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## Merchants' user technical guide



شرکت کارت اعتباری ایران کیش

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Merchants' user technical guide

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### ۱) Preface

In order to present banking service, Iran Kish Company proceeds with setting up Internet Payment Gateway system through credit card.

This system provides the possibility to pay expenses/services on the Internet, immediately and online for consumers.

User (consumer) is able to pay for commodity or rendered services by Internet Payment Gateway on merchant or service provider site.

payment procedure by Internet Payment Gateway means, the merchant or receiver creates a site to perform the commodity or service. After determine the total price of servicing or shopping cart, the merchant site provide paying in safe enjoyment for its consumers through Internet Payment Gateway link.

Then, Internet Payment Gateway announces the transaction result to the merchant's or receiver's site, in addition, consumer returns to merchant's site again.

There is simplify possibility to pay the payment or price from the consumer to the merchant, therefore, there is not any necessity to physical presence in branches or to the merchant.

### ۲) Purpose

Purpose of this technical documentary is, how to use Iran Kish Company Internet Payment Gateway for performers (merchants) , which in it , the procedure that the merchants need to use Iran Kish Company Internet Payment Gateway system, has been explained.

### ۳) Internet Payment Gateway system beneficiaries

Beneficiaries who affected by this Internet Payment Gateway

Name	Description	responsibility
Merchant (receiver)	Commodity or service performer by web site	Buy Iran Kish Company's Internet Payment Gateway System

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Consumer (card owner)	A person who buy commodity or services and is card owner too	Use Internet Payment Gateway to pay for commodity or services from merchant's site
Remitter payment bank		Bank of consumer's credit card
Merchant (receiver) payment bank		Bank of merchant's bank account
Iran Kish Company	Internet Payment Gateway creator	Create and support Internet Payment Gateway

### ۴) Key expressions

#### Internet Payment:

Internet Payment refers to pay money by internet to receive a commodity or service. So that, this kind of payment is needless to physical presence in bank or store and done just by internet. Actually the purchaser is able to buy via internet by credit card and pay the payment at the moment.

Internet Payment, money transfer from remitter account (consumer's account) to merchant's account (performer's account) is all online and via internet. Internet Payment makes financial payments easier for remitter and receiver too.

#### Internet Payment System Properties:

**Security:** makes data and information safe to prevention of falsification and approach to information by impermissible people.

**The reviews:** the system should record the financial process in order to trace any presumptive error or fault.

**Assurance:** the system should be fortified enough in order to, users do not miss any money while power outage.

**The merchant(receiver):** is a real or legal person, who proceed to sell a commodity or perform some services to the card owners by opening a bank account.

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**Merchant ( receiver or Internet seller market):** Referred to a company or institute ,that matching to concluded contract with the bank, have the license to receive the commodity or performed services from Internet Payment Gateway.

Merchant or marketer, in order to , receive the payment from consumer, proceed by buying Internet Payment Gateway Services.

Internet receiver ( marketer) renders service or commodity to consumers on its own website.

**Internet merchant's name and address:** refers to commercial name and merchant's site address. (presenter's name or Internet shop and its URL address)

**Card owner:** a real person ,who, credit card has been issued by the bank in his name and is recognized as the card holder.

**Consumer:** consumer in this documentary referred to a person , who is the commodity or service purchaser from merchant(receiver) site and is the card holder. Consumer or card holder intends to pay the payment to the internet marketer in purpose to use the services or commodity in cyberspace.

**Card holder's banking card:** the card that has been given to the consumer by the bank ,in order to, benefit from various services. For instant, money transfer, know the account balance, pay bills and etc . .

**Merchant's (receiver's) bank:** is the bank, which merchant's account is set up in it, in order to settle following payments related to banking trades.

**Card issuing bank:** is the bank, which the card holder had set up a bank account in it, so the bank issues a credit card for him.

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**Internet Payment Gateway (IPG):** Internet Payment Gateway provides all type of buying or paying operation on internet.

Commodity or service presenter creates a website to organize a shopping cart. Internet Payment Gateway provides internet paying for merchant's consumers and announces the payment result to consumer and merchant's site.

**Internet Payment:** referred to pay the fee via internet in purpose to receive the commodity or services ,so that, this kind of payment is done via internet and is completely needless to physical presence in bank or store.

**Financial Transactions:** referred to information exchange process between applicant and switches that includes, sending messages, its processing and obtain the answer.

**Internet Transactions:** internet transactions means financial transactions that has been accepted by internet terminals.

**Transaction amount:** is the fee measure in transaction. whole price of shopping cart or performed services transfer all in one transaction.

**Verify:** transaction verifying by merchant(receiver)

The merchant verify the successful prospering result and announces to the bank.

**Switch:** is an inductor ,which includes collection of software , hardware and database, that exchange messages related to transactions between admission's tools and processing's destination.

**Shetab Network:** referred to national switch that provides exchanging which, related to interbank financial transaction.

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**Shaparak:** cards payment electronic network which, is tasked with connection between institutes to national payment systems. In addition, technical and executive supervision.

**SSL:** is a security protocol with an advanced encryption algorithm ,which controls exchanging data on internet and makes information unreadable for third person by encrypt the data.

**SSL Certification:** is a security certificate that has to online encryption to all information that exchange between two pages on internet.

**Protocol (Https):** a protocol is (TCP/IP) that is used by web servers and browsers, not only to show safe information and hypermedia documents, but also to safe exchanging, when Https stays on SSL layer is safe and called Https , that prohibits entrance without permission.

### 9) Technical glossary

**Token:** is a unique address for starting payment process by card owner ,that is created through merchant request from Internet Payment Gateway.

**Merchant Id:** (۴ capital letters)

Merchant Id sends to merchant(receiver) while receptivity explanation with setting up guide.

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### **Payment Id (maximum ۱۲ letters):**

This parameter that includes the merchant's consumers payment Id, is sent from merchant's site to Internet Payment Gateway by optional. The maximum allowed characters for this variable is ۱۲ letters. This Id has been mentioned in all merchant's reports and circulation and is track able.

### **Invoice number (maximum ۱۲ letters):**

This item is produced by merchant(receiver).invoice number is for tracking the payment condition by merchant.

### **Special payment Id(maximum ۲۰ letters):**

This Id is just for special merchants or receivers and maximum letters for this Id is ۲۰ letters, combination of numbers and characters.

### **Description (optional):**

The context , that receiver or merchant can write in sent parameters to calling Token receive web service. This context is able to be showed in Internet Payment form. For instant, merchant's name and etc . . .

**Revert URL:** URL is a page's address from merchant's site, Internet Payment Gateway send transaction's result to the merchant.

**Result Code:** the code is the result of transaction implementation condition. Code ۱۰۰, for instant, means the transaction is done correctly. Except code ۱۰۰, shows error code. Recourse to table ۱ in attachment section.

**Reference Id:** this code is transaction address which, is unique. Reference Id is for tracking in bank network.

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### ۶) Requirements

#### ۶.۱) Security requirements:

۱) All of the Internet Payment Gateways have valid security certificate from Shaparak, therefore, the consumer and the Internet Payment system connection is completely safe and on SSL. Having certificate is not necessary for merchant's site.

۲) Merchant (receiver) does not notify from any card owner's bank information, includes , card number , password and etc . .

Merchant does not receive any card owner's bank or financial information. All the consumer's bank and financial information just remain in Internet Payment Gateway.

۳) Merchant's site should have stable IP which, is announced. Thus just the merchant is able to request for transaction and confirm it. This is necessary for merchant's identity authentication.

۴) for more confidence, a password has given to merchant , while activation merchant's Id, that , merchant is able to enter to the moment report system and receive his transaction information.

#### ۶.۲) Bank requirements:

Merchant should have a deposit bank account in the bank and request for Internet Payment Gateway and fulfill his specifications according to the special forms. The bank assign him a merchant Id ,which, is used in all his transactions. Merchant introduces himself to the Internet Payment Gateway by this Id and creates a password for entrance to the report's section too.

#### ۶.۳) Site requirements:

Merchant (receiver) is able to use all kind of technology for site implementation. Merchant should use all standards and definitions, which, are explained in this documentary, to connect to the Internet Payment Gateway and all transaction demanding or confirmation.

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User process from Iran Kish Company's Internet Payment Gateway

1<sup>st</sup> step: shopping cart registration and payment request by consumer

2<sup>nd</sup> step: Token receive web service calling

3<sup>rd</sup> step: sending receive Token and Merchant Id

4<sup>th</sup> step: showing Internet Payment Gateway form

5<sup>th</sup> step: entering payment information in Internet Payment Gateway

6<sup>th</sup> step: sending transaction result parameters

7<sup>th</sup> step: web service calling – transaction confirmation

8<sup>th</sup> step: showing transaction result to consumer

- ۱) 1<sup>st</sup> **step**: shopping cart registration and payment request by consumer
- ۲) 2<sup>nd</sup> **step**: Token receive web service calling

Merchant's site calls Iran Kish Company web service , in order to , receive Token.

Output of this web service is Token. Web service parameters includes below items:

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- ۱) **Amount: String ( mandatory)**  
Amount of money that should exchange from card owner's account ( consumer) to merchant's account ( receiver)
- ۲) **Merchant Id : String (mandatory) ۴ capital letters**  
Merchant Id has sent to merchant (receiver) with Internet Payment Gateway setting up guide, while receptivity explanation.
- ۳) **Invoice number : String (mandatory) maximum ۱۲ letters**  
This item is made by merchant (receiver). Invoice Id is in purpose of payment condition tracking that is done by merchant (receiver)
- ۴) **Revert URL : String (mandatory)**  
URL is a page's address from merchant's (receiver) site which, Internet Payment Gateway send the transaction result to the merchant.
- ۵) **Payment Id : String ( optional) maximum ۱۲ letters**  
This parameter that contains merchant's consumer's payment Id, send from merchant's site to Internet Payment Gateway (IPG) by optional.  
The maximum length for this variable is ۱۲ letters. This Id is mentioned in all reports and merchant's circulations and also is track able.
- ۶) **Description : String (optional)**  
The context, which is on merchant's demand, is able to show in Internet Payment form , for instant, merchant's name and etc . . .
- ۷) **Special payment Id : String (optional)**  
Peculiar Id for special merchants.

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Iran Kish Company announces the relevant web service address to merchant's site, in order to , use web service. Web service address to receive IPG Token has mentioned in attachment section.

- ۳) **۳<sup>rd</sup> step:** sending received Token in previous step and merchant Id from merchant by POST method to IPG.
- ۴) **۴<sup>th</sup> step:** merchant's Token validation and showing IPG form
- ۵) **۵<sup>th</sup> step:** consumer (car owner) enters payment's required items and click on Pay switch on IPG.
- ۶) **۶<sup>th</sup> step:** send transaction result from Internet Payment Gateway to merchant's site.

Sending parameters contains below items:

- ۱) Token: has produced in ۲<sup>nd</sup> step.
- ۲) Merchant Id
- ۳) Result code: the code which is transaction condition result. ( recourse to table ۱ in attachment section)
- ۴) Invoice number: this item is made by merchant. Invoice Id is created ,in order to, payment condition tracking by merchant.
- ۵) Reference Id: transaction Id code which is unique. This transaction Id is for interbank tracking.
- ۷) **۷<sup>th</sup> step: verify** (final merchant's verification)

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In this step , web service would have called out the final verification by merchant's site , if the card owner's transaction had succeed.

Web service sent parameters contains below items:

- ۱) Received Token in ۲<sup>nd</sup> step
- ۲) Merchant Id
- ۳) Reference Id: transaction Id code which is unique. This transaction Id is for interbank tracking.
- ۴) Sha۱ key: sha۱ key presents to merchant by PSP

Related web service output is a number. If the number will bigger than ۱ , indicate the successful transaction. This number should be the same transaction number to be successful. And if it will smaller than zero (below zero) means that, verification has not done successfully. (recourse to table ۲ in attachment section)

Final verification web service address comes in attachment section.

- ۸) ۸<sup>th</sup> **step**: presenting the transaction final result to the consumer or card owner after transaction verification.(۷<sup>th</sup> step)

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### ^) Attachment

#### Tables

#### Result code's amount in result of purchase demand

explanation	code
Transaction success	۱۰۰
Card owner refuse	۱۱۰
Card balance is not enough	۱۲۰
Card information is wrong	۱۳۰
Card password is wrong	۱۳۱
Card is blocked	۱۳۲
Card is expired	۱۳۳
The time has come to end	۱۴۰
Internal bank error	۱۵۰
Error in CVV <sup>۲</sup> or EXP date information	۱۶۰
Your card published bank has not issued to do the transaction	۱۶۶
Transaction amount is more than allowed limit	۲۰۰
Transaction amount is more than allowed per day limit	۲۰۱
Transaction amount is more than allowed per month limit	۲۰۲

Table ۱

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### Reflux error's amount in transaction verification

explanation	code
There are impermissible characters in demand	-۲۰
Transaction has already refluxed	-۳۰
The demand string length is impermissible	-۵۰
Error in request	-۵۱
Related transaction not found	-۸۰
Internal bank error	-۸۱
Transaction has already verified	-۹۰

Table ۲

### Payment Page Address :

<https://ikc.shaparak.ir/Tpayment/Payment/index>

### WSDL Address To Call The Token Web Service :

<https://ikc.shaparak.ir/TToken/Tokens.svc?wsdl>

### WSDL Address To Call The Verified Transactions :

<https://ikc.shaparak.ir/TVerify/Verify.svc?wsdl>