121",
    "RoutingNumber": "999999",
```

```
        "AccountType": "Checking"
}
```

## Sample JSON response data:

```
{
    "AccountNumber": 123456,
    "Password": "TempPassw0rd",
    "SourceEmail": "test@propay.com",
    "Status": "00",
    "Tier": "Business"
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|---|---|---|
| **MerchantServiceClient** | **Signup(ID, SignupRequest)** | **SignupResponse** |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | Signup |
|---|---|

### Sample SOAP XML request including all mandatory and optional elements:

```xml
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types" xmlns:prop="http://schemas.datacontract.org/2004/07/Propay.Contracts.MS.External">
    <soapenv:Header/>
    <soapenv:Body>
        <con:Signup>
            <con:identification>
                <typ:CertString>?</typ:CertString>
                <typ:TermId>?</typ:TermId>
            </con:identification>
            <con:signupRequest>
                <prop:PersonalData>
                    <prop:FirstName>?</prop:FirstName>
                    <prop:MiddleInitial>?</prop:MiddleInitial>
                    <prop:LastName>?</prop:LastName>
                    <prop:DateOfBirth>?</prop:DateOfBirth>
                    <prop:SocialSecurityNumber>?</prop:SocialSecurityNumber>
                    <prop:SourceEmail>?</prop:SourceEmail>
                    <prop:PhoneInformation>
                        <typ:DayPhone>?</typ:DayPhone>
                        <typ:EveningPhone>?</typ:EveningPhone>
                    </prop:PhoneInformation>
                    <prop:InternationalSignUpData>
                        <typ:DocumentType>?</typ:DocumentType>
                        <typ:InternationalId>?</typ:InternationalId>
                        <typ:DocumentExpDate>?</typ:DocumentExpDate>
                        <typ:DocumentIssuingState>?</typ:DocumentIssuingState>
                        <typ:DriversLicenseVersion>?</typ:DriversLicenseVersion>
                        <typ:MedicareReferenceNumber>?</typ:MedicareReferenceNumber>
                        <typ:MedicareCardColor>?</typ:MedicareCardColor>
                    </prop:InternationalSignUpData>
                </prop:PersonalData>
                <prop:SignupAccountData>
                    <prop:CurrencyCode>?</prop:CurrencyCode>
                    <prop:ExternalId>?</prop:ExternalId>
                    <prop:PhonePIN>?</prop:PhonePIN>
```

```xml
            <prop:Tier>?</prop:Tier>
            <prop:UserId>?</prop:UserId>
    </prop:SignupAccountData>
    <prop:BusinessData>
            <prop:AverageTicket>?</prop:AverageTicket>
            <prop:BusinessDescription>?</prop:BusinessDescription>
            <prop:BusinessLegalName>?</prop:BusinessLegalName>
            <prop:DoingBusinessAs>?</prop:DoingBusinessAs>
            <prop:EIN>?</prop:EIN>
            <prop:HighestTicket>?</prop:HighestTicket>
            <prop:MerchantCategoryCode>?</prop:MerchantCategoryCode>
            <prop:MonthlyBankCardVolume>?</prop:MonthlyBankCardVolume>
            <prop:WebsiteURL>?</prop:WebsiteURL>
    </prop:BusinessData>
    <prop:CreditCardData>
            <typ:CreditCardNumber>?</typ:CreditCardNumber>
            <typ:ExpirationDate>?</typ:ExpirationDate>
            <typ:NameOnCard>?</typ:NameOnCard>
    </prop:CreditCardData>
    <prop:Address>
            <typ:Address1>?</typ:Address1>
            <typ:Address2>?</typ:Address2>
            <typ:ApartmentNumber>?</typ:ApartmentNumber>
            <typ:City>?</typ:City>
            <typ:Country>?</typ:Country>
            <typ:State>?</typ:State>
            <typ:Zip>?</typ:Zip>
    </prop:Address>
    <prop:MailAddress>
            <typ:Address1>?</typ:Address1>
            <typ:Address2>?</typ:Address2>
            <typ:ApartmentNumber>?</typ:ApartmentNumber>
            <typ:City>?</typ:City>
            <typ:Country>?</typ:Country>
            <typ:State>?</typ:State>
            <typ:Zip>?</typ:Zip>
    </prop:MailAddress>
    <prop:BusinessAddress>
            <typ:Address1>?</typ:Address1>
            <typ:Address2>?</typ:Address2>
            <typ:ApartmentNumber>?</typ:ApartmentNumber>
            <typ:City>?</typ:City>
            <typ:Country>?</typ:Country>
            <typ:State>?</typ:State>
            <typ:Zip>?</typ:Zip>
    </prop:BusinessAddress>
    <prop:BankAccount>
            <typ:AccountCountryCode>?</typ:AccountCountryCode>
            <typ:AccountName>?</typ:AccountName>
            <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
            <typ:AccountType>?</typ:AccountType>
```

```xml
                        <typ:BankAccountNumber>?</typ:BankAccountNumber>
                        <typ:BankName>?</typ:BankName>
                        <typ:Description>?</typ:Description>
                        <typ:RoutingNumber>?</typ:RoutingNumber>
                </prop:BankAccount>
                <prop:SecondaryBankAccount>
                        <typ:AccountCountryCode>?</typ:AccountCountryCode>
                        <typ:AccountName>?</typ:AccountName>
                        <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
                        <typ:AccountType>?</typ:AccountType>
                        <typ:BankAccountNumber>?</typ:BankAccountNumber>
                        <typ:BankName>?</typ:BankName>
                        <typ:Description>?</typ:Description>
                        <typ:RoutingNumber>?</typ:RoutingNumber>
                </prop:SecondaryBankAccount>
                <prop:GrossBillingInformation>
                        <prop:GrossSettleAddress>
                                <typ:Address1>?</typ:Address1>
                                <typ:Address2>?</typ:Address2>
                                <typ:ApartmentNumber>?</typ:ApartmentNumber>
                                <typ:City>?</typ:City>
                                <typ:Country>?</typ:Country>
                                <typ:State>?</typ:State>
                                <typ:Zip>?</typ:Zip>
                        </prop:GrossSettleAddress>
                        <prop:GrossSettleBankAccount>
                                <typ:AccountCountryCode>?</typ:AccountCountryCode>
                                <typ:AccountName>?</typ:AccountName>
                                <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
                                <typ:AccountType>?</typ:AccountType>
                                <typ:BankAccountNumber>?</typ:BankAccountNumber>
                                <typ:BankName>?</typ:BankName>
                                <typ:Description>?</typ:Description>
                                <typ:RoutingNumber>?</typ:RoutingNumber>
                        </prop:GrossSettleBankAccount>
                        <prop:GrossSettleCardData>
                                <typ:CreditCardNumber>?</typ:CreditCardNumber>
                                <typ:ExpirationDate>?</typ:ExpirationDate>
                                <typ:NameOnCard>?</typ:NameOnCard>
                        </prop:GrossSettleCardData>
                </prop:GrossBillingInformation>
                <prop:FraudDetectionData>
                        <prop:MerchantSourceIp>?</prop:MerchantSourceIp>
                        <prop:ThreatMetrixPolicy>?</prop:ThreatMetrixPolicy>
                        <prop:ThreatMetrixSessionId>?</prop:ThreatMetrixSessionId>
                </prop:FraudDetectionData>
                <prop:PaymentMethodId>?</prop:PaymentMethodId>
        <prop:PaymentBank>
           <typ:AccountNumber>?</typ:AccountNumber>
           <typ:RoutingNumber>?</typ:RoutingNumber>
           <typ:AccountType>?</typ:AccountType>
```

```
                </prop:PaymentBank>
              </con:signupRequest>
            </con:Signup>
        </soapenv:Body>
</soapenv:Envelope>
```

## Sample SOAP XML Response:

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
    <s:Body>
        <SignupResponse xmlns="http://propay.com/MS/contracts">
            <SignupResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
                <a:AccountNumber>123456</a:AccountNumber>
                <a:Password>TempPassw0rd</a:Password>
                <a:SourceEmail>test@propay.com</a:SourceEmail>
                <a:Status>00</a:Status>
                <a:Tier>CardOnly</a:Tier>
            </SignupResult>
        </SignupResponse>
    </s:Body>
</s:Envelope>
```

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| certStr | String | Authorization | Supplied by ProPay, Used to access the API |
| termid | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| class | String | Authorization | Set value to **partner.** Used to access the API |
| transType | String | Required | Set value to **01** for 'Create ProPay Account' |
| XMLTrans | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| transType | string | Will always return as **01**. |
| status | string | Result of the transaction request. See Appendix for result code definitions |
| XMLTrans | Object | With response details |

### Sample XML Request:

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <AccountOwnershipType>Personal</AccountOwnershipType>
                <accountType>C</accountType>
                <addr>200 West Main Street</addr>
                <BankName>Wells Fargo</BankName>
                <BusinessAddress>123 ABC St.</BusinessAddress>
                <BusinessAddress2>Ste 200</BusinessAddress2>
                <BusinessCountry>USA</BusinessCountry>
                <BusinessState>AK</BusinessState>
                <BusinessZip>81425</BusinessZip>
                <city>Anytown</city>
                <country>USA</country>
                <dayPhone>4464464464</dayPhone>
                <Description>My Checking</Description>
                <dob>12-15-1961</dob>
                <DoingBusinessAs>PPA</DoingBusinessAs>
                <evenPhone>4464464464</evenPhone>
                <externalId>2212157</externalId>
                <firstName>John</firstName>
                <lastName>Doe</lastName>
```

```xml
            <MCCCode>5399</MCCCode>
            <phonePin>1234</phonePin>
            <RoutingNumber>102000076</RoutingNumber>
            <sourceEmail>John@Smith.com</sourceEmail>
            <ssn>000000000</ssn>
            <state>UT</state>
            <tier>Corporate</tier>
            <zip>84057</zip>
            <MerchantSourceip>8.8.8.8</MerchantSourceip>
            <NotificationEmail>John@Smith.com</NotificationEmail>
            <ThreatMetrixPolicy>Default</ThreatMetrixPolicy>
            <ThreatMetrixSessionid>dad889c1-1ca4-4fq71-8f6f-807eb4408bc7</ThreatMetrixSessionid>
            <AuthorizedSignerFirstName>John</AuthorizedSignerFirstName>
            <AuthorizedSignerLastName>Doe</AuthorizedSignerLastName>
            <AuthorizedSignerTitle>Director</AuthorizedSignerTitle>
            <SignificantOwnerFirstName>Harry</SignificantOwnerFirstName>
            <SignificantOwnerLastName>Johnson</SignificantOwnerLastName>
            <SignificantOwnerSSN>000000000</SignificantOwnerSSN>
            <SignificantOwnerDateOfBirth>12-23-1988</SignificantOwnerDateOfBirth>
            <SignificantOwnerStreetAddress>401, Harrison Ford</SignificantOwnerStreetAddress>
            <SignificantOwnerCityName>Lehi</SignificantOwnerCityName>
            <SignificantOwnerRegionCode>UT</SignificantOwnerRegionCode>
            <SignificantOwnerPostalCode>84057</SignificantOwnerPostalCode>
            <SignificantOwnerCountryCode>US</SignificantOwnerCountryCode>
            <SignificantOwnerTitle>Manager</SignificantOwnerTitle>
            <SignificantOwnerPercentage>80</SignificantOwnerPercentage>
            <PaymentBankAccountNumber>1234567</PaymentBankAccountNumber>
            <PaymentBankRoutingNumber>45485454</PaymentBankRoutingNumber>
            <PaymentBankAccountType>Savings</PaymentBankAccountType>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

```xml
<XMLResponse>
        <XMLTrans>
            <transType>01</transType>
            <status>00</status>
            <sourceEmail>John@Smith.com</sourceEmail>
            <password>!WTYSefRW3</password>
            <accntNum>123456</accntNum>
            <tier>Merchant</tier>
        </XMLTrans>
</XMLResponse>
```

## 4.1.3 Create a ProPay Business Account (EIN Validation)

This method will create a ProPay Business Merchant Processing Account. ProPay Business accounts use an Employee Identification Number instead of a Social Security Number for entity ID validation. Clients desiring to have their merchant accounts underwritten at a business level, rather than a personal/principal level should work with their relationship manager to have their affiliation and tier set up to enable Business Entity validation via EIN rather than via SSN.

- ❖ **The tier submitted must be a business level tier**
- ❖ **Accounts must be renewed on business level tiers**
- ❖ **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**

### Request Elements Defined:

**transType 01**

### Personal Data
Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PersonalData** | | | | | |
| **FirstName** | **firstName** | String | 20 | Optional | Merchant/Individual first names. |
| **MiddleInitial** | **mInitial** | String | 2 | Optional | Merchant/Individual middle initial. |
| **LastName** | **lastName** | String | 25 | Optional | Merchant/Individual last name. |
| **DateOfBirth** | **dob** | String | | Required | Required Element, but not used to validate if tier is set to EIN Validation |
| **SocialSecurityNumber** | **ssn** | String | 9 | Do Not Pass | If passed, the SSN will be used for verification rather than the EIN. |
| **SourceEmail** | **sourceEmail** | String | 55 | Required | Merchant/Individual email address. Must be unique in ProPay system.<br>*ProPay's system will send automated emails to the email address on file unless NotificationEmail is provided.<br>*Truncated, if value provided is greater than max value. |
| **PhoneInformation .DayPhone** | **dayPhone** | String | | Required | Merchant/Individual day phone number.<br>*For USA, CAN, and AUS value must be 10 characters with no dashes |
| **PhoneInformation .EveningPhone** | **evenPhone** | String | | Optional | Merchant/Individual evening phone number.<br>*For USA, CAN, and AUS value must be 10 characters with no dashes |
| **NotificationEmail** | **NotificationEmail** | String | 55 | Optional | Communication Email Address.<br>*ProPay's system will send automated emails to the email address on file rather than the Source Email. |

### International Signup Data
Required* for International Merchant Boarding, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PersonalData.** | | | | | |

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

## Signup Account Data
Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **SignupAccountData** | | | | | |
| **CurrencyCode** | **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** | **tier** | String | | Required* | One of the previously assigned **merchant** tiers.<br>*If not provided, will default to cheapest available tier. |
| **ExternalId** | **externalId** | String | 20 | Optional | This is a client's own unique identifier.  Typically used as the distributor or consultant ID. |
| **PhonePIN** | **phonePin** | String | 4 | Optional | Numeric value which will give a user access to ProPay's IVR system.  Also used to reset password. |
| **UserId** | **userId** | String | 55 | Optional | ProPay account username.  Must be unique in ProPay system.<br>*Username defaults to Merchant/Individual email if userId is not provided. |

## Business Data
Required, unless noted, for all transactions of this type

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **BusinessData** | | | | | |
| **BusinessLegalName** | **BusinessLegalName** | String | 255 | Required | The legal name of the business as registered. |
| **DoingBusinessAs** | **DoingBusinessAs** | String | 255 | Best Practice | This field can be used to provide DBA information on an account.  ProPay accounts can be configured to display DBA on cc statements. |
| **EIN** | **EIN** | String | | Required | Employer Identification Number can be added to a ProPay account. |
| **MerchantCategoryCode** | **MCCCode** | String | 4 | Optional | Merchant Category Code |
| **WebsiteURL** | **WebsiteURL** | String | 255 | Best | The Business' website URL |

| | | | | Practice | |
|---|---|---|---|---|---|
| **BusinessDescription** | **BusinessDescription** | String | 255 | Best Practice | The Business' description |
| **MonthlyBankCardVolume** | **MonthlyBankCardVolume** | Int(64) | Signed Int(64) | Best Practice | The monthly volume of bank card transactions; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $1000.00 if not sent |
| **AverageTicket** | **AverageTicket** | Int(64) | Signed Int(64) | Best Practice | The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent. |
| **HighestTicket** | **HighestTicket** | Int(64) | Signed Int(64) | Best Practice | The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent. |

## Account Payment (Credit Card) Information

One of the following payment Method Options is Required if there is a signup or annual fee for the account.

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **CreditCardData** | | | | | |
| **NameOnCard** | **NameOnCard** | String | | Optional | Card holder's name as it appears on card. |
| **CreditCardNumber** | **ccNum** | String | 16 | Optional* | Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users. *Required if passing credit card data to pay signup fee. |
| **ExpirationDate** | **expDate** | String | 4 | Optional* | Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy. *Required if passing credit card data to pay signup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PaymentBank** | | | | | |
| **AccountNumber** | **PaymentBankAccountNumber** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if ACH bank data is being used to pay signup fee. |
| **RoutingNumber** | **PaymentBankRoutingNumber** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number. *Required if ACH bank data is being used to pay signup fee. |
| **AccountType** | **PaymentBankAccountType** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Valid values are:<br>▪ Checking<br>▪ Savings<br>▪ GeneralLedger<br>*Required if ACH bank data is being used to pay signup fee. |

## Account Payment (ACH) Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PaymentMethodId** | **paymentMethodId** | String | | Optional* | Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID. *Required if using on file ProtectPay Payment Method to pay signup fee. |

## Mailing Address

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **MailAddress** | | | | | |
| **Address1** | **mailAddr** | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| **ApartmentNumber** | **mailApt** | String | | Optional | Merchant/Individual mailing address if different than physical address. |
| **Address3** | **mailAddr3** | String | 100 | Optional | Merchant/Individual mailing address if different than physical address. |
| **City** | **mailCity** | String | 30 | Optional | Merchant/Individual mailing city if different than physical address. |
| **State** | **mailState** | String | 3 | Optional | Merchant/Individual mailing state if different than physical address. *Standard 2 character abbreviation for state, province, prefecture, etc. |
| **Country** | **mailCountry** | String | 3 | Optional | ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA. |
| **Zip** | **mailZip** | String | | Optional | Merchant/Individual mailing zip/postal code if different than physical address. *For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" |

## Business Address

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **BusinessAddress** | | | | | |
| **Address1** | **BusinessAddress** | String | 100 | Required | Business Physical Address |
| **Address2** | **BusinessAddress 2** | String | 100 | Optional | Business Physical Address |
| **City** | **BusinessCity** | String | 30 | Required | Business Physical Address City |
| **Country** | **BusinessCountry** | String | | Best Practice | Must be ISO standard 3 character country code. |
| **State** | **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.) |
| **Zip** | **BusinessZip** | String | | Required | For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" |

## Primary Bank Account Information
Required, unless noted, if adding Bank Account information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **BankAccount** | | | | | |
| **AccountCountryCode** | **AccountCountryCode** | String | 3 | Optional* | ISO 3166 standard 3-character country code. *Required if boarding with primary bank on file. |
| **AccountName** | **accountName** | String | 32 | Optional* | Merchant/Individual Name. *Required if boarding with primary bank on file. |
| **BankAccountNumber** | **AccountNumber** | String | 25 | Optional* | Financial institution account number. *Required if boarding with primary bank on file. |
| **AccountOwnershipType** | **AccountOwnershipType** | String | 15 | Optional* | Valid values are:<br>▪ Personal<br>▪ Business |

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| | | | | | *Required if boarding with primary bank on file. |
| AccountType | accountType | String | 1 | Optional* | Valid values are:<br>▪ C – Checking<br>▪ S – Savings<br>▪ G – General Ledger<br>*Required if boarding with primary bank on file. |
| BankName | BankName | String | 50 | Optional* | Name of financial institution. *Required if boarding with primary bank on file. |
| RoutingNumber | RoutingNumber | String | 9 | Optional* | Financial institution routing number. Must be a valid ACH routing number. *Required if boarding with primary bank on file. |

## Secondary Bank Account Information
Required for Split Sweep feature, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| SecondaryBankAccount | | | | | |
| AccountCountryCode | SecondaryAccountCountryCode | String | 3 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| SecondaryAccountName | SecondaryAccountName | String | 32 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountNumber | SecondaryAccountNumber | String | 25 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountOwnershipType | SecondaryAccountOwnershipType | String | 15 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| AccountType | SecondaryAccountType | String | 1 | Optional* | Required if adding secondary bank account info as part of the signup.<br>Valid values are:<br>▪ C – Checking<br>▪ S – Savings<br>▪ G – General Ledger<br>*Required for SplitSweep utilizing secondary bank account on file. |
| BankName | SecondaryBankName | String | 50 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |
| RoutingNumber | SecondaryRoutingNumber | String | 9 | Optional* | 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. *Required for SplitSweep utilizing secondary bank account on file. |

## Gross Billing Information

Required for Gross Settlement feature, with prior approval

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **GrossBillingInformation** | | | | | |
| **GrossSettleAddress.Address1** | **GrossSettleAddress** | String | 25 | Optional | Gross Settle Billing information address. |
| **GrossSettleAddress.City** | **GrossSettleCity** | String | 25 | Optional | Gross Settle Billing information address. |
| **GrossSettleAddress.Country** | **GrossSettleCountry** | String | 3 | Optional | Gross Settle billing information address. Must be 3 character ISO standard country code. |
| **GrossSettleAddress.State** | **GrossSettleState** | String | 2 | Optional* | Gross Settle billing information address. Must be 2 character standard US State or Canadian province code. |
| **GrossSettleAddress.Zip** | **GrossSettleZipCode** | String | 9 | Optional* | Gross Settle billing information 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. |
| **GrossSettleBankAccount.AccountCountryCode** | **GrossSettleAccountCountryCode** | String | 3 | Optional* | *Required if Gross Settle billing info is bank account. Must be ISO standard 3 character country code. * |
| **GrossSettleBankAccount.AccountName** | **GrossSettleAccountHolderName** | | | Optional* | *Required if Gross Settle billing info is bank account. The Gross Settle billing bank account holder name. |
| **GrossSettleBankAccount.AccountType** | **GrossSettleAccountType** | String | 10 | Optional* | *Required if Gross Settle billing info is bank account. Valid values are: <ul><li>C – Checking</li><li>S – Savings</li></ul> |
| **GrossSettleBankAccount.BankAccountNumber** | **GrossSettleAccountNumber** | String | 25 | Optional* | *Required if Gross Settle billing info is bank account. The Gross Settle billing bank account number. |
| **GrossSettleBankAccount.RoutingNumber** | **GrossSettleRoutingNumber** | String | 9 | Optional* | *Required if Gross Settle billing info is bank account. The Gross Settle billing bank account routing number. Must be a valid Fedwire ACH participant. |
| **GrossSettleCardData.CreditCardNumber** | **GrossSettleCreditCardNumber** | String | 16 | Optional | The Gross Settle billing information credit card number. Standard cc numbers which must pass Luhn check. |
| **GrossSettleCardData.ExpirationDate** | **GrossSettleCreditCardExpDate** | String | 4 | Optional | The Gross Settle billing information credit card expiration date expressed as mmyy. |
| **GrossSettleCardData.NameOnCard** | **GrossSettleNameOnCard** | String | 25 | Optional | The Gross Settle billing information name on credit card. |

❖ Gross Settle information submitted with a Tier that is not enabled or setup for Gross Settlement will result in a failure

## Merchant Beneficiary Owner Information

| REST/SOAP Element | XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **BeneficialOwnerData** | | | | | |
| **OwnerCount** | **OwnerCount** | String | 1 | Optional* | Number of Beneficiary Owners, should be maximum 5. *Required if passing Merchant Beneficiary Owner Information. |
| **Owners.Title** | **Title** | String | 55 | Optional* | This field contains the Title. *Required if passing Merchant Beneficiary Owner Information. |
| **Owners.FirstName** | **FirstName** | String | 20 | Optional* | Owner First Name. *Required if passing Merchant Beneficiary Owner Information. |
| **Owners.LastName** | **LastName** | String | 25 | Optional* | Owner Last Name. *Required if passing Merchant Beneficiary Owner Information. |

| XML Element | Type | | Max | Required | Notes |
|---|---|---|---|---|---|
| Owners.Email | Email | String | 55 | Optional* | Owner Email ID. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.DateOfBirth | DateOfBirth | String | 10 | Optional* | Date of Birth of the Owner. Must be in 'mm-dd-yyyy' format. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Percentage | Percentage | String | 3 | Optional* | Percentage for Owner. Percentage should be in between 0 and 100. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Address | Address | String | 100 | Optional* | Street address where Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.SSN | SSN | String | 9 | Optional* | Social Security Number of the Owner. Should be 9 digits. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.City | City | String | 55 | Optional* | The name of the city where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Zip | Zip | String | 10 | Optional* | The postal code where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.State | State | String | 3 | Optional* | The region code that corresponds to the state where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |
| Owners.Country | Country | String | 3 | Optional* | The three-character, alpha country code for where the Owner resides. *Required if passing Merchant Beneficiary Owner Information. |

## Significant Owner Information

| XML Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| AuthorizedSignerFirstName | String | 20 | Best Practice | Seller's Authorized Signer First Name. By default Merchant's First name is saved*. |
| AuthorizedSignerLastName | String | 25 | Best Practice | 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:<br>Owner President<br>Vice President<br>Treasurer<br>Controller or Comptroller<br>CEO or CFO<br>Chairman<br>General<br>Manager<br>Partner<br>Co-owner<br>Director<br>Office Manager |
| SignificantOwnerFirstName | String | 20 | Optional | For US: Seller's Significant Owner First Name.<br>For CAN: Seller's Significant Owner or Authorized Signer First Name. |
| SignificantOwnerLastName | String | 20 | Optional | For US: Seller's Significant Owner Last Name.<br>For CAN: Seller's Significant Owner or Authorized Signer Last Name. |
| SignificantOwnerSSN | String | 9 | Optional | Social Security Number of the Seller's Significant Owner. Should be 9 digits. |
| SignificantOwnerDateOfBirth | Date | | Optional | Date of Birth of the Seller's Significant Owner. Must be in 'mm-dd-yyyy' format. |
| SignificantOwnerStreetAddress | String | 40 | Optional | Street address where Seller's Significant Owner resides. |
| SignificantOwnerCityName | String | 40 | Optional | The name of the city where the Seller's Significant Owner resides. |

| SignificantOwnerCityName | String | 40 | Optional | The name of the city where the Seller's Significant Owner resides. |
|---|---|---|---|---|
| SignificantOwnerRegionCode | String | 6 | Optional | The region code that corresponds to the state where the Seller's Significant Owner resides. |
| SignificantOwnerPostalCode | String | 9 | Optional | The postal code for where the Seller's Significant Owner resides. |
| SignificantOwnerCountryCode | String | 2 | Optional | The two-character, alpha country code for where the Seller's Significant Owner resides. |
| SignificantOwnerTitle | String | 50 | Optional | This field contains the Seller's Significant Signer Title. |
| SignificantOwnerPercentage | Byte | | Optional | Percentage for Significant Owner. Percentage should be in between 0 and 100. |

## ProPay Account Signup Response Elements

| Element | Type | Notes |
|---|---|---|
| status | string | Result of the transaction request. <br> See Propay Appendix for result code definitions. |
| accntNum | Integer | Assigned to each account by ProPay. |
| password | String | Temporary password.  Will need to be changed on first login. |
| sourceEmail | String | Email address used for signup. |
| tier | String | Type of ProPay account provided to user. |

# Interface: REST
## How to call this method

| HTTP Element | Value |
|---|---|
| Resource URI | /propayAPI/SignUp/ |
| Method | PUT |
| Authorization | See section 3.2.1 REST Interface |

## Sample JSON request data:

```
{
        "PersonalData": {
                "FirstName": "Snow",
                "MiddleInitial": "J",
                "LastName": "Huntsman",
                "DateOfBirth": "03-06-1976",
                "SocialSecurityNumber": null,
                "SourceEmail": "d16769c4-c571-480b-87fa-d713648e6c38@qamail.com",
                "PhoneInformation": {
                        "DayPhone": "2013787767",
                        "EveningPhone": "2013787777"
                },
        "InternationalSignUpData":null
        },
        "SignupAccountData": {
                "CurrencyCode": "USD",
```

```json
        "UserId": "d16769c4-c571-480b-87fa-d713648e6c38",
        "PhonePIN": "1111",
        "ExternalId": "666",
        "Tier": "7a9bb332-66ab-4ad4-a"
},
"BusinessData": {
        "BusinessLegalName": "America",
        "DoingBusinessAs": "Head of State",
        "EIN": "121232343",
        "MerchantCategoryCode": null,
        "WebsiteURL": null,
        "BusinessDescription": null,
        "MonthlyBankCardVolume": 0,
        "AverageTicket": 0,
        "HighestTicket": 0
},
"CreditCardData": {
        "NameOnCard": null,
        "CreditCardNumber": "2237059766693235",
        "ExpirationDate": "20180321"
},
"Address": {
        "ApartmentNumber": "1",
        "Address1": "123 Fake St",
        "Address2": "Suite 5000",
        "City": "New York",
        "State": "NY",
        "Country": "USA",
        "Zip": "1000"
},
"MailAddress": {
        "ApartmentNumber": "Oval",
        "Address1": "101 Box St",
        "Address2": "NW",
        "City": "Washington",
        "State": "DC",
        "Country": "USA",
        "Zip": "2050"
},
"BusinessAddress": {
        "ApartmentNumber": "Oval",
        "Address1": "1600 Pennsylvania Ave",
        "Address2": "NW",
        "City": "Washington",
        "State": "DC",
        "Country": "USA",
        "Zip": "2050"
},
"BankAccount": {
        "AccountCountryCode": "USA",
        "BankAccountNumber": "123456789",
```

```json
            "RoutingNumber": "011306829",
            "AccountOwnershipType": "Business",
            "BankName": "CITIZENS BANK NA",
            "AccountType": "C",
            "AccountName": null,
            "Description": null
    },
    "SecondaryBankAccount": {
            "AccountCountryCode": "USA",
            "BankAccountNumber": "987654321",
            "RoutingNumber": "011306829",
            "AccountOwnershipType": "Business",
            "BankName": "CITIZENS BANK NA",
            "AccountType": "C",
            "AccountName": null,
            "Description": null
    },
    "GrossBillingInformation": null,
    "FraudDetectionData": null,
    "PaymentMethodId": null
            "PaymentBank" : {
            "AccountNumber" : "21212121",
            "RoutingNumber": "999999",
    "AccountType": "Checking"
}
```

## Sample JSON response data:

```json
{
    "AccountNumber": 123456,
    "Password": "TempPassw0rd",
    "SourceEmail": "test@propay.com",
    "Status": "00",
    "Tier": "Business"
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|--------|--------|-----------------|
| MerchantServiceClient | Signup(ID, SignupRequest) | SignupResponse |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | Signup |
|---------------|--------|

### Sample SOAP XML request including all mandatory and optional elements:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types" xmlns:prop="http://schemas.datacontract.org/2004/07/Propay.Contracts.MS.External">
   <soapenv:Header/>
   <soapenv:Body>
      <con:Signup>
         <con:identification>
            <typ:CertString>?</typ:CertString>
            <typ:TermId>?</typ:TermId>
         </con:identification>
         <con:signupRequest>
            <prop:PersonalData>
               <prop:FirstName>?</prop:FirstName>
               <prop:MiddleInitial>?</prop:MiddleInitial>
               <prop:LastName>?</prop:LastName>
               <prop:DateOfBirth>?</prop:DateOfBirth>
               <prop:SocialSecurityNumber>?</prop:SocialSecurityNumber>
                  <prop:SourceEmail>?</prop:SourceEmail>
               <prop:PhoneInformation>
                  <typ:DayPhone>?</typ:DayPhone>
                  <typ:EveningPhone>?</typ:EveningPhone>
               </prop:PhoneInformation>
               <prop:InternationalSignUpData>
                  <typ:DocumentType>?</typ:DocumentType>
                  <typ:InternationalId>?</typ:InternationalId>
                  <typ:DocumentExpDate>?</typ:DocumentExpDate>
                  <typ:DocumentIssuingState>?</typ:DocumentIssuingState>
                  <typ:DriversLicenseVersion>?</typ:DriversLicenseVersion>
                  <typ:MedicareReferenceNumber>?</typ:MedicareReferenceNumber>
                  <typ:MedicareCardColor>?</typ:MedicareCardColor>
               </prop:InternationalSignUpData>
            </prop:PersonalData>
            <prop:SignupAccountData>
               <prop:CurrencyCode>?</prop:CurrencyCode>
               <prop:ExternalId>?</prop:ExternalId>
               <prop:PhonePIN>?</prop:PhonePIN>
```

```
        <prop:Tier>?</prop:Tier>
        <prop:UserId>?</prop:UserId>
    </prop:SignupAccountData>
    <prop:BusinessData>
        <prop:AverageTicket>?</prop:AverageTicket>
        <prop:BusinessDescription>?</prop:BusinessDescription>
        <prop:BusinessLegalName>?</prop:BusinessLegalName>
        <prop:DoingBusinessAs>?</prop:DoingBusinessAs>
        <prop:EIN>?</prop:EIN>
        <prop:HighestTicket>?</prop:HighestTicket>
        <prop:MerchantCategoryCode>?</prop:MerchantCategoryCode>
        <prop:MonthlyBankCardVolume>?</prop:MonthlyBankCardVolume>
        <prop:WebsiteURL>?</prop:WebsiteURL>
    </prop:BusinessData>
    <prop:CreditCardData>
        <typ:CreditCardNumber>?</typ:CreditCardNumber>
        <typ:ExpirationDate>?</typ:ExpirationDate>
        <typ:NameOnCard>?</typ:NameOnCard>
    </prop:CreditCardData>
    <prop:Address>
        <typ:Address1>?</typ:Address1>
        <typ:Address2>?</typ:Address2>
        <typ:ApartmentNumber>?</typ:ApartmentNumber>
        <typ:City>?</typ:City>
        <typ:Country>?</typ:Country>
        <typ:State>?</typ:State>
        <typ:Zip>?</typ:Zip>
    </prop:Address>
    <prop:MailAddress>
        <typ:Address1>?</typ:Address1>
        <typ:Address2>?</typ:Address2>
        <typ:ApartmentNumber>?</typ:ApartmentNumber>
        <typ:City>?</typ:City>
        <typ:Country>?</typ:Country>
        <typ:State>?</typ:State>
        <typ:Zip>?</typ:Zip>
    </prop:MailAddress>
    <prop:BusinessAddress>
        <typ:Address1>?</typ:Address1>
        <typ:Address2>?</typ:Address2>
        <typ:ApartmentNumber>?</typ:ApartmentNumber>
        <typ:City>?</typ:City>
        <typ:Country>?</typ:Country>
        <typ:State>?</typ:State>
        <typ:Zip>?</typ:Zip>
    </prop:BusinessAddress>
    <prop:BankAccount>
        <typ:AccountCountryCode>?</typ:AccountCountryCode>
        <typ:AccountName>?</typ:AccountName>
        <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
        <typ:AccountType>?</typ:AccountType>
```

```xml
<typ:BankAccountNumber>?</typ:BankAccountNumber>
<typ:BankName>?</typ:BankName>
<typ:Description>?</typ:Description>
<typ:RoutingNumber>?</typ:RoutingNumber>
</prop:BankAccount>
<prop:SecondaryBankAccount>
    <typ:AccountCountryCode>?</typ:AccountCountryCode>
    <typ:AccountName>?</typ:AccountName>
    <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
    <typ:AccountType>?</typ:AccountType>
    <typ:BankAccountNumber>?</typ:BankAccountNumber>
    <typ:BankName>?</typ:BankName>
    <typ:Description>?</typ:Description>
    <typ:RoutingNumber>?</typ:RoutingNumber>
</prop:SecondaryBankAccount>
<prop:GrossBillingInformation>
    <prop:GrossSettleAddress>
        <typ:Address1>?</typ:Address1>
        <typ:Address2>?</typ:Address2>
        <typ:ApartmentNumber>?</typ:ApartmentNumber>
        <typ:City>?</typ:City>
        <typ:Country>?</typ:Country>
        <typ:State>?</typ:State>
        <typ:Zip>?</typ:Zip>
    </prop:GrossSettleAddress>
    <prop:GrossSettleBankAccount>
        <typ:AccountCountryCode>?</typ:AccountCountryCode>
        <typ:AccountName>?</typ:AccountName>
        <typ:AccountOwnershipType>?</typ:AccountOwnershipType>
        <typ:AccountType>?</typ:AccountType>
        <typ:BankAccountNumber>?</typ:BankAccountNumber>
        <typ:BankName>?</typ:BankName>
        <typ:Description>?</typ:Description>
        <typ:RoutingNumber>?</typ:RoutingNumber>
    </prop:GrossSettleBankAccount>
    <prop:GrossSettleCardData>
        <typ:CreditCardNumber>?</typ:CreditCardNumber>
        <typ:ExpirationDate>?</typ:ExpirationDate>
        <typ:NameOnCard>?</typ:NameOnCard>
    </prop:GrossSettleCardData>
</prop:GrossBillingInformation>
<prop:FraudDetectionData>
    <prop:MerchantSourceIp>?</prop:MerchantSourceIp>
    <prop:ThreatMetrixPolicy>?</prop:ThreatMetrixPolicy>
    <prop:ThreatMetrixSessionId>?</prop:ThreatMetrixSessionId>
</prop:FraudDetectionData>
<prop:PaymentMethodId>?</prop:PaymentMethodId>
  <prop:PaymentBank>
      <typ:AccountNumber>?</typ:AccountNumber>
      <typ:RoutingNumber>?</typ:RoutingNumber>
      <typ:AccountType>?</typ:AccountType>
```

```
            </prop:PaymentBank>
         </con:signupRequest>
      </con:Signup>
   </soapenv:Body>
</soapenv:Envelope>
```

## Sample SOAP XML Response:
```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
   <s:Body>
      <SignupResponse xmlns="http://propay.com/MS/contracts">
         <SignupResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
            <a:AccountNumber>123456</a:AccountNumber>
            <a:Password>TempPassw0rd </a:Password>
            <a:SourceEmail>test@propay.com</a:SourceEmail>
            <a:Status>00</a:Status>
            <a:Tier>Business</a:Tier>
         </SignupResult>
      </SignupResponse>
   </s:Body>
</s:Envelope>
```

# Interface:  Legacy XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API. |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API. |
| **class** | String | Authorization | Set value to **partner.** Used to access the API. |
| **transType** | String | Required | Set value to **01** for 'Create ProPay Account'. |
| **XMLTrans** | Object | Required | The Object containing the request elements. |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **01.** |
| **status** | string | Result of the transaction request. See Appendix for result code definitions. |
| **XMLTrans** | Object | With response details. |

## Sample XML Request (Invoice):

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>01</transType>
                <AccountCountryCode>USA</AccountCountryCode>
                <accountName>MyBankAccount</accountName>
                <AccountNumber>123456789</AccountNumber>
                <AccountOwnershipType>Personal</AccountOwnershipType>
                <accountType>C</accountType>
                <BusinessAddress>123 ABC St.</BusinessAddress>
                <BusinessAddress2>Ste 200</BusinessAddress2>
                <BusinessCity>Bluffdale</BusinessCity>
                <BusinessCountry>USA</BusinessCountry>
                <BusinessLegalName>ProPay Partner Associates</BusinessLegalName>
                <BusinessState>AK</BusinessState>
                <BusinessZip>81425</BusinessZip>
                <dayPhone>4464464464</dayPhone>
                <DoingBusinessAs>PPA</DoingBusinessAs>
                <EIN>123456</EIN>
                <RoutingNumber>102000076</RoutingNumber>
                <sourceEmail>Jane@Smith.com</sourceEmail>
                <MerchantSourceip>8.8.8.8</MerchantSourceip>
                <ThreatMetrixPolicy>Default</ThreatMetrixPolicy>
                <ThreatMetrixSessionid>dad889c1-1ca4-4fq71-8f6f-807eb4408bc7</ThreatMetrixSessionid>
        </XMLTrans>
</XMLRequest>
```

**Sample XML Response:**

```
<XMLResponse>
        <XMLTrans>
                <transType>01</transType>
                <status>00</status>
                <sourceEmail>Jane@Smith.com</sourceEmail>
                <password>Fz3Y324qd!</password>
                <accntNum>123465</accntNum>
                <tier>Business</tier>
        </XMLTrans>
</XMLResponse>
```

# 4.2 ProPay Account Management Methods

The following methods manage ProPay accounts.

## 4.2.1 Edit ProPay Account

This method will update the information associated with a ProPay account. This method updates a specific group of information as denoted below. Each group has its own requirements of what must be passed in the API request.

If an optional element is included in the request that is blank, the account value will be updated to an empty value.
Required Elements per group must be included in each API request and must have a value, or a status 110 will be returned in the Response.

This API method will not partially update an account. Either all requested edits will be performed or none in case of a failure. You may only update one group of data per API request when editing a ProPay account.

- An Affiliation must be granted permission to specific categories of account information
- Required fields must be passed for each grouping.

- ❖ **Do not pass Elements from multiple categories.**
- ❖ **This transaction type requires an x509 certificate as additional authentication.**
- ❖ **If an optional element in a specific group is not present, that account value will be lost.**

### General Account Information

| Account Information | Account Security | Account Physical Address | Account Mailing Address | Account Service Settings |
|---|---|---|---|---|
| First Name | Password | Address Line 1 | Address Line 1 | CCProcessing |
| Middle Initial | | Apt. Number | Apt. Number | ACHOut |
| Last Name | | Address Line 3 | Address Line 3 | ACHIn |
| Day Phone Number | | City | City | ProPayOut |
| Evening Phone Number | | State | State | ProPayIn |
| | | Postal Code | Postal Code | CCProcessing |
| | | Country | Country | |

### Account Banking Information

| Primary Bank Information | | Secondary Bank Information |
|---|---|---|
| Routing Number | | Routing Number |
| Account Number | | Account Number |
| Account Type | | Account Type |
| Account Country Code | | Account Country Code |
| Bank Name | | Bank Name |

## Account Gross Settle Information

| Billing Information | Credit Card Information | Bank Account Information |
|---|---|---|
| Address Line 1 | Name on Card | Name on Account |
| City | Card Number | Routing Number |
| State | Expiration Date | Account Number |
| Postal Code | | Account Type |
| Country | | Account Country Code |
| | | CurrencyCode |
| | | Description |

## Monthly Renewal Payment Data

| Credit Card Infomation | | ACH Information |
|---|---|---|
| Card Number | | Account Number |
| Expiration Date | | **Routing Number** |
| | | Account Type |

## Request Elements Defined

**transType 42**

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

## Account Information

| 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<br>*Truncated, if value provided is greater than max value. |
| **externalId** | string | 20 | Optional | Client system's unique Id linked to ProPay Account |

## Account Address Information

| 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 |
| **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. |

❖ Required Physical Address elements must be submitted when updating Mailing Address elements.

## Merchant Business Information

| 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 |
| **HighestTicket** | Int(64) | Signed Int(64) | Optional | HighestTicket |
| **MonthlyBankCardVolume** | Int(64) | Signed Int(64) | Optional | MonthlyBankCardVolume |
| **WebsiteURL** | string | 255 | Optional | WebsiteURL |

## Account Security

| 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.<br>Must contain at least one capital letter, one lower case letter, and either one symbol or one number. |

## Account Services Settings

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **ACHIn** | Boolean | 1 | Optional | Valid values are:<br>▪ Y<br>▪ N |
| **ACHOut** | Boolean | 1 | Optional | Valid values are:<br>▪ Y<br>▪ N |
| **CCProcessing** | Boolean | 1 | Optional | Valid values are:<br>▪ Y<br>▪ N |
| **ProPayIn** | Boolean | 1 | Optional | Valid values are:<br>▪ Y<br>▪ N |
| **ProPayOut** | Boolean | 1 | Optional | Valid values are:<br>▪ Y<br>▪ N |

## Primary Bank Information

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **AccountCountryCode** | string | 25 | Required | ISO 3166 standard 3 character country codes.<br>Current allowed values are:<br>▪ USA<br>▪ CAN |
| **accountType** | string | | Required | Valid values are:<br>▪ Checking<br>▪ Savings<br>▪ GeneralLedger |
| **AccountNumber** | integer | 20 | Optional | Bank Account Number |
| **BankName** | string | 50 | Optional | Bank Name |
| **RoutingNumber** | Integer | 20 | Optional | Valid ABA routing number or CPA EFT code. |

## Secondary Bank Information

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **SecondaryAccountCountryCode** | string | | Required | ISO 3166 standard 3 character country codes. |

| | | | | Current allowed values are: |
|---|---|---|---|---|
| | | | | ▪ USA ▪ CAN |
| **SecondaryAccountType** | string | | Required | Valid values are: ▪ Checking ▪ Savings ▪ GeneralLedger |
| **SecondaryAccountName** | string | 32 | Optional | Name on the Bank Account |
| **SecondaryAccountNumber** | string | 20 | Optional | Bank Account Number |
| **SecondaryAccountOwnershipType** | string | | Optional | Valid values are: ▪ Personal ▪ Business |
| **SecondaryBankName** | string | 50 | Optional | Bank Name |
| **SecondaryRoutingNumber** | string | 9 | Optional | Valid ABA routing number or CPA EFT code |

## Gross Settle Credit Card Information

| 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. |
| **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.

## Gross Settle Bank Account Information

| 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. |

The ProPay account must have Gross Billing enabled.

## Monthly Renewal Credit Card Information

| 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. |

## Monthly Renewal ACH Information

| Element | | Type | Max | Required | Notes |
|---|---|---|---|---|---|
| **PaymentBankAccountNumber** | string | string | | Required | Bank account number of the bank account used for editing Monthly Renewal data. |
| **PaymentBankRoutingNumber** | string | string | | Required | Routing number of the bank account used for editing Monthly Renewal data. |
| **PaymentBankAccountType** | string | string | | Required | Valid values are:<br>▪ Checking – for Checking<br>▪ Savings – for Savings |

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| certStr | String | Authorization | Supplied by ProPay, Used to access the API. |
| termid | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API. |
| class | String | Authorization | Set value to **partner**. Used to access the API. |
| transType | String | Required | Set value to 42 for 'Edit ProPay Account'. |
| XMLTrans | Object | Required | The Object containing the request elements. |

## Legacy XML 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. |
| XMLTrans | Object | With response details. |

## Edit Account Information Sample XML Request

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>42</transType>
                <accountNum>123456</accountNum>
                <dayPhone>4464464464</dayPhone>
                <evenPhone>4464464464</evenPhone>
                <externalId>2212157</externalId>
                <firstName>John</firstName>
                <lastName>Doe</lastName>
                <mInitial>F</mInitial>
                <externalId>HK11243</externalId>
                <sourceEmail>John@Smith.com</sourceEmail>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>42</transType>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

## 4.2.2 Reset ProPay Account Password

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.

### Request Elements Defined

**transType 32**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay. |

### Response Elements Defined

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

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API. |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API. |
| **class** | String | Authorization | Set value to **partner**. Used to access the API. |
| **transType** | String | Required | Set value to **32** for 'Reset ProPay Account Password'. |
| **XMLTrans** | Object | Required | The Object containing the request elements. |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **32**. |
| **status** | string | Result of the transaction request. See Appendix for result code definitions. |
| **XMLTrans** | Object | With response details. |

## Sample XML Request:

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

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>32</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
        </XMLTrans>
</XMLResponse>
```

## 4.2.3 Renew ProPay Account

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 account is set up to be paid by the affiliate, it will simply renew.
2. If the account is set to have the user pay and if credit card information is passed in the request, the fees will be attempted against the card information passed.
3. Failure to authorize the card will result in an attempt to collect the funds from the account's available balance.

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

### Request Elements Defined

**transType 39**

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **accountNum** | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay. |
| **CVV2** | Int(32) | 4 | Optional | The credit card CVV code. |
| **tier** | String | 30 | Optional | Supplying a value will change the accounts tier under the affiliation upon renewal. If not passed the tier will not be changed. |
| **ccNum** | Int(32) | 16 | Optional* | The credit card number used to pay for the renewal. *Required if using credit card to pay renewal fee. |
| **expDate** | Int(32) | 4 | Optional* | The credit card expiration date in 'mmdd' format. *Required if using credit card to pay renewal fee. |
| **zip** | Int(32) | 9 | Optional | The US zip code of the credit card. 5 or 9 digits without a dash for US cards. Omit for international credit cards. |
| **PaymentBankAccount Number** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if using ACH to pay renewal fee. |
| **PaymentBankRouting Number** | String | | Optional* | 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. |
| **PaymentBankAccount Type** | String | | Optional* | Used to pay for an account via ACH and monthly renewal. Valid values are: Checking Savings *Required if using ACH to pay renewal fee. |

### Response Elements Defined

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **39**. |
| **status** | string | Result of the transaction request. See Appendix for result code definitions. |
| **accountNum** | Integer | Returned if the tier of the account was changed upon renewal. |
| **tier** | string | The tier the account was renewed under. |

## Interface: REST
### How to call this method

| HTTP Element | Value |
|---|---|
| **Resource URI** | /propayAPI/renewal/ |
| **Method** | PUT |
| **Authorization** | See section 3.2.1 REST Interface |

### Sample JSON request data:

```
{
        "accountNum": 123456,
        "CVV2": 999,
        "tier" : "194e4047-69b5-4e7c-b",
        "ccNum": "4111111111111111",
        "expDate":"1221",
        "zip": "12345"
}
```

### Sample JSON response data:

```
{
    "AccountNumber": 123456,
    "Status": "00",
    "Tier": "194e4047-69b5-4e7c-b"
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|---|---|---|
| **MerchantServiceClient** | **Renewal(ID, RenewalRequest)** | **RenewalResponse** |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | Renewal |
|---|---|

### Sample SOAP XML request including all mandatory and optional elements:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types">
    <soapenv:Header/>
    <soapenv:Body>
        <con:Renewal>
            <con:identification>
                <typ:CertString>0a0516f9d32744c1ad6c90aba7a4bd</typ:CertString>
                <typ:TermId>60fb74bbb7</typ:TermId>
            </con:identification>
            <con:renewalRequest>
                <!--Optional:-->
                <typ:CVV2>999</typ:CVV2>
                <typ:accountNum>715895375</typ:accountNum>
                <!--Optional:-->
                <typ:ccNum>4418077171614510</typ:ccNum>
                <!--Optional:-->
                <typ:expDate>0420</typ:expDate>
                <!--Optional:-->
                <typ:tier>d7e5012f-129e-4b08-b</typ:tier>
                <!--Optional:-->
                <typ:zip>84043</typ:zip>
            </con:renewalRequest>
        </con:Renewal>
    </soapenv:Body>
</soapenv:Envelope>
```

### Sample SOAP XML Response:

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
    <s:Body>
        <RenewalResponse xmlns="http://propay.com/MS/contracts">
            <RenewalResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
                <a:AccountNumber>715895375</a:AccountNumber>
                <a:Status>00</a:Status>
                <a:Tier>d7e5012f-129e-4b08-b</a:Tier>
            </RenewalResult>
        </RenewalResponse>
    </s:Body>
</s:Envelope>
```

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API. |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, used to access the API. |
| **class** | String | Authorization | Set value to **partner**. Used to access the API. |
| **transType** | String | Required | Set value to **39** for 'Renew ProPay Account'. |
| **XMLTrans** | Object | Required | The Object containing the request elements. |

## Legacy XML 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. |
| **XMLTrans** | Object | With response details. |

## Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
        <transType>39</transType>
                <accountNum>12345678</accountNum>
                <tier>Merchant</tier>
                <ccNum>4747474747474747</ccNum>
                <expDate>1220</expDate>
                <zip>12345</zip>
                <CVV2>999</CVV2>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

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

## 4.2.4 Add funds to a ProPay Account

This method will initiate an ACH transfer from the primary bank account on file to the designated ProPay account.

- If the primary bank account information has not been validated by the account holder the method will fail and 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.
- Funds take 1-5 business days to become available based on the account settings.

- ❖ **This transaction type requires an x509 certificate as additional authentication.**
- ❖ **This transaction type is only available for US Merchants**

### Request Elements Defined

`transType 37`

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

### Response Elements Defined

| 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. |

- ❖ An email will be sent to the account email address upon a successful request, unless ACH transaction emails are disabled.

## Interface: Legacy-XML
### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **37** for 'Add Funds to a ProPay Account' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML 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 |
| **XMLTrans** | Object | With response details |

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

### Sample XML Response:
```
<XMLResponse>
        <XMLTrans>
                <transType>37</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <transNum>1820</transNum>
        </XMLTrans>
</XMLResponse>
```

## 4.2.5 Sweep Funds from a ProPay Account

This method will initiate a transfer of funds from the ProPay account available balance to the primary 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 Defined

**transType 38**

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

### Response Elements Defined

| 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. |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, used to access the API. |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API. |
| **class** | String | Authorization | Set value to **partner**. Used to access the API. |
| **transType** | String | Required | Set value to **38** for 'Sweep Funds from a ProPay Account'. |
| **XMLTrans** | Object | Required | The Object containing the request elements. |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **38**. |
| **status** | string | Result of the transaction request.<br>See Propay Appendix for result code definitions. |
| **XMLTrans** | Object | With response details. |

### Sample XML Request:

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

### Sample XML Response:

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

## 4.2.6 Update Beneficial Owners

This method will update the beneficial owner data for the specified account number. This method should be used if the beneficial data was not sent while creating merchant.

- This method can be used only when the OwnerCount value is passed while creating merchant.

### Request Elements Defined

**transType 44**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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 for Owner. Percentage should be in 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 Defined

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **44**. |
| **Status** | string | Result of the transaction request. See ProPay Appendix for result code definitions. |
| **beneficialOwnerDataResult** | BeneficialOwnerDataResult | The beneficial owner validation result, refer to section Object: BeneficialOwnerDataResult for each field detail. |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, used to access the API. |
| **Termed** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API. |
| **Class** | String | Authorization | Set value to **partner**. Used to access the API. |
| **transType** | String | Required | Set value to **44** for 'Beneficial owner update transaction'. |
| **XMLTrans** | Object | Required | The Object containing the request elements. |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **44**. |
| **status** | string | Result of the transaction request. See Propay Appendix for result code definitions. |
| **XMLTrans** | Object | With response details. |

### Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>44</transType>
                <accountNum>123456</accountNum>
                <BeneficialOwnerData>
                        <Owners>
                                <Owner>
                                        <FirstName>First1</FirstName>
                                        <LastName>Last1</LastName>
                                        <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>
                                <Owner>
                                        <FirstName>First2</FirstName>
                                        <LastName>Last2</LastName>
```

```
                                    <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>
```

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>44</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <beneficialOwnerDataResult>
                        <Owner>
                            <FirstName>First1</FirstName>
                            <LastName>Last1</LastName>
                            <Status>NotValidated</Status>
                        </Owner>
                        <Owner>
                            <FirstName>First2</FirstName>
                            <LastName>Last2</LastName>
                            <Status>NotValidated</Status>
                        </Owner>
                </beneficialOwnerDataResult>
        </XMLTrans>
</XMLResponse>
```

# 4.3 ProPay Merchant Account Processing Methods

The following API methods are used to process payment methods. These methods bring money into a ProPay merchant account and are only permitted to ProPay merchant accounts.

## 4.3.1 Get Currency Conversion Amount

This method will return a currency conversion of the amount supplied. This method is applicable only to multi-currency-enabled ProPay merchant accounts. ProPay utilizes a third party partner for currency conversion rates. Currency rates are updated once every 24 hours and are guaranteed by the Planet Payment FX Assured® guarantee.

For additional information about currency rates and the FX Assured® guarantee please see: www.planetpayment.com

### Request Elements Defined:

**transType 03**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| accountNum | Int(32) | Signed Int(32) | Required | ProPay assigned account identifier of the merchant account. |
| amount | Int(64) | Signed 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 allowed currency code for the merchant account. |
| currencyCodeTo | String | 3 | Optional | ISO 4217 standard 3 character currency code. If not passed will default to the processing currency of the ProPay merchant account. |

### Response Elements Defined:

| Element | Type | Notes |
|---------|------|-------|
| status | String | The result of the API request; See ProPay Appendix for Response Code Definitions. |
| Response | String | Will always return: Approved |
| accountNum | Int(32) | ProPay assigned account identifier of the merchant account submitted. |
| responseCode | Int(32) | See ProPay Appendix Issuer Response Codes for definitions |
| convertedAmount | Int(32) | The value representing the converted number of [currency] without decimals. *This will be the processing currency of the ProPay merchant account. |
| convertedCurrencyCode | String | ISO 4217 standard 3 character currency code of the merchant account. |
| currencyConversionRate | Decimal | Exchange Rate of currency conversion provided by Planet Payment. |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **03** for 'Get Currency Conversion Amount' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **03.** |
| **status** | string | Result of the transaction request. See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

```
<XMLRequest>
        <certStr>My certStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>03</transType>
                <accountNum>123456</accountNum>
                <amount>100</amount>
                <currencyCode>EUR</currencyCode>
                <currencyCodeTo>USD</currencyCodeTo>
        </XMLTrans>
</XMLRequest>
```

### Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>03</transType>
                <status>00</status>
                <accountNum>123456</accountNum>
                <Response>Approved</Response>
                <responseCode>0</responseCode>
                <convertedAmount>129</convertedAmount>
                <convertedCurrencyCode>USD</convertedCurrencyCode>
                <currencyConversionRate>1.2905713</currencyConversionRate>
        </XMLTrans>
</XMLResponse>
```

## 4.3.2 Credit Card Authorization Transaction

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.

- This method must have only one of the following parameter sets passed for the transaction type this method is being utilized for:
    - Card Data: ccNum, expDate, CVV2
    - Encrypted Swipe Data: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
    - External Payment Provider Information: externalPaymentMethodProvider, externalPaymentMethodIdentifier

- ❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

- ❖ **Using this API method will 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.**

### Request Elements Defined

`transType 05`

### Main Request Elements

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| **addr** | String | 50 | Optional | Cardholder address.  Necessary for valid AVS responses on ProPay accounts held in foreign currencies. *Max length is 40 for multi-currency transactions. |
| **addr2** | String | 20 | Optional | Cardholder Address second line |
| **addr3** | String | 100 | Optional | Cardholder Address third line |
| **amount** | Integer | | Required | The value representing the number of pennies in USD, or the number of [currency] without decimals. |
| **aptNum** | String | 20 | Optional | Cardholder apartment number *Do not use if using addr2 instead |
| **billPay** | String | | Optional | Valid values are:<br>▪ Y<br>▪ N<br>*If the ProPay Merchant Account is setup as a Bill Pay Account this value is always submitted as true regardless of what a client may input<br>*Bill Pay refers to recurring billing/recurring payments (subscriptions, monthly bills such as utilities, partial shipments, etc.) |

| | | | | |
|---|---|---|---|---|
| **cardholderName** | String | 100 | Optional | Not needed if track data used |
| **city** | String | 30 | Optional | Cardholder City. Necessary for valid AVS responses on ProPay accounts held in foreign currencies. |
| **comment1** | String | 120 | Optional | Merchant transaction descriptor. |
| **comment2** | String | 120 | Optional | Merchant transaction descriptor. |
| **country** | String | | Optional | Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies. |
| **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)<br>*Must be an allowed currency code for the merchant account. |
| **DebtRepayment** | String | 1 | Optional | Valid Values:<br>▪  Y<br>▪  N<br>Defaults to N if not passed or if an invalid entry is detected<br>*Debt Repayment refers to a recurring payment that is specifically for the repayment of a loan or a debt. |
| **InputIpAddress** | IP | 16 | Optional | Optional for Threat Metrix.  Status 133 is returned when declined by Threat Metrix. |
| **invNum** | String | 50 | Optional | 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. |
| **recurringPayment** | String | | Optional | Valid Values:<br>▪  Y<br>▪  N<br>Defaults to N if not passed |
| **SessionId** | Guid | 36 | Optional | Required for, and obtained from Threat Metrix fraud prevention solution |
| **sourceEmail** | String | | Optional | Omit unless specially instructed by ProPay.<br>Passing a customer email address will create an email receipt to be sent from ProPay. |
| **state** | String | | Optional | Cardholder state.<br>*2 character state code submitted in all capital letters |
| **Zip** | String | | Best Practice | Cardholder zip or postal code<br>*Minimum 3 characters maximum 9 |

## Using Credit Card Data
Card Not Present Rates Apply

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **ccNum** | String | | Required | Standard cc numbers which must pass Luhn check. |
| **CVV2** | String | | Optional | The Card CVV2 Code.<br>*Accepts both 3 and 4 character types. |
| **expDate** | String | | Required | The expiration date in MMYY format. |

## Using Encrypted Swipe Data
Card Present Rates Apply

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **encryptedTrack2Data** | String | | Optional* | Some devices encrypt the data on each track separately.<br>*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:<br>▪ MagTekM20<br>▪ MagTekFlash<br>▪ IdTechUniMag<br>▪ MagTekADynamo<br>▪ MagTekDynaMag<br>▪ RoamData |
| **keySerialNumber** | String | | Required | Value is obtained from the hardware device<br>This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data. |

## Using External Payment Provider

Card Not Present Rates Apply

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **externalPaymentMethodIdentifier** | String | | Required | Must be a valid Visa Checkout or MasterPass payment identifier. |
| **externalPaymentMethodProvider** | String | | Required | Valid Values:<br>▪ VisaCheckout<br>▪ MasterPass |
| **MasterPassWalletId** | String | | Required | MasterPass Wallet ID provided by MasterPass. |

## Response Elements Defined

| Element | Type | Notes |
|---|---|---|
| **status** | string | Result of the transaction request.<br>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.<br>*Only returned on a successful transaction. |
| **AVS** | string | Issuer returned AVS response.<br>*Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided. |
| **convertedAmount** | integer | Amount expressed in the currency of the merchant account.<br>* Returned on multi-currency transactions. |
| **convertedCurrencyCode** | string | ISO standard currency code of the ProPay merchant account.<br>*Returned on multi-currency transactions. |
| **currencyConversionRate** | decimal | Exchange rate of the currency conversion.  See 3.3<br>*Returned on multi-currency transactions. |
| **CVV2Resp** | string | Issuer returned CVV2 response.<br>*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.<br>See Propay Appendix for response code definitions |
| transNum | integer | The ProPay transaction identifier |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **05** for 'Credit Card Authorization Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **05.** |
| **status** | string | Result of the transaction request. See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request (Credit Card Data):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <addr>right here</addr>
                <zip>22222</zip>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>1250</expDate>
                <CVV2>999</CVV2>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
                <billPay>N</billPay>
                <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

### Sample XML Request (Encrypted Swipe Data):

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

```
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <encryptedTrackData>DQFGRkDvShC/e0ZXHkm62B10Tkmtcm4an24epwWAV8RwZhZu3dkvw6qeOQ0xAtEzrxFN4lgGAs8AAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                AABMdhJHNH6hRzSv+ONPOZALFAigUVZy4Aw3in7Yuopv29E/QGBRuIC3</encryptedTrackData>
                <encryptingDeviceType>RoamData</encryptingDeviceType>
                <keySerialNumber>d3ZBITABKOABkA==</keySerialNumber>
                <billPay>N</billPay>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Request (External Payment Provider):
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <invNum>cc1</invNum>
                <externalPaymentMethodProvider>VisaCheckout</externalPaymentMethodProvider>
                <externalPaymentMethodIdentifier>1</externalPaymentMethodIdentifier>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Request (Multi-Currency):
```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>05</transType>
                <amount>100</amount>
                <addr>right here</addr>
                <zip>22222</zip>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>1250</expDate>
                <CVV2>999</CVV2>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
                <CurrencyCode>CAD</CurrencyCode>
```

```
            <billPay>N</billPay>
            <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

## Sample XML 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>
```

## 4.3.3 Capture an Authorized Credit Card Transaction
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

❖ **In some instances, a company or partner may wish to let ProPay users capture an authorized transaction from the Authorization Only report page on the ProPay website.  Otherwise an API capture or void request should be used to finalize the transaction.**

### Request Elements Defined:

**transType 06**

| 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. |
| sourceEmail | String | | Optional | Omit unless specially instructed by ProPay.<br>Passing a customer email address will create an email receipt to be sent from ProPay. |

### Response Elements Defined:

| 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. |
| sourceEmail | String | Omit unless specially instructed by ProPay |
| transNum | Integer | The ProPay transaction identifier |

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **06** for 'Capture an Authorized Credit Card Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **06.** |
| **status** | string | Result of the transaction request. See PropayAppendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request:

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

## Sample XML 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>
```

## 4.3.4 Process a Credit Card Transaction

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

- This method must have only one of the following parameter sets passed for the transaction type:
    - **Card Data**: ccNum, expDate, CVV2
    - **Encrypted Swipe Data**: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
    - **External Payment Provider Information**: externalPaymentMethodProvider, externalPaymentMethodIdentifier

- ❖ An email will be sent to the account email address upon a successful request.

- ❖ **Using this API method will 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 and/or account manager.**

## Main Request Elements Defined

`transType 04`

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| accountNum | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay. |
| addr | String | 50 | Optional | Cardholder street address. Necessary for valid AVS responses on ProPay accounts held in foreign currencies *Max length is 40 for multi-currency transactions. |
| addr2 | String | 20 | Optional | Cardholder address line 2. |
| addr3 | String | 100 | Optional | Cardholder address line 3. |
| amount | Integer | | Required | The value representing the number of pennies in USD, or the number of [currency] without decimals. |
| aptNum | String | 20 | Optional | Cardholder apartment number. *Do not use if using addr2 instead. |
| billPay | String | | Optional | Valid values are:<br>▪ Y<br>▪ N<br>*If the ProPay Merchant Account is setup as a Bill Pay Account this value is always submitted as true regardless of what a client may input. |
| cardholderName | String | 100 | Optional | Not needed if track data used. |
| city | String | 30 | Optional | Cardholder city. Necessary for valid AVS responses on ProPay accounts held in foreign currencies. |
| comment1 | String | 120 | Optional | Merchant transaction descriptor. |
| comment2 | String | 120 | Optional | Merchant transaction descriptor. |
| country | String | | Optional | Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies. |
| currencyCode | String | 3 | Optional | ISO standard 3 character currency code for a foreign currency transaction. |

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| | | | | 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. |
| **DebtRepayment** | String | 1 | Optional | Valid Values:<br>▪ Y<br>▪ N<br>Defaults to N if not passed or if an invalid entry is detected |
| **InputIpAddress** | IP | 16 | Optional | Optional for Threat Metrix.  Status 133 is returned when declined by Threat Metrix. |
| **invNum** | String | 50 | Optional | 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. |
| **recurringPayment** | String | | Optional | Valid Values:<br>▪ Y<br>▪ N<br>▪ R<br>Defaults to N if not passed |
| **SessionId** | Guid | 36 | Optional | Required for, and obtained from Threat Metrix fraud prevention solution |
| **customerEmail** | String | | No | Omit unless specially instructed by ProPay. Passing a customer email address will create an email receipt to be sent from ProPay. |
| **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 |

## Using Credit Card Data
Card Not Present Rates Apply

| 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 |

## Using Encrypted Swipe Data
Card Present Rates Apply

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **encryptedTrack2Data** | String | | Required* | 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:<br>▪ MagTekM20<br>▪ MagTekFlash<br>▪ IdTechUniMag<br>▪ MagTekADynamo<br>▪ MagTekDynaMag<br>▪ RoamData |

| | | | | |
|---|---|---|---|---|
| **keySerialNumber** | String | | Required | Value is obtained from the hardware device<br>This value is required to identify the ProPay hosted decryption key needed to decrypt the Track Data |

## Using External Payment Provider
Card Not Present Rates Apply

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **externalPaymentMethodIdentifier** | String | | Required | Must be a valid Visa Checkout or MasterPass payment identifier. |
| **externalPaymentMethodProvider** | String | | Required | Valid Values:<br>▪ VisaCheckout<br>▪ MasterPass |
| **MasterPassWalletId** | String | | Required | MasterPass Wallet ID provided by MasterPass. |

## Response values defined

| Element | Type | Notes |
|---|---|---|
| **status** | string | Result of the transaction request.<br>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.<br>*Only returned on a successful transaction. |
| **AVS** | string | Issuer returned AVS response.<br>*Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided. |
| **convertedAmount** | integer | Amount expressed in the currency of the merchant account.<br>* Returned on multi-currency transactions. |
| **convertedCurrencyCode** | string | ISO standard currency code of the ProPay merchant account.<br>*Returned on multi-currency transactions. |
| **currencyConversionRate** | decimal | Exchange rate of the currency conversion.  See 3.3<br>*Returned on multi-currency transactions. |
| **CVV2Resp** | string | Issuer returned CVV2 response.<br>*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.<br>See Propay Appendix for response code definitions |
| **transNum** | integer | The ProPay transaction identifier |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **04** for 'Process a Credit Card Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **04.** |
| **status** | string | Result of the transaction request.<br>See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request (Credit Card Information):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<class>partner</class>
<XMLTrans>
        <transType>04</transType>
        <amount>100</amount>
        <addr>right here</addr>
        <zip>22222</zip>
        <accountNum>3130000</accountNum>
        <ccNum>4747474747474747</ccNum>
        <expDate>0202</expDate>
        <CVV2>999</CVV2>
        <cardholderName>John Doe</cardholderName>
        <invNum>cc1</invNum>
        <billPay>N</billPay>
        <DebtRepayment>N</DebtRepayment>
</XMLTrans>
</XMLRequest>
```

### Sample XML Request (Encrypted Swipe Data):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
```

```
<class>partner</class>
<XMLTrans>
      <transType>04</transType>
      <amount>100</amount>
      <addr>right here</addr>
      <zip>22222</zip>
      <accountNum>3130000</accountNum>
      <encryptingDeviceType>MagTekADynamo</encryptingDeviceType>
      <keySerialNumber>kBAkCxVMVAAFnw==</keySerialNumber>
      <encryptedTrackData>s6wFoNi1lfIcW7zOs4JgEnntZ9RqL+ta+7Jkk8MJv1oFDKaLswcSl32IV8CAp/QSUcrBh0DrMHI=</encryptedTrackData>
      <encryptedTrack2Data>pxj/2+l/ND95IzbRW+aTTvXRdll5b8q4eldoUJxWttsjw6KQXKL9lw==</encryptedTrack2Data> <CVV2>907</CVV2>
      <cardholderName>John Doe</cardholderName>
      <invNum>cc1</invNum>
      <billPay>N</billPay>
      <DebtRepayment>N</DebtRepayment>
</XMLTrans>
</XMLRequest>
```

## Sample XML Request (External Payment Provider):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyTestCertStr00000001</certStr>
<class>partner</class>
<XMLTrans>
      <transType>04</transType>
      <amount>100</amount>
      <addr>right here</addr>
      <zip>22222</zip>
      <accountNum>3130000</accountNum>
      <ccNum>4747474747474747</ccNum>
      <expDate>0202</expDate>
      <CVV2>907</CVV2>
      <cardholderName>John Doe</cardholderName>
      <invNum>cc1</invNum>
      <billPay>N</billPay>
      <DebtRepayment>N</DebtRepayment>
      <externalPaymentMethodIdentifier>11111</ externalPaymentMethodIdentifier>
      <externalPaymentMethodProvider>VisaCheckout</ externalPaymentMethodProvider>
</XMLTrans>
</XMLRequest>
```

## Sample XML Request (Multi-Currency):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
      <certStr>MyCertStr</certStr>
      <class>partner</class>
      <XMLTrans>
            <transType>04</transType>
```

```
            <amount>100</amount>
            <addr>right here</addr>
            <zip>22222</zip>
            <accountNum>123456</accountNum>
            <ccNum>4747474747474747</ccNum>
            <expDate>1250</expDate>
            <CVV2>999</CVV2>
            <cardholderName>John Doe</cardholderName>
            <invNum>cc1</invNum>
            <CurrencyCode>CAD</CurrencyCode>
            <billPay>N</billPay>
            <DebtRepayment>N</DebtRepayment>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

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

# 4.3.5 Process an ACH Transaction

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 Defined:

**transType 36**

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| accountName | String | 32 | Required | A descriptive name for the account being drawn from. |
| accountNum | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| AccountNumber | Int(32) | 20 | Required | Bank account number. |
| accountType | String | | Required | Valid values are:<br>▪ Checking<br>▪ Savings |
| Amount | Int(32) | Signed 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:<br>▪ WEB<br>▪ TEL<br>▪ CCD<br>▪ 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 |
| InputIpAddress | IP | 255.255.255.255 | 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 |
| sourceEmail | String | 55 | Optional | Omit unless specially instructed by ProPay.<br>Passing a customer email address will create an email receipt to be sent from ProPay. |

## Response Elements Defined:

| Element | Type | Notes |
|---|---|---|
| Status | String | Result of the transaction request.<br>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<br>Will not return if not passed in the request. |
| transNum | Int(32) | ProPay assigned transaction identifier. |

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| certStr | String | Authorization | Supplied by ProPay, Used to access the API |
| Termid | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| Class | String | Authorization | Set value to **partner.** Used to access the API |
| transType | String | Required | Set value to **36** for 'Process an ACH Transaction' |
| XMLTrans | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| transType | string | Will always return as **36.** |
| Status | string | Result of the transaction request. See Propay Appendix for result code definitions |
| XMLTrans | Object | With response details |

## Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>My certStr</certStr>
        <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>
```

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>36</transType>
                <accountNum>123456</accountNum>
                <invNum> My Invoice </invNum>
                <status>00</status>
                <transNum>1820</transNum>
        </XMLTrans>
```

```
</XMLResponse>
```

## 4.3.6 Void or Refund a Credit Card Transaction

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.

- 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.
- This method cannot refund an ACH transaction, only void it. Instead, please use ProPay API method 4.3.7 'Refund ACH Transaction'.
- 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.

- ❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

### Request Values Defined

**transType 07**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| accountNum | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| transNum | Integer | | Required | The ProPay transaction identifier |
| Amount | Int(64) | Signed Int(64) | Optional | The value representing the number of pennies in USD, or the number of [currency] without decimals. *Minimum of 100 *If not passed, entire transaction amount will be refunded or voided. |
| currencyCode | String | 3 | Optional | ISO standard 3 character currency code for a foreign currency transaction. *Must be an allowed currency code for the merchant account. *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 |
| 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 Values Defined

| Element | Type | Notes |
|---|---|---|
| **Status** | string | Result of the transaction request.<br>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.<br>* Returned on multi-currency transactions. |
| **convertedCurrencyCode** | string | ISO standard currency code of the ProPay merchant account.<br>*Returned on multi-currency transactions. |
| **currencyConversionRate** | decimal | Exchange rate of the currency conversion.  See 3.3<br>*Returned on multi-currency transactions. |
| **transNum** | integer | The ProPay transaction identifier |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **Termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **Class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **07** for 'Void or Refund Credit Card Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **07**. |
| **Status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

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

### Sample XML Request (Multi-Currency):

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
<certStr>MyCertStr</certStr><class>partner</class>
      <XMLTrans>
      <transType>04</transType>
      <amount>100</amount>
      <AccountNumber>123456789</AccountNumber>
      <ccNum>4747474747474747</ccNum>
      <expDate>0817</expDate>
      <currencyCode>CAD</currencyCode>
```

```
            </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

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

## 4.3.7 Issue an ACH Credit

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 Defined

`transType 40`

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **AccountCountryCode** | String | 3 | Required | ISO 3166 standard 3 character country codes.<br>Current allowed values are:<br>▪ USA<br>▪ CAN |
| **AccountName** | String | 32 | Required | Name on the Bank Account |
| **accountNum** | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| **AccountNumber** | Int(32) | 20 | Required | Bank account number. |
| **accountType** | String | 20 | Required | Valid values are:<br>▪ Checking<br>▪ Savings |
| **Amount** | Int(64) | Signed 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:<br>▪ CCD<br>▪ 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 Defined

| Element | Type | Notes |
|---|---|---|
| **Status** | String | Result of the transaction request.<br>See ProPayAppendix for result code definitions |
| **accountNum** | Int(32) | ProPay merchant account transaction was processed against |

| | | |
|---|---|---|
| **invNum** | String | Echo of the Passed Invoice Number<br>Will not return if not passed in the request. |
| **transNum** | Int(32) | The ProPay transaction identifier |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **Termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **Class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **40** for 'Refund an ACH Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **40**. |
| **Status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

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

### Sample XML Response:

```
<XMLResponse>
      <XMLTrans>
            <transType>40</transType>
            <transNum>3</transNum>
            <status>00</status>
```

```
            <accountNum>123456</accountNum>
            <invNum>My Invoice Number</invNum>
        </XMLTrans>
</XMLResponse>
```

## 4.3.8 Issue a Credit to a Credit Card

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.

❖ An email will be sent to the account email address upon a successful request, unless Credit Card transaction emails are disabled.

### Request Values Defined

**transType 35**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| accountNum | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| Amount | Int(64) | Signed 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 Defined:

| 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 |
| Status | String | See Propay Appendix for explanation of each status |
| transNum | Int(32) | The ProPay transaction identifier |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **Termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **Class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **35** for 'Issue a Credit to a Credit Card' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **35**. |
| **Status** | string | Result of the transaction request.<br>See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>35</transType>
                <amount>100</amount>
                <accountNum>123456</accountNum>
                <ccNum>4747474747474747</ccNum>
                <expDate>0202</expDate>
                <cardholderName>John Doe</cardholderName>
                <invNum>cc1</invNum>
        </XMLTrans>
</XMLRequest>
```

### Sample XML Response:

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

# 4.4 ProPay Network Alternative Payment Processing Methods

## 4.4.1 ProPay Account Payment Disbursement
This method will disburse funds from a specific ProPay source account into another ProPay account.

- Minimum amount is $1.00 USD
- Funds transfer is completed immediately

❖ **Rather than using the normal affiliate certStr, this method uses a certStr directly tied to the source account for funds disbursement**
❖ **Please see 3.2.1 for more information on the authorization element where this value needs to be set.**

### Request Values Defined

**transType 02**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| amount | Int(64) | Signed Int(64) | Required | The value representing the number of pennies in USD, or the number of [currency] without decimals. |
| recAccntNum | Int(32) | Signed Int(32) | Required | ProPay assigned account identifier.<br>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 Values Defined

| Element | Type | Notes |
|---------|------|-------|
| Status | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| invNum | String | Echo of the Passed Invoice Number<br>Will not return if not passed in the request. |
| transNum | Int(32) | The ProPay transaction identifier |

## Interface: REST
### How to call this method

| HTTP Element | Value |
|---|---|
| **Resource URI** | /propayAPI/ProPayToProPay/ |
| **Method** | PUT |
| **Authorization** | See section 3.2.1 REST Interface |

### Sample JSON request data:

```
{
        "amount": 100,
        "invNum": "Test Invoice Number",
        "comment1":"Test Comment 1",
        "comment2":"Test Comment 2",
        "recAccntNum": "123456"
}
```

### Sample JSON response data:

```
{
    "AccountNumber": 123456,
    "Status": "00",
    "TransactionNumber": 1
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|--------|--------|-----------------|
| MerchantServiceClient | PropayToPropay(ID, PropayToPropay) | TransferResult |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | PropayToPropay |
|---------------|----------------|

### Sample SOAP XML request including all mandatory and optional elements:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types">
   <soapenv:Header/>
   <soapenv:Body>
      <con:PropayToPropay>
         <con:identification>
            <typ:CertString>MyCertStr</typ:CertString>
            <typ:TermId>MyTermId</typ:TermId>
         </con:identification>
         <con:request>
           <typ:amount>100</typ:amount>
           <typ:comment1>Test Comment 1</typ:comment1>
           <typ:comment2>Test Comment 2</typ:comment2>
           <typ:invNum>Test Invoice Number</typ:invNum>
           <typ:recAccntNum>123456</typ:recAccntNum>
         </con:request>
      </con:PropayToPropay>
   </soapenv:Body>
</soapenv:Envelope>
```

### Sample SOAP XML Response:

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
   <s:Body>
      <PropayToPropayResponse xmlns="http://propay.com/MS/contracts">
         <PropayToPropayResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
            <a:AccountNumber>123456</a:AccountNumber>
            <a:Status>00</a:Status>
            <a:TransactionNumber>1</a:TransactionNumber>
         </PropayToPropayResult>
      </PropayToPropayResponse>
   </s:Body>
</s:Envelope>
```

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **Termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **Class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **02** for 'ProPay Account Payment Disbursement' |
| **XMLTrans** | Object | Required | The Object containing  the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **02.** |
| **Status** | string | Result of the transaction request. See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request :

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

### Sample XML Response:

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

## 4.4.2 ProPay SpendBack Transaction

This method will transfer available funds from a ProPay Account to a specified receiving account.

- This method is best employed by entities that wish to enable their affiliated distributors to pay for products they distribute. The buyer and seller must both have a ProPay account tied to the same ProPay affiliation, which creates a closed payment system. This reduces the costs of processing the payments.
- Minimum amount is $1.00 USD
- Funds are transferred immediately.

### 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 Values Defined

`transType 11`

| 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 | | Required | 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 Values Defined

| Element | Type | Notes |
|---------|------|-------|
| **status** | string | Result of the transaction request.<br>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) | |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **11** for 'ProPay SpendBack Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **11.** |
| **status** | string | Result of the transaction request. See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

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

### Sample XML Response:

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

## 4.4.3 ProPay SplitPay Transaction

### Credit Card SplitPay Transaction

This method will perform a ProPay SplitPay transaction, which is a combination of 4.3.4 Process Credit Card Transaction and 4.4.5 Pull funds from a ProPay Account. 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.

- The two parts of this transaction request are:
  1. The **amount –** the originating transaction.
  2. The **secondaryAmount -** The split portion of the originating transaction.

- ❖ **This method takes exact amounts (not percentages) as arguments**
- ❖ **Percentage-based calculations must be performed prior to method submission.**
- ❖ **Both transactions in a ProPay SplitPay must be the same currency.**

This method must have only one of the following parameter sets passed for the transaction initial transaction:
- **Card Data**: ccNum, expDate, CVV2
- **Encrypted Swipe Data**: encryptingDeviceType, keySerialNumber, encryptedTrackData, encryptedTrackData2
- **External Payment Provider Information**: externalPaymentMethodProvider, externalPaymentMethodIdentifier

- ❖ **Using this API method will 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 and/or account manager.**
- ❖ **External Payment Providers are not supported with this Method**

### Request Elements Defined

`transType 33`

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **AccountNum** | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay |
| **Addr** | String | 50 | Optional | Cardholder street address. Necessary for valid AVS responses on ProPay accounts held in foreign currencies *Max length is 40 for multi-currency transactions |
| **addr2** | String | 20 | Optional | Cardholder address line 2 |
| **addr3** | String | 100 | Optional | Cardholder address line 3 |
| **Amount** | Int(64) | | Required | The value representing the number of pennies in USD, or the number of [currency] without decimals. |
| **AptNum** | String | 20 | Optional | Cardholder apartment number *Do not use if using addr2 instead |

| | | | | Valid values are:<br>▪ Y<br>▪ N<br>*If the ProPay Merchant Account is setup as a Bill Pay Account this value is always submitted as true regardless of what a client may input |
|---|---|---|---|---|
| **billPay** | String | | Optional | |
| **City** | String | 30 | Optional | Cardholder city. Necessary for valid AVS responses on ProPay accounts held in foreign currencies |
| **comment1** | String | 120 | Optional | Merchant transaction descriptor. |
| **comment2** | String | 120 | Optional | Merchant transaction descriptor. |
| **Country** | String | | No | Cardholder country. Necessary for valid AVS responses on ProPay accounts held in foreign currencies |
| **CurrencyCode** | String | 3 | Optional | ISO standard 3 character currency code for a foreign currency transaction.<br>Amex and Discover are not supported on Multi-Currency transactions (Auth in one currency, settle in another)<br>*Must be an allowed currency code for the merchant account. |
| **DebtRepayment** | String | 1 | Optional | Valid Values:<br>▪ Y<br>▪ N<br>Defaults to N if not passed or if an invalid entry is detected |
| **InputIpAddress** | IP | 16 | Optional | Optional for Threat Metrix.  Status 133 is returned when declined by Threat Metrix. |
| **InvNum** | String | 50 | Optional | 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. |
| **RecAccntNum** | Int(32) | | Required | ProPay identifier.  This is the account to which the split should be pushed off when transaction settles. |
| **recurringPayment** | String | | Optional | Y or N (default is N if not passed), 'R' is also a valid value for recurring. |
| **secondaryAmount** | Int(64) | | Required | Amount to be split off to the secondary account when transaction settles. |
| **SessionId** | Guid | 36 | Optional | Required for, and obtained from Threat Metrix fraud prevention solution |
| **SourceEmail** | String | | No | Omit unless specially instructed by ProPay.<br>Passing a customer email address will create an email receipt to be sent from ProPay. |
| **State** | String | | Optional | Cardholder state<br>*2 character state code submitted in all capital letters |
| **Zip** | String | | Best Practice | Cardholder zip or postal code<br>*Minimum 3 characters maximum 9 |
| **PaymentType** | String | 100 | Optional | Valid values:<br>CreditCard<br>Default to CreditCard if not passed |

## Using Credit Card Data

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **CcNum** | String | | Required | Standard cc numbers which must pass Luhn check |
| **ExpDate** | String | | Required | The expiration date in MMYY format |
| **CVV2** | String | | Optional | The Card CVV2 Code<br>*Accepts both 3 and 4 character types |
| **CardholderName** | String | 100 | Optional | Not needed if track data used |

❖ Card Not Present Rates Apply

## Using Encrypted Swipe Data

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

❖ Card Present Rates Apply

## Using External Payment Provider

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| **ExternalPaymentMethodIdentifier** | String | | Required | Must be a valid Visa Checkout payment identifier. |
| **externalPaymentMethodProvider** | String | | Required | 'VisaCheckout' is the only valid external payment method provider at this time. |

❖ Card Not Present Rates Apply

## Response values defined

| Element | Type | Notes |
|---|---|---|
| **Status** | String | Result of the transaction request.<br>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.<br>*Only returned on a successful transaction. |
| **AVS** | String | Issuer returned AVS response.<br>*Most issuers approve even if mismatch, If the business requirements are not met for success on this value the transaction can be voided. |
| **convertedAmount** | Integer | Amount expressed in the currency of the merchant account.<br>* Returned on multi-currency transactions. |
| **convertedCurrencyCode** | String | ISO standard currency code of the ProPay merchant account.<br>*Returned on multi-currency transactions. |
| **CurrencyConversionRate** | Decimal | Exchange rate of the currency conversion.  See 3.3<br>*Returned on multi-currency transactions. |
| **CVV2Resp** | String | Issuer returned CVV2 response.<br>*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.<br>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 |

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner**. Used to access the API |
| **transType** | String | Required | Set value to **33** for 'ProPay SplitPay Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **33**. |
| **status** | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request for SplitPay using Credit Card Data:

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

```
        <ccNum>4111111111111111</ccNum>
        <expDate>0520</expDate>
        <secondaryAmount>100</secondaryAmount>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Request for SplitPay using Encrypted Swipe Data:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
        <transType>33</transType>
        <accountNum>123456789</accountNum>
        <recAccntNum>987654321</recAccntNum>
        <amount>500</amount>
        <secondaryAmount>100</secondaryAmount>
        <encryptedTrackData>DQFGRkDvShC/e0ZXHkm62B10Tkmtcm4an24epwWAV8RwZhZu3dkvw6qeOQ0xAtEzrxFN4lgGAs8AAAAAAAAAAAAAAAAAAAAAAAABMdhJ
        HNH6hRzSv+ONPOZALFAigUVZy4Aw3in7YuopvZ9E/QGBRuIC3</encryptedTrackData>
        <encryptingDeviceType>RoamData</encryptingDeviceType>
        <keySerialNumber>d3ZBITABKOABkA==</keySerialNumber>
</XMLTrans>
</XMLRequest>
```

## Sample XML 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>
```

# ACH SplitPay Transaction

This method will perform a ProPay SplitPay transaction, which is a combination of 4.3.5 Process Ach Transaction and 4.4.5 Pull funds from a ProPay Account. This method defines 2 transactions, one for the initial ach transaction (payment), 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 ach is completed.

- ▪ The two parts of this transaction request are:
    3. The **amount –** the originating transaction.
    4. The **secondaryAmount -** The split portion of the originating transaction.

- ❖ **This method takes exact amounts (not percentages) as arguments**
- ❖ **Percentage-based calculations must be performed prior to method submission.**
- ❖ **Both transactions in a ProPay SplitPay must be the same currency.**

## Request Elements Defined

`transType 33`

## Request Elements Defined:

| Element | Type | Max | Required | Notes |
|---|---|---|---|---|
| accountName | String | 32 | Required | A descriptive name for the account being drawn from. |
| accountNum | Int(32) | Signed Int(32) | Required | Assigned to each account by ProPay. |
| AccountNumber | Int(32) | 20 | Required | Bank account number. |
| accountType | String | | Required | Valid values are:<br>▪ Checking<br>▪ Savings |
| Amount | Int(32) | Signed 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:<br>▪ WEB<br>▪ TEL<br>▪ CCD<br>▪ 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 |
| FraudDetector | [FraudDetectionData] | | Optional | Required for ThreatMetrix. |
| 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. |

| | | | | Valid values: |
|---|---|---|---|---|
| **PaymentType** | String | 100 | Required | ACH<br>If not passed status 153(invalid payment type) will be returned. |

## Response Elements Defined:

| Element | Type | Notes |
|---|---|---|
| **Status** | String | Result of the transaction request.<br>See Propay Appendix for result code definitions |
| **TransNum** | Integer | The ProPay transaction identifier |
| **InvNum** | String | Echo of the invNum passed in the request |
| **secondaryTransNum** | Integer | The transaction identifier of the split portion of the transaction. |

# Interface: Legacy-XML

## Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **33** for 'ProPay SplitPay Transaction' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements:

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **33**. |
| **status** | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request for SplitPay using Ach transaction:

```xml
<?xml version="1.0"?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>fb98c5c173c04368abff37a9c10224</certStr>
        <termid>f89899359e</termid>
        <class>partner</class>
        <XMLTrans>
        <transType>33</transType>
        <PaymentType>ACH</PaymentType>
        <RoutingNumber>081511990</RoutingNumber>
        <AccountNumber>123456789</AccountNumber>
        <accountType>Checking</accountType>
        <accountName>My high rolling bank account</accountName>
        <StandardEntryClassCode>CCD</StandardEntryClassCode>
        <amount>10000</amount>
        <invNum>Invoice Number</invNum>
        <comment1>comment1</comment1>
        <comment2>comment2</comment2>
        <accountNum>32586113</accountNum>
        <recAccntNum>32586114</recAccntNum>
        <secondaryAmount>8000</secondaryAmount>
        <FraudDetector>
        <ArrayOfFraudDetector xmlns="FraudDetectors" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
        <FraudDetector xsi:type="ThreatMetrixFraudDetection">
        <FraudDetectorProviderName>ThreatMetrix</FraudDetectorProviderName>
        <InputIpAddress>8.8.8.8</InputIpAddress>
        <ShippingAddress1>this is a good street woooooooo!</ShippingAddress1>
        <ShippingAddress2>yayayayaya</ShippingAddress2>
        <ShippingCity>lehi</ShippingCity>
        <ShippingState>UT</ShippingState>
        <ShippingZip>84043</ShippingZip>
        <ShippingCountry>USA</ShippingCountry>
        <SessionId>6fe3dcb3-2dc6-402d-b201-999ec23c6714</SessionId>
        <CustomAttribute1>blah</CustomAttribute1>
        <ConditionalAttribute1>blah</ConditionalAttribute1>
        </FraudDetector>
        </ArrayOfFraudDetector>
        </FraudDetector>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

```xml
<?xml version="1.0"?>
<XMLResponse>
        <XMLTrans>
        <transType>33</transType>
        <invNum>Invoice Number</invNum>
        <transNum>1</transNum>
        <status>00</status>
```

```
        <accountNum>32586113</accountNum>
        <recAccntNum>32586114</recAccntNum>
        <secondaryTransNum>1</secondaryTransNum>
        </XMLTrans>
</XMLResponse>
```

## 4.4.4 Reverse SplitPay Transaction

This method will attempt to reverse a ProPay SplitPay transaction. This method performs the following steps:

1. It will attempt to return the money from the SplitPay recipient account to the SplitPay originating account.
2. It will then attempt to perform a Void/Refund of the original payment transaction

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

- This transaction 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 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.
- 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.
- This transaction supports ACH payments and credit cards.

### Request Elements Defined

`transType 43`

| 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. |
| requireCCRefund | Boolean | | Required | Y or N |
| 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 Defined

| 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. |

## Interface: Legacy-XML

### Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **43** for 'Reverse ProPay SplitPay Transaction' |
| **XMLTrans** | Object | Required | The Object containing  the request elements |

### Legacy XML Response Elements

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **43**. |
| **status** | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

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

### Sample XML Response

```
<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>
```

## 4.4.5 Split Funds from a ProPay Transaction (Timed Pull)

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

**Credit Card:**
- This method will create a Split transaction that will be pending until the underlying credit card transaction specified in the transNum field has posted to the account specified in the accountNum field.  On successful card charge completion, the recAccntNum will receive the amount specified.
- This method cannot be performed against an auth-only transaction; the charge must be captured.

**Ach:**
- This method will create a Split transaction that will be pending until the underlying ach transaction specified in the transNum field has posted to the account specified in the accountNum field.  On successful ach process completion, the recAccntNum will receive the amount specified.

❖ **The Split amount currency code must be the same currency code of the initial transaction.**

### Request Elements Defined

**transType 16**

| 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 |

### Response Elements Defined

| 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. |

## Interface: REST
### How to call this method

| HTTP Element | Value |
|---|---|
| **Resource URI** | /propayAPI/TimedPull/ |
| **Method** | PUT |
| **Authorization** | See section 3.2.1 REST Interface |

### Sample JSON request data:

```
{
        "accountNum": 123456,
        "recAccntNum": 987654,
        "amount": 100,
        "transNum": 2,
        "invNum": "Invoice",
        "comment1": "Test Comments",
        "comment2": "Test Comments2"
}
```

### Sample JSON response data:

```
{
    "AccountNumber": 987654,
    "Status": "00",
    "TransactionNumber": 1
}
```

## Interface: WSDL
### WSDL Operation

| Client | Method | Response Object |
|---|---|---|
| **MerchantServiceClient** | **TimedPull(ID, TimedPullRequest)** | **TransferResult** |

*See Section 3.2.3 for a definition of objects used by this method

## Interface: SOAP-XML
### How to call this method

| {SOAP Action} | TimedPull |
|---|---|

### Sample SOAP XML request including all mandatory and optional elements:

```xml
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:con="http://propay.com/MS/contracts"
xmlns:typ="http://propay.com/MS/types">
    <soapenv:Header/>
    <soapenv:Body>
        <con:TimedPull>
            <con:identification>
                <typ:CertString>MyCertStr</typ:CertString>
                <typ:TermId>MyTermId</typ:TermId>
            </con:identification>
            <con:timedPullRequest>
                <typ:accountNum>123456</typ:accountNum>
                <typ:amount>100</typ:amount>
                <typ:comment1></typ:comment1>
                <typ:comment2></typ:comment2>
                <typ:invNum></typ:invNum>
                <typ:recAccntNum>987654</typ:recAccntNum>
                <typ:transNum>2</typ:transNum>
            </con:timedPullRequest>
        </con:TimedPull>
    </soapenv:Body>
</soapenv:Envelope>
```

### Sample SOAP XML Response:

```xml
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
    <s:Body>
        <TimedPullResponse xmlns="http://propay.com/MS/contracts">
            <TimedPullResult xmlns:a="http://propay.com/MS/types" xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
                <a:AccountNumber>987654</a:AccountNumber>
                <a:Status>00</a:Status>
                <a:TransactionNumber>2</a:TransactionNumber>
            </TimedPullResult>
        </TimedPullResponse>
    </s:Body>
</s:Envelope>
```

## Interface: Legacy-XML

### Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **16** for 'Pull Funds from ProPay Account' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **16**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>16</transType>
                <accountNum>123456</accountNum>
                <recAccntNum>987654</recAccntNum>
                <amount>2000</amount>
                <transNum>11</transNum>
        </XMLTrans>
</XMLRequest>
```

### Sample XML Response:

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

# 4.5 ProPay Affiliation Management Methods

The following methods will assist clients and partners in managing their affiliations.

## 4.5.1 Get ProPay Account Details

This method will return details of a ProPay account. Accounts must belong to the Affiliation in order to be retrieved.
If the client supports US and Canadian Merchant accounts, the applicable certStr must be used to retrieve account details.

- Returns a status 23 (invalid accountType) if an account is not found
- Returns status 74 (trans or account error) if multiple parameters are submitted
- Only pass 1 of the request elements at a time

### Request Elements Defined

**transType 13**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| accountNum | Int(32) | Signed 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. |

❖   **Only pass one of these request elements

### Response Elements Defined

| 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. |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---|---|---|---|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner**. Used to access the API |
| **transType** | String | Required | Set value to **13** for 'Get ProPay Account Balance' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---|---|---|
| **transType** | string | Will always return as **13**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request (accountNum):

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

## Sample XML Response:

```xml
<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>
    </XMLTrans>
</XMLResponse>
```

## 4.5.2 Get ProPay Account Balance
This method retrieves the ProPay account's current available and pending balances.

### Request Elements Defined

**transType 14**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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** | Int(32) | ProPay merchant account transaction was processed against |
| **amount** | Int(32) | The account available balance in the lowest denomination 1.00 = 100 |
| **pending** | Int(32) | The account pending balance in the lowest denomination 1.00 = 100. The affiliate credential must be enabled for Enhanced Spendback in order to receive this element in the response. |

# Interface: Legacy-XML

## Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **14** for 'Get ProPay Account Balance' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **14.** |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request:

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

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>14</transType>
                <accountNum>123456</accountNum>
                <status>00</status>
                <amount>10000</amount>
                <pendingAmount>15300</pendingAmount>
        </XMLTrans>
</XMLResponse>
```

## 4.5.3 Get ProPay Account Transaction Details
This method will return the details of a specified transaction.

- This method is pending deprecation, as the sourceEmail on an account can change. It is succeeded by 4.5.4, which uses accountNum.

❖ Must be performed on an account and for a transaction that is owned by the affiliate identified by the certification string.

### Request Elements Defined

`transType 28`

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| sourceEmail | String | 55 | Required | The ProPay account identifier, unique to each ProPay Merchant Account. |
| transNum | Int(32) | Signed Int(32) | Required | The ProPay transaction identifier. |

### Response Elements Defined

| Element | Type | Notes |
|---------|------|-------|
| status | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| amount | Integer | The gross amount of the transaction |
| authCode | String | Issuer response code. |
| AVS | String | Issuer's AVS response. See ProPay Appendix for response codes and values. |
| ccNum | String | Will return the last 4 numbers of the card number. |
| invNum | String | Invoice Number. |
| netAmount | Integer | Net amount of transaction. |
| transNum | Integer | ProPay assigned transaction identifier. |
| txnStatus | String | Current transaction status.  See ProPay Appendix for transaction status types |
| txntype | String | Transaction type. See ProPay Appendix for Transaction Types |

## Interface: Legacy XML

### Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **28** for 'Get ProPay Account Transaction Details' |
| **XMLTrans** | Object | Required | The Object containing  the request elements |

### Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **28.** |
| **status** | string | Result of the transaction request.<br>See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyCertStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>28</transType>
                <sourceEmail>sample@test.com</sourceEmail>
                <transNum>102</transNum>
        </XMLTrans>
</XMLRequest>
```

### Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
                <transType>28</transType>
                <transNum>102</transNum>
                <authCode>TAS850</authCode>
                <AVS>N</AVS>
                <ccNum>1111</ccNum>
                <amount>860</amount>
                <invNum>TEST</invNum>
                <netAmount>812</netAmount>
                <txnStatus>CCDebitPending</txnStatus>
                <txnType>CCDebit</txnType>
                <status>00</status>
        </XMLTrans>
```

```
</XMLResponse>
```

## 4.5.4 Get ProPay Merchant Account Transactions and Details
This method will return the details of a specified transaction(s) using search criteria.

❖ 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 Defined

**transType 34**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| accountNum | Int(64) | | Required | The ProPay account identifier. |
| amount | Int(64) | Signed Int(64) | Optional** | To search by amount. |
| ccNumLastFour | Int(32) | 4 | Optional** | To search by card number. |
| Comment1 | String | 50 | 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) | Signed Int(32) | Optional** | The ProPay transaction identifier. If submitted, the API will ignore all other search criteria. |

❖ At least one of these elements must be passed

## Response Elements Defined

| 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 |
| **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 for possible statuses |
| **txntype** | String | Transaction type.  See ProPay Appendix for possible types. |

## Interface:  Legacy XML

### Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **34** for 'Get ProPay Merchant Account Transactions and Details' |
| **XMLTrans** | Object | Required | The Object containing  the request elements |

### Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **34.** |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request (Invoice):

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

### Sample XML 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>
```

```xml
            <txnStatus>CCDebitPending</txnStatus>
            <txnType>CCDebit</txnType>
            <payerName>John Doe</payerName>
            <authAmount>100</authAmount>
            <authCurrencyCode>USD</authCurrencyCode>
            <currencyConversionRate>1.000000000</currencyConversionRate>
            <status>00</status>
            <currencyCode>USD</currencyCode>
            <returnCode />
            <returnCodeDescription />
            <initialTransactionResult>SUCCESS</initialTransactionResult>
        </XMLTrans>
    </XMLTransactions>
</XMLResponse>
```

## 4.5.5 Generate ProPay Affiliation Signup Report

Use this service to generate a report which lists all ProPay accounts signed up under a specific affiliation between two given dates.  It is particularly useful if the mechanism for signup is via a unique link, or was previously and the solution has migrated to API signups.  It returns the accountNum, which is useful for enabling the client software to distribute commission payments or enable credit card processing for users of the solution.

### Request Elements Defined

**transType 27**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **beginDate** | Date | | Required | Starting date for which the system should produce the report. Mm-dd-yyyy |
| **endDate** | Date | | Required | Ending date for which the system should produce the report.  Mm-dd-yyyy |

### Response Elements Defined

| Element | Type | Notes |
|---------|------|-------|
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **accountNum** | | The ProPay assigned account identifier. |
| **signupDate** | Date | Mm/dd/yyyy |
| **sourceEmail** | String | The email address of the ProPay account. |
| **Tier** | String | The type of ProPay account owned by this user.  Each ProPay affiliation will have pre-defined tiers available to it. |
| **userId** | | The login to this ProPay account. |

# Interface: Legacy-XML

## Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **27** for 'Generate ProPay Affiliation Signup Report' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **27**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request:

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
        <certStr>MyStr</certStr>
        <class>partner</class>
        <XMLTrans>
                <transType>27</transType>
                <beginDate>01-01-07</beginDate>
                <endDate>05-23-07</endDate>
        </XMLTrans>
</XMLRequest>
```

## Sample XML Response:

```
<XMLResponse>
        <XMLTrans>
        <transType>27</transType>
                <beginDate>01-01-07</beginDate>
                <endDate>05-23-07</endDate>
                <userInfo>
                        <userID>jsmith</userID>
                        <accountNum>123456</accountNum>
                        <sourceEmail>john@smith.com</sourceEmail>
                        <signupDate>04/24/2007</signupDate>
                        <tier>Card Only</tier>
                </userInfo>
                <userInfo>
```

```
                    <userID>Asmith</userID>
                    <accountNum>234567</accountNum>
                    <sourceEmail>adam@smith.com</sourceEmail>
                    <signupDate>04/24/2009</signupDate>
                    <tier>Corporate</tier>
             </userInfo>

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

## 4.5.6 Remove ProPay Account from Affiliation

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 Defined

**transType 41**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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 |

# Interface: Legacy-XML

## Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **41** for 'Remove ProPay Account from Affiliation' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **41.** |
| **status** | string | Result of the transaction request. See Propay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request:

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

## Sample XML Response:

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

# 4.6 ProPay MasterCard Management Methods
The following methods manage the pre-paid MasterCards issued to ProPay account holders.

## 4.6.1 Reissue ProPay MasterCard
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 Defined

**transType 31**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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 |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **31** for 'Reissue a ProPay MasterCard' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **31**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request :

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

### Sample XML Response:

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

## 4.6.2 Send ProPay MasterCard PIN Mailer

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

**transType 30**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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 |

# Interface: Legacy-XML

## Legacy XML Request Criteria

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **30** for 'Send ProPay MasterCard PIN Mailer' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

## Legacy XML Response Elements

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **30**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

## Sample XML Request :

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

## Sample XML Response:

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

## 4.6.3 Mark ProPay MasterCard Lost or Stolen

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 Defined

**transType 29**

| Element | Type | Max | Required | Notes |
|---------|------|-----|----------|-------|
| **accountNum** | Int(32) | Signed 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 |

## Interface: Legacy-XML

### Legacy XML Request Criteria:

| Element | Type | Required | Notes |
|---------|------|----------|-------|
| **certStr** | String | Authorization | Supplied by ProPay, Used to access the API |
| **termid** | String | Authorization | Omit unless specifically instructed by ProPay, Used to access the API |
| **class** | String | Authorization | Set value to **partner.** Used to access the API |
| **transType** | String | Required | Set value to **29** for 'Mark ProPay MasterCard Lost or Stolen' |
| **XMLTrans** | Object | Required | The Object containing the request elements |

### Legacy XML Response Elements:

| Element | Type | Notes |
|---------|------|-------|
| **transType** | string | Will always return as **29**. |
| **status** | string | Result of the transaction request. See ProPay Appendix for result code definitions |
| **XMLTrans** | Object | With response details |

### Sample XML Request :

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

### Sample XML Response:

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