



Gateway Integration Specifications



Merchant API Integration Guide (Credit Card)

Updated July 1st, 2022

Feature Overview

BZPAY Solutions Gateway Merchant Interface is designed to provide sophisticated merchants an opportunity to fully automate the integration of their existing e-commerce systems with BZPAY Solutions' internal billing management system.

CCTransaction/Refund/TransactionStatus

BZPAY Solutions Gateway provides the merchant with a TCP/IP socket-based interface for submitting transactions for authorization. The data transmitted between the merchant and BZPAY Solutions is in XML format and is flexible enough to accept one transaction at a time or a thousand transactions at a time. The same interface accepts CCTransactions, Refund and TransactionStatus requests from the merchant's system.

Transaction Capture

Transaction Capture is the BZPAY Solutions Gateway interface component that allows a merchant to submit CC transactions and refund transactions in an automated environment, directly from within the merchant's e-commerce system.

The Transaction Capture interface is located at:

https://gateway.bzpay.com.mx/BZPAY_Secure/Capture/TransactionBatch.aspx

Transaction Flow

As an example, scenario to describe the typical path a transaction takes, we will use the website of the fictitious company ACME Magazine. ACME magazine sells subscriptions to its website, which contains

informing articles about how to use ACME gadgets and gizmos. When a customer decides to subscribe to ACME Magazine, ACME prompts the customer for various pieces of information including demographic and billing information. They record this information in their database and proceed to submit the customer's billing information to BZPAY Solutions for approval.

ACME's system generates an XML document (as defined by the schema BZPAY Solutions publishes) containing all of the customer's information and some other pertinent pieces of information. ACME then posts this XML document over an HTTP socket to a URL on BZPAY Solutions' web farm.

BZPAY Solutions receives the XML document, extracts all of the information within it, checks the information and makes a decision regarding the transaction. The same XML document is sent back to ACME, with additional pieces of information added indicating the status of the transaction and any errors that may have occurred.

XML Document Structure

To submit a CCTransaction, Refund for approval, the merchant must first generate an XML document containing all the required transaction data.

The structure of the document nodes is described on the proceeding pages.

```

<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID=" xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx " AuthKey=" MerchantKey " >
  <Transaction SequenceID="1">
    <CCTransaction>
      <TransactionID />
      <Currency>MXN</Currency>
      <Reference>123b</Reference>
      <TransactionTime>31/12/2010 13:15:09</TransactionTime>
      <Notes />
      <Customer>
        <CustomerID />
        <CustomerReference>123w</CustomerReference>
        <FirstName>John</FirstName>
        <Initial>JS</Initial>
        <LastName>Smith</LastName>
        <AddressOne>Road 987 Street 3</AddressOne>
        <AddressTwo>Apt 4</AddressTwo>
        <City>Anytown</City>
        <State>FL</State>
        <ZipCode>320456</ZipCode>
        <Email>john.smith@domain.com</Email>
        <Country>US</Country>
        <DateOfBirth>23/06/2018</DateOfBirth>
        <Last4SSN>1234</Last4SSN>
        <Phone>2393456789</Phone>
        <UserName>jsmith</UserName>
      </Customer>
      <Bank>
        <Name>Anybank</Name>
        <City>Anytown</City>
        <State>TA</State>
        <Phone>1231234569</Phone>
      </Bank>
      <IPAddress>192.168.1.1</IPAddress>
      <CardType>MasterCard</CardType>
      <PaymentType>CC</PaymentType>
      <Amount>25.00</Amount>
      <NameOnCC>John Smith</NameOnCC>
      <CardNumber>5111111111111111</CardNumber>
      <ExpMonth>02</ExpMonth>
      <ExpYear>2022</ExpYear>
      <CVV>754</CVV>
      <UserAgent>Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR 1.1.4322; .NET CLR 2.0.50727; .NET CLR 3.0.4506.2152; .NET CLR 3.5.30729; .NET4.0C; .NET4.0E)</UserAgent>
      <HttpAccept>*/*</HttpAccept>
      <GMTO/>
      <Return_Url>https://returnurl.com</Return_Url>
      <Domain>merchantdomain.com</Domain>
      <URL3D/>
      <Status />
    </CCTransaction>
  </Transaction>
</TransactionBatch>

```

Sample 1: XML Request (Only CCTransactions)

```

<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <CCTransaction>
      <TransactionID />
      <Currency>MXN</Currency>
      <Reference>123b</Reference>
      <TransactionTime>31/12/2010 13:15:09</TransactionTime>
      <Notes />
      <Customer>
        <CustomerID />
        <CustomerReference>123w</CustomerReference>
        <FirstName>John</FirstName>
        <Initial>JS</Initial>
        <LastName>Smith</LastName>
        <AddressOne>Road 987 Street 3</AddressOne>
        <AddressTwo>Apt 4</AddressTwo>
        <City>Anytown</City>
        <State>FL</State>
        <ZipCode>320456</ZipCode>
        <Email>john.smith@domain.com</Email>
        <Country>US</Country>
        <DateOfBirth>23/06/2018</DateOfBirth>
        <Last4SSN>1234</Last4SSN>
        <Phone>2393456789</Phone>
        <UserName>jsmith</UserName>
      </Customer>
      <Bank>
        <Name>Anybank</Name>
        <City>Anytown</City>
        <State>TA</State>
        <Phone>1231234569</Phone>
      </Bank>
      <IPAddress>192.168.1.1</IPAddress>
      <CardType>MasterCard</CardType>
      <PaymentType>CC</PaymentType>
      <Amount>25.00</Amount>
      <NameOnCC>John Smith</NameOnCC>
      <CardNumber>5111111111111111</CardNumber>
      <ExpMonth>02</ExpMonth>
      <ExpYear>2022</ExpYear>
      <CVV>754</CVV>
      <UserAgent>Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR 1.1.4322; .NET CLR 2.0.50727; .NET CLR 3.0.4506.2152; .NET CLR 3.5.30729; .NET4.0C; .NET4.0E)</UserAgent>
      <HttpAccept>*/*</HttpAccept>
      <GMTO></GMTO>
      <Return_Url>https://returnurl.com</Return_Url>
      <Domain>merchantdomain.com</Domain>
      <URL3D/>
      <Status />
    </CCTransaction>
  </Transaction>
  <Transaction SequenceID="2">
    <Refund>
      <TransactionID>xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx</TransactionID>
      <Amount>25.39</Amount>
    </Refund>
  </Transaction>
</TransactionBatch>

```

Sample 2: XML Request (CCTransactions and Refunds)

<TransactionBatch> Element

The <TransactionBatch> element is the root element of the XML document. There will always be only one element of this type in the document. The <Transaction Batch> element signifies the boundaries of a batch of transactions, whether that batch is one transaction or five hundred transactions.

MerchantID Attribute

This element should contain the unique merchant identifier number assigned by BZPAY Solutions. Maximum length is 16 characters.

AuthKey Attribute

This element contains the 20 alphanumeric characters in length authentication key assigned by BZPAY Solutions.

<Transaction> Element

The <Transaction> element signifies the boundaries of a Transaction, as the name implies. There can be one or many <Transaction> elements within the <TransactionBatch> element. Within the <Transaction> element, there will only be one type of child node: <CCTransaction> or <Refund>.

SequenceID Attribute

The sequencedID attribute is a number starting at 1 and incrementing for each Transaction. This will enable the merchant to identify the transactions when the response is received.

<CCTransaction> Element

The <CCTransaction> element signifies the boundaries of a transaction in which the merchant attempts to collect funds from a customer. This is the most common type of transaction. All information regarding an individual CCTransaction is contained within this element.

<TransactionID> Element

This element is always blank when submitted as input by the merchant system. Upon transaction approval, this element will contain the BZPAY Solutions-generated unique identifier for this transaction. It is recommended that the merchant store this information for cross-reference purposes.

<Currency> Element

This element contains a string. Currently only MXN is supported. Maximum length is 3 characters.

<Reference> Element

This element contains the unique identifier number of the Transaction from the Merchant's system. It is Merchant's internal ID for concealing and control purposes.

<TransactionTime> Element

This element contains the time of the transaction from the merchant's system. The format is in dd/mm/yyyy hh:mm:ss.

<Notes> Element

Any Note the merchant wants to put about the transaction.

<Customer> Element

The <Customer> element resides within a <CCTransaction> element, and contains data specific to the individual from which funds are trying to be collected.

<CustomerID> Element

This element is always blank when submitted as input by the merchant system. Upon transaction approval, this element will contain the BZPAY Solutions-generated unique customer identifier for this customer. It is recommended that the merchant store this information for cross-reference purposes.

<CustomerReference> Element

This element contains the unique identifier number of the Customer from the Merchant's system. It is Merchant's internal ID.

<FirstName> Element

This element contains the first name of the customer. Maximum length is 30 characters.

<Initial> Element

This element contains the Initial Name of the customer. Maximum length is 5 characters.

<LastName> Element

This element contains the last name of the customer. Maximum length is 30 characters.

<AddressOne> Element

This element contains the street address of the customer. Maximum length is 50 characters.

<AddressTwo> Element

This element contains the second address of the customer. Maximum length is 50 characters.

<City> Element

This element contains the city name portion of the customer's address. Maximum length is 20 characters.

<State> Element

This element must be a valid state / province of customer's address. For US and Canada use the 2-character code of the state. Maximum length for other countries is 20 characters.

<ZipCode> Element

This element contains the zip / postal code portion of the customer's address. Maximum length is 10 characters.

<Email> Element

This element contains the valid email address of the customer. Maximum length is 50 characters.

<Country> Element

This element contains the country portion of the customer's address. Valid entries are 2-character country codes as defined in ISO 3166-1 alpha-2. Maximum length is 2 characters.

<DateOfBirth> Element

This element contains the date of birth of the customer in dd/mm/yyyy format.

<Last4SSN> Element

This element contains the last 4 numbers of the customer 's social security number. Maximum length is 4 characters.

<Phone> Element

This element contains the phone of the customer. Maximum length is 20 characters.

<UserName> Element

Username that the client uses in order to log in to Merchant's system and make a new transaction.

<Bank> Element

The <Bank> element resides within a <CCTransaction> element, and contains data specific to the bank from which funds are trying to be collected.

<Name> Element

This element contains the name of the bank. Maximum length is 50 characters.

<City> Element

This element contains the city name portion of the bank's address. Maximum length is 15 characters.

<Phone> Element

This element contains the phone of the bank. Maximum length is 20 characters.

<IPAddress> Element

This element should contain the customer's IP address at the time the merchant system collected payment information. Maximum length is 15 characters.

<CardType> Element

This element contains a string. The following is the list of string this element is able to contain:

- a) 'MasterCard' for Master Cards.
- b) 'Visa' for Visa cards.
- c) 'Amex' for Amex cards.

This element represents the Card type of the transaction.

<PaymentType> Element

This element can should contain a value of 'CC'. This element represents the Transaction Payment Type. ('CC'- Credit Card Transaction)

<Amount> Element

This element contains the dollar amount of the Transaction. The amount should be in decimal format with no currency symbol (i.e., 34.95).

<NameOnCC> Element

This element should contain the Customer's name on the credit card.

<CardNumber> Element

This element should contain the Credit card's number.

<ExpMonth> Element

This element should contain the Credit card's expiration month. Length must be 2 characters.

<ExpYear> Element

This element should contain the Credit card's expiration year. Length must be 4 characters.

<CVV> Element

This element should contain the Credit card's security code.

<UserAgent> Element

This element should contain the Customer browser user agent value.

<HttpAccept> Element

This element should contain the Customer browser http_accept value.

<GMTO> Element

This element should contain the Customer GMT offset. Length must be 3 characters.

<Return_Url> Element

This element should contain the Url where the merchant wants to receive an answer about the 3d transaction.

<URL3D> Element

This element is always blank when submitted as input by the merchant. If the transaction should be process with the 3d security, the response is going to return a url where the merchant should redirect the customer.

<Status> Element

This element is always blank when submitted as input by the merchant. When the response document is returned to the merchant system, this element will contain a specific description of the status of the transaction to indicate whether it was successful or not, and if not, why it was not successful. The possible values for this element are:

For CCTransactions:

APPROVED
DECLINED
ERROR
PENDING
PENDING3D

For Refunds:

ACCEPTED
DECLINED

TransactionID does not exist.

The Transaction amount entered is greater than actual amount

Invalid Refund Amount

Duplicate Transaction.

Transaction is on hold.

Amount including previous refunds exceeds the actual transaction amount.

Notes:

- 1. If the Status is PENDING3D, the customer must be redirected to the url that the tag URL3D is going to return. The Customer could be redirected through an Iframe.**
- 2. Also, you would need to replace the "&" with "&" in order to use the url, due to an url into a xml structure should use "&" instead "&"**
- 3. The Status PENDING means that the bank does not have an answer yet about the transaction, so the customer is going to need to contact to the merchant later in order to know the result of the transaction**

<Domain> Element

This element should contain the domain of the site from where the transaction is being sent.

<Errors> Element

This element does not exist when submitted as input by the merchant. When the response document is returned to the merchant system, this element will contain any errors encountered in processing the transaction. It resides within the <TransactionBatch> or a <CCTransaction> element.

<Refund> Element

The <Refund> element signifies the boundaries of a transaction in which the merchant attempts to refund funds to a customer. All information regarding an individual Refund, including <TransactionID>, <Amount> and <Status> is contained within this element.

<TransactionStatus> Element

The <TransactionStatus> element signifies the boundaries of a transaction in which the merchant attempts to transactionStatus. All information regarding an individual TransactionStatus is <Reference> and <Status> contained within this element.

For TransactionStatus

ACCEPTED

DECLINED

Reference does not exist.

BZPAY Solutions Gateway Response**CCTransaction**

The transaction capture component will respond to the call with the same XML document as that which was received in the request, with all appropriate blank fields filled in. <TransactionID>, <CustomerID> and <Status> will be entered. If the CCTransaction was DECLINED, there will be an Element <Errors> which contains the description of the errors.

```

<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <CCTransaction>
      <TransactionID />
      <Currency>MXN</Currency>
      <Reference>XXXXXXXX</Reference>
      <TransactionTime>31/12/2010 13:15:09</TransactionTime>
      <Notes />
      <Customer>
        <CustomerID />
        <CustomerReference>123w</CustomerReference>
        <FirstName>John</FirstName>
        <Initial>JS</Initial>
        <LastName>Smith</LastName>
        <AddressOne>Road 987 Street 3</AddressOne>
        <AddressTwo>Apt 4</AddressTwo>
        <City>Anytown</City>
        <State>FL</State>
        <ZipCode>320456</ZipCode>
        <Email>john.smith@domain.com</Email>
        <Country>US</Country>
        <DateOfBirth>23/06/2018</DateOfBirth>
        <Last4SSN>1234</Last4SSN>
        <Phone>2393456789</Phone>
        <UserName>jsmith</UserName>
      </Customer>
      <Bank>
        <Name>Anybank</Name>
        <City>Anytown</City>
        <State>TA</State>
        <Phone>1231234569</Phone>
      </Bank>
      <IPAddress>192.168.1.1</IPAddress>
      <CardType>MasterCard</CardType>
      <PaymentType>CC</PaymentType>
      <Amount>25.00</Amount>
      <NameOnCC>John Smith</NameOnCC>
      <CardNumber>5111111111111111</CardNumber>
      <ExpMonth>02</ExpMonth>
      <ExpYear>2022</ExpYear>
      <CVV>754</CVV>
      <UserAgent>Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR 1.1.4322; .NET CLR 2.0.50727; .NET CLR 3.0.4506.2152; .NET CLR 3.5.30729; .NET4.0C; .NET4.0E)</UserAgent>
      <HttpAccept>*/*</HttpAccept>
      <GMTO> </GMTO>
      <Return_Url>https://returnurl.com</Return_Url>
      <Domain>merchantdomain.com</Domain>
      <URL3D></URL3D>
      <Status></Status>
      <StatusDescription></StatusDescription>
      <Descriptor></Descriptor>
      <Errors>
        <Error>
          <Code>[ErrorCode]</Code>
          <FieldName>[FieldName]</FieldName>
          <Description>[Description]</Description>
        </Error>
      </Errors>
    </CCTransaction>
  </Transaction>
</TransactionBatch>

```

Sample 3: XML Request CCTransaction

Refund

The refund capture component will respond to the call with the same XML document as that which was received in the request, with all appropriate <Status> included. And there will be an Element <Errors> if the refund was DECLINED.

```
<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <Refund>
      <TransactionID>xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx</TransactionID>
      <Amount>789.10</Amount>
      <Status />
    </Refund>
  </Transaction>
</TransactionBatch>
```

Sample 4: XML Request (Refund)

```
<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <Refund>
      <TransactionID>xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx</TransactionID>
      <Status>PENDINGREFUND</Status>
    </Refund>
  </Transaction>
</TransactionBatch>
```

Sample 5: XML Response (Refund)

TransactionStatus

The transactionStatus capture component will respond to the call with the same XML document as that which was received in the request, plus the whole information of the transaction. And there will be an Element <Errors> if the <transactionStatus> XML Element was DECLINED.

```
<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <TransactionStatus>
      <Reference>xxxxxxx</Reference>
      <Status />
    </TransactionStatus>
  </Transaction>
</TransactionBatch>
```

Sample 6: XML Request (TransactionStatus)

```

<?xml version="1.0" encoding="UTF-8"?>
<TransactionBatch MerchantID="XXXXXXXX-XXXX-XXXX-XXXXXXXXXXXXXX" AuthKey="MerchantKey" >
  <Transaction SequenceID="1">
    <TransactionStatus>
      <Reference>XXXXXXXX</Reference>
      <Status>ACCEPTED</Status>
      <CCTransaction>
        <TransactionID />
        <Currency>MXN</Currency>
        <Reference>XXXXXXXX</Reference>
        <TransactionTime>31/12/2010 13:15:09</TransactionTime>
        <Notes />
        <Customer>
          <CustomerID />
          <CustomerReference>123w</CustomerReference>
          <FirstName>John</FirstName>
          <Initial>JS</Initial>
          <LastName>Smith</LastName>
          <AddressOne>Road 987 Street 3</AddressOne>
          <AddressTwo>Apt 4</AddressTwo>
          <City>Anytown</City>
          <State>FL</State>
          <ZipCode>320456</ZipCode>
          <Email>john.smith@domain.com</Email>
          <Country>US</Country>
          <DateOfBirth>23/06/2018</DateOfBirth>
          <Last4SSN>1234</Last4SSN>
          <Phone>2393456789</Phone>
          <UserName>jsmith</UserName>
        </Customer>
        <Bank>
          <Name>Anybank</Name>
          <City>Anytown</City>
          <State>TA</State>
          <Phone>1231234569</Phone>
        </Bank>
        <IPAddress>192.168.1.1</IPAddress>
        <CardType>MasterCard</CardType>
        <PaymentType>CC</PaymentType>
        <Amount>25.00</Amount>
        <NameOnCC>John Smith</NameOnCC>
        <CardNumber>5111111111111111</CardNumber>
        <ExpMonth>02</ExpMonth>
        <ExpYear>2022</ExpYear>
        <CVV>754</CVV>
        <UserAgent>Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR
1.1.4322; .NET CLR 2.0.50727; .NET CLR 3.0.4506.2152; .NET CLR 3.5.30729;
.NET4.0C; .NET4.0E)</UserAgent>
        <HttpAccept>*/*</HttpAccept>
        <GMTO> </GMTO>
        <Return_Url>https://returnurl.com</Return_Url>
        <Domain>merchantdomain</Domain>
        <URL3D></URL3D>
        <Status>APPROVED</Status>
        <StatusDescription></StatusDescription>
        <Descriptor></Descriptor>
      </CCTransaction>
    </TransactionStatus>
  </Transaction>
</TransactionBatch>

```

Sample 7: XML Response (TransactionStatus)

3D Response

After the Merchant received a regular response with status PENDING3D, the merchant is going to need to redirect the customer to the following URL:

https://gateway.bzpay.com.mx/BZPAY_Secure/Capture/3DSecurity.aspx

With the following data through post method (all data is included into the response XML except Type):

- a) MerchantID
- b) AuthKey
- c) Type
- d) TransactionID
- e) URL3D
- f) PaReq (*Optional, only if the XML response has this information*)

For example:

- MerchantID: XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX
- AuthKey: 1234567
- Type: Send3DTransaction (*always this value*)
- TransactionID: XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX
- URL3D: <https://3DDomain/Link3D.php>
- PaReq: acs-request-message

MerchantID=XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX&AuthKey=1234567&Type=Send3DTransaction&TransactionID=XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX&URL3D=<https://3DDomain/Link3D.php>&PaReq=acs-request-message

HTML example:

```
<html>
  <head>
    <script language="Javascript">function OnLoadEvent() { document.S3DForm.submit(); }</script>
  </head>
  <body onload="OnLoadEvent();">
    <form name="S3DForm"
action="https://www.bzpay.com.mx/BZPAY_Secure/Capture/3DSecurity.aspx" method="POST">
      <input type="hidden" name="MerchantID" value="XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX" ">
      <input type="hidden" name="AuthKey" value="1234567">
      <input type="hidden" name="Type" value=" Send3DTransaction ">
      <input type="hidden" name="TransactionID" value="XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX" ">
      <input type="hidden" name="URL3D" value="https://3DDomain/Link3D.php">
      <input type="hidden" name="PaReq" value=" acs-request-message">
    </form>
  </body>
</html>
```

```

<?xml version="1.0" encoding="UTF-8"?>
<Transaction MerchantID="XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX" AuthKey="1234567">
  <Transaction SequenceID="1">
    <CCTransaction>
      <TransactionID>XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX</TransactionID>
      <Currency>MXN</Currency>
      <Reference>XXXXXXXX</Reference>
      <TransactionTime>12/31/2010 1:15:09 PM</TransactionTime>
      <Notes></Notes>
      <Customer>
        <CustomerID />
        <CustomerReference>123w</CustomerReference>
        <FirstName>John</FirstName>
        <Initial>JS</Initial>
        <LastName>Smith</LastName>
        <AddressOne>Road 987 Street 3</AddressOne>
        <AddressTwo>Apt 4</AddressTwo>
        <City>Anytown</City>
        <State>FL</State>
        <ZipCode>320456</ZipCode>
        <Email>john.smith@domain.com</Email>
        <Country>US</Country>
        <DateOfBirth>23/06/2018</DateOfBirth>
        <Last4SSN>1234</Last4SSN>
        <Phone>2393456789</Phone>
        <UserName>jsmith</UserName>
      </Customer>
      <Bank>
        <Name>Anybank</Name>
        <City>Anytown</City>
        <State>TA</State>
        <Phone>1231234569</Phone>
      </Bank>
      <IPAddress>192.168.1.1</IPAddress>
      <CardType>Visa</CardType>
      <PaymentType>CC</PaymentType>
      <Amount>1.01</Amount>
      <NameOnCC>John Smith</NameOnCC>
      <CardNumber>4111111111111111</CardNumber>
      <ExpMonth>2</ExpMonth>
      <ExpYear>2022</ExpYear>
      <CVV>473</CVV>
      <UserAgent>Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR 1.1.4322; .NET
CLR 2.0.50727; .NET CLR 3.0.4506.2152; .NET CLR 3.5.30729; .NET4.0C;
.NET4.0E)</UserAgent>
      <HttpAccept>*/*</HttpAccept>
      <GMTO></GMTO>
      <URL3D>http://test-acs.fort7pay.com/test/</URL3D>
      <PaReq>acs-request-message</PaReq>
      <Status>PENDING3D</Status>
      <StatusDescription>Transaction successfully completed</StatusDescription>
      <Descriptor>x</Descriptor>
    </CCTransaction>
  </Transaction>
</TransactionBatch>

```

Sample 8: XML 3D Response

Once the merchant redirects to the client to the above URL, BZPAY is going to send to the customer to complete a form which is going to be necessary for the 3D process.

Finally, BZPAY is going to send to the merchant the result of the transaction into the “returnurl” that the merchant sent in the first request.

If the merchant wants that BZPAY redirects the customer to the “returnurl”, please put the tag <Notes>Redirect</Notes> into the first request and then the merchant is going to be able to check the status of the transaction with a “TransactionStatus” request.

In this situation, the following is going to be the format of the response:

http://returnurl.com?ID=[id]&Reference=[reference]&Status=[status]

Where **http://returnurl.com** is the return url provided by the merchant in the TransactionBatch object, **[id]** is the BZPAY Solutions-generated unique identifier for the transaction, **[reference]** is the transaction identifier assigned by the merchant, and **[status]** is the transaction status after processing

Errors

The error code contains six numbers, the first two numbers represent the field number which is related with the error and the other four numbers represent the specific error that was found.

Request Fields

Setting

Field Priority:

- a) M: Mandatory
- b) O: Optional
- c) MO: Mandatory for some cases

Char Type:

- a) AN: AlphaNumeric
- b) N: Numeric
- c) A: Alphabetical

Field Name	Field Priority	Char Type	Requirements
TransactionBatch	M		Element
MerchantID	M	AN	BZPAY Solutions Unique Identifier
AuthKey	M	AN	BZPAY Solutions Key
SequenceID	M	N	Transaction sequence
CCTransaction	M		Element
TransactionID	M	AN	Must be blank for CC
Currency	M	A	'MXN'
Reference	M	AN	Merchant transaction unique identifier

TransactionTime	M	AN	dd/mm/yyyy hh:mm:ss
Notes	O	AN	Length no more than 200
Domain	M	AN	Length no more than 50
Customer	M	AN	Element
CustomerID	M	AN	Must be blank
CustomerReference	M	AN	Merchant customer unique identifier
Firstname	M	A	Length no more than 30
Initial	O	A	Length no more than 5
Lastname	M	A	Length no more than 30
AddressOne	M	AN	Length no more than 50
AddressTwo	O	AN	Length no more than 50
City	M	A	Length no more than 20
State	M	A	Length no more than 2 for US and Canada
Zipcode	M	N	Length no more than 5
Email	M	AN	A valid email format
Country	M	A	Length no more than 2
DateOfBirth	M	AN	dd/mm/yyyy
Last4SSN	M	N	Length no more than 4
Phone	M	N	Length no more than 20
UserName	M	AN	Merchant's client username
Bank	M		Element
Name	O	A	Length no more than 50
City	O	A	Length no more than 20
State	O	A	Length no more than 20
Phone	O	N	Length no more than 20
IPAddress	M	AN	Length no more than 15
CardType	M	A	'Visa' or 'MasterCard'
PaymentType	M	A	'CC'
Amount	M	N	Decimal format with no currency symbol (i.e. 34.95)
NameOnCC	M	A	Length no more than 70
CardNumber	M	N	Length equal to 16 for Visa and MasterCard or 15 for Amex
ExpMonth	M	N	Length equal to 2, the value should be between 1 and 12 and higher than current month if year is equal
ExpYear	M	N	Length equal to 4 and the value higher than current year if month is lower than current.
CVV	M	N	Length equal to 3 for Visa and MasterCard and 4 for Amex
UserAgent	M	AN	Customer browser user agent
HttpAccept	M	AN	Customer browser http accept
GMTO	O	N	Customer GMT offset. Length equal to 3
Return_Url	M	AN	Url where the merchant is going to receive the answer for 3d transactions
Url3D	M	AN	Must be blank
Status	M	A	Must be blank

Refund	M		Element
TransactionID	M	AN	BZPAY Solutions Unique Identifier
Amount	M	N	Decimal format with no currency symbol (i.e. 34.95)
Status	M	A	Must be blank
TransactionStatus	M		Element
Reference	M	AN	Merchant transaction unique identifier
Status	M	A	Must be blank
Customer	M	AN	Element
CustomerID	M	AN	Must be blank
CustomerReference	M	AN	Merchant customer unique identifier
Firstname	M	A	Length no more than 30
Initial	O	A	Length no more than 5
Lastname	M	A	Length no more than 30
AddressOne	M	AN	Length no more than 50
AddressTwo	O	AN	Length no more than 50
City	M	A	Length no more than 20
State	M	A	Length no more than 2 for US and Canada
Zipcode	M	N	Length no more than 5
Email	M	AN	A valid email format
Country	M	A	Length no more than 2
DateOfBirth	M	AN	dd/mm/yyyy
Last4SSN	M	N	Length no more than 4
Phone	M	N	Length no more than 20
UserName	M	AN	Merchant's client username
Bank	M		Element
Name	O	A	Length no more than 50
City	O	A	Length no more than 20
State	O	A	Length no more than 20
Phone	O	N	Length no more than 20
IPAddress	M	AN	Length no more than 15
CardType	M	A	'Visa' or 'MasterCard'
PaymentType	M	A	'CC'
Amount	M	N	Decimal format with no currency symbol (i.e. 34.95)
NameOnCC	M	A	Length no more than 70
CardNumber	M	N	Length equal to 16 for Visa and MasterCard or 15 for Amex
ExpMonth	M	N	Length equal to 2, the value should be between 1 and 12 and higher than current month if year is equal
ExpYear	M	N	Length equal to 4 and the value higher than current year if month is lower than current.
CVV	M	N	Length equal to 3 for Visa and MasterCard and 4 for Amex
UserAgent	M	AN	Customer browser user agent
HttpAccept	M	AN	Customer browser http accept

GMTO	O	N	Customer GMT offset. Length equal to 3
Return_Url	M	AN	Url where the merchant is going to receive the answer for 3d transactions
Url3D	M	AN	Must be blank
Status	M	A	Must be blank

Support

Email: support@bzpay.com.mx