

[] Payrix



Payrix

eDDR SERVICE

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INTRODUCTION

The API functions described in this document allow you to integrate your software with Payrix's hosted online Direct Debit Request forms (eDDR). These functions allow you to perform a controlled and secure redirection of a customer from your website to Payrix's hosted service where they can complete the direct debit authorization based on the payment and scheduling options defined by your business. After your customer has completed the form they are returned to your website at which point you can use our API function to check the results of the application.

Using the eDDR service saves your business from having to take on the security responsibilities and regulatory requirements (such as PCI DSS) that are necessary when dealing with credit card data.

GENERAL GUIDELINES

To use the eDDR API you will need to have previously set up one or more eDDR templates within Payrix's systems. Your Payrix consultant will be able to set these up for you based on your business needs.

The eDDR API will from time to time be updated with new functionality. Payrix will endeavour to notify you in advance of these changes, particularly if they may affect the operation of the integration, and also so that the changes can be considered for use in the future.

USER DETAILS

To use this service your software will need to securely store these settings:

- 1) The URL to the web service.
- 2) A username and password to authenticate with the service that is unique to your business.

A test username and password is required for all end user testing. Please contact Customerintegration@payrix.com.au to obtain your username and password.

API ACCESS METHOD

The API is an "XML over HTTPS" service. You submit an XML string to the service URL and you will received an XML string back.

Connectivity Requirements:

- 1) The XML string must be submitted to the service URL via HTTP POST.
- 2) The "Content-Type" HTTP header of your request should be set to "text/xml".

API URL: LIVE**address:**

<https://payments.Payrix.com.au/API/API.ashx>

TEST address:

<https://testpayments.Payrix.com.au/API/API.ashx>

eDDR Page URL:**LIVE address:**

https://payments.Payrix.com.au/DDR/DDR.aspx?webPageToken=YOUR_TOKEN_HERE

TEST address:

https://testpayments.Payrix.com.au/DDR/DDR.aspx?webPageToken=YOUR_TOKEN_HERE

SERVICE FUNCTIONS

Function 1 - PreDDR

This function is used to specify the eDDR template you wish your customer to use, the page within your website where they will be redirected back to, and optionally any details of your customer that you have previously captured.

If all the information you provided is correct, the function will return a token that you can then add to the querystring of the URL when you redirect your user to our eDDR page. The same token is used again with the "PostDDR" function to look up the results of the registration when the user is redirected back to your website. Therefore, before redirecting the user, it is important that you store the token within your database and associate it with whatever transaction/order/registration etc. is being performed within your system so you can update it with the results.

PLEASE NOTE: The webPageToken will expire after 20 minutes - if your customer does not complete the form within this time the token will become unusable.

XML Request Specification:

- **request (string) [Required]** – The root XML element which contains elements for each of the parameters below.
- **username (string) [Required]** – The API access username that identifies our business.
- **password (string) [Required]** – The API access password assigned to your business to prevent unauthorised access to the service.
- **command (string) [Required]** – Must be set to "PreDDR".
- **returnUrl (string) [Required]** – This is the URL of a page within your website that our eDDR page will redirect your user to after they have completed the registration form. It must be an absolute URL (i.e. contain http:// or https://). If you wish you can add your own querystring values to the URL. When the user is redirected back we will add the "webPageToken" value to the querystring.
- **eddrTemplateGUID (string) [Required]** – Use this field to specify which of your eDDR templates you wish to display to your user. Your Payrix representative can advise you on what your template IDs are.

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- **payerUniqueID** (string – max 100 chars) [Required] – You must provide a reference to identify the customer you will be registering that is unique within your systems. If Payrix currently has a payer with this reference within our database, then the eDDR will update their existing details. If a record with this unique reference does not exist Payrix will create a new payer record with this reference.
- **payerDisplayID** (string – max 100 chars) [Optional] – An optional second reference that can also be used to identify the payer within the your own systems which can be used for reporting purposes. If this parameter is left blank, the display ID will be set to the same value as the PayerUniqueID. As uniqueness is not enforced for this value, an alternative way to use this field is to give the same value to multiple payers as a way to identify groups of members.

The following parameters are all optional, however if you have previously captured this information from your customer it is recommended that you pass the information through to save your customer having to re-enter their details on our form, as well as giving your customer added confidence that the website they have been redirected to is legitimate.

- **payerFirstName** (string – max 50 chars) [Optional]
- **payerLastName** (string – max 50 chars) [Optional]
- **payerAddressStreet** (string – max 255 chars) [Optional]
- **payerAddressSuburb** (string – max 50 chars) [Optional]
- **payerAddressState** (string – max 50 chars) [Optional]
- **payerAddressPostCode** (string – max 50 chars) [Optional]
- **payerAddressCountry** (string – max 50 chars) [Optional]
- **payerEmail** (string – max 255 chars) [Optional]
- **payerPhone** (string – max 50 chars) [Optional] – Non-mobile contact number.
- **payerMobile** (string – max 50 chars) [Optional] – Mobile phone contact number.
- **auditUsername** (string) [Optional] – You can set this to be the user or system ID etc. of your software that initiated the call to the API so it is logged along with the audit history that we keep in our database.

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This is an example of the XML request string:

```
<?xml version="1.0" encoding="utf-8"?> <request>

  <username>1234</username>
  <password>X7{F?Hk92/Qj}n7Lvv6</password>
  <command>PreDDR</command>
  <returnUrl>HTTP://www.test.com/DDRResult.aspx</returnUrl>
  <payerUniqueId>XT66433424</payerUniqueId>
  <payerFirstName>Jane</payerFirstName>
  <payerLastName>Smith</payerLastName>
  <auditUsername>WEBSYS-101</auditUsername>
</request>
```

XML Response Specification:

The function will return an XML string. When parsing this XML it is important to check the "result" element first. This element will tell you if the API call succeeded or whether an error occurred (if successful the result element will have a value of "OK", if it failed it will have a value of "ERROR"). The other elements in the XML response will differ depending on whether the function call was successful or not as detailed below:

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SUCCESS RESPONSE

- **response (string) [Required]** – The root XML element which contains elements for each of the parameters below.
- **result (string)** - will always be "OK" for a success response.
- **webPageToken (string - 64 characters)** – this is the token string that you to redirect your user to our hosted payment page (see the introduction to this function above for more details on using the token).

Example success response XML:

```
<?xml version="1.0" encoding="utf-8"?>
<response>
  <result>OK</result>
  <webPageToken>d1eee786222e49539a1b31ee17593b60f7e3bf953da345a0b06dad01c3292
  dab</webPageToken>
</response>
```

ERROR RESPONSE

- **response (string) [Required]** – The root XML element which contains elements for each of the parameters below.
- **result (string)** - will always be "ERROR" for a error responses.
- **errorType (string)** - specifies the type of error. Will be one of the following strings:
 - "XML_FORMAT_ERROR"
 - "PARAMETER_INVALID"
 - "ACCESS_DENIED"
 - "SERVICE_UNAVAILABLE"
- **errorMessage (string)** - this will contain a detailed explanation of the cause of the error.

Example error response XML:

```
<?xml version="1.0" encoding="utf-8"?>
<response>
  <result>ERROR</result>
  <errortype>ACCESS_DENIED</errortype>
  <errorMessage> Username and/or password are incorrect or your business does not have
  access to this service</errorMessage>
</response>
```

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Function 2 - PostDDR

Once our eDDR webpage redirects the user back to your website, this function can be used to lookup whether or not your customer completed the registration form and whether it was able to be saved successfully.

Note that if the customer does not complete the form and closes their browser when on Payrix's webpage etc., no redirection back to your website will occur. Your system may require some sort of process to deal with this sort of incomplete request.

XML Request Specification:

- **request** (string) [Required] – The root XML element which contains elements for each of the parameters below.
- **username** (string) [Required] – The API access username that identifies your business.
- **password** (string) [Required] – The API access password assigned to your business to prevent unauthorised access to the service.
- **command** (string) [Required] – Must be set to "PostDDR".
- **webPageToken** (string - 64 chars) [Required] – The token that you originally received from the "PreDDR" function and used to redirect your user to our hosted payment page.

Example request XML:

```
<?xml version="1.0" encoding="utf-8"?> <request>

  <username>1234</username>
  <password>X7{F?Hk92/Qj}n7Lv6</password>
  <command>PostDDR</command>
  <webPageToken>d1eee786222e49539a1b31ee17593b60f7e3bf953da345a0b06dad01c3292
  dab</webPageToken>
</request>
```


SERVICE FUNCTIONS

XML Response Specification:

The function will return an XML string. When parsing this XML it is important to check the "result" element first. This element will tell you if the API call succeeded or whether an error occurred (if successful the result element will have a value of "OK", if it failed it will have a value of "ERROR"). The other elements in the XML response will differ depending on whether the function call was successful or not as detailed below:

- **response** (string) [Required] – The root XML element which contains elements for each of the parameters below.
- **result** (string) - will always be "OK" for a success response.
- **resultID** (string – 1 character) – A single character that specifies the result of the registration:
 - "S" – Successful – your customer completed the eDDR and it was saved successfully.
 - "C" – Cancelled – your customer chose to cancel the registration by clicking the Cancel button on the form.
 - "N" – Not Processed – the eDDR form was not saved. This can occur if your customer did not fill out the form or did not click Save.
 - "E" – Error – The registration was not able to be processed, possibly due technical malfunction or an issue with the setup of your eDDR template.
- **resultDescription** (string) – .
- **resultPayerID** (string) – If the eDDR form was saved successfully this will contain Payrix's unique Payer ID for the newly created or updated payer record.
- **payerUniqueID** (string) – Will be the same value you passed through with the PreDDR function.
- **payerDisplayID** (string)
- **payerFirstName** (string)
- **payerLastName** (string)

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- **payerAddressStreet** (string)
- **payerAddressSuburb** (string)
- **payerAddressState** (string)
- **payerAddressPostCode** (string)
- **payerAddressCountry** (string)
- **payerEmail** (string)
- **payerPhone** (string)
- **payerMobile** (string)
- **payerDateOfBirth** (string)
- **payerExtraInfo** (string)
- **paymentMethod** (string) – The type of payment method that they customer entered. Possible values are:
 - CREDIT_CARD
 - BANK_ACCOUNT
- **scheduleType** (string) – The type of payment schedule that was set up with the registration. Possible values are:
 - MANUAL – no payments are currently scheduled. Payments can be triggered by scheduling transactions as required, or a schedule can be generated at a later date.
 - UNENDING – the payer is set up with a schedule of debits that will continue indefinitely until cancelled.
 - LIMITED – the payer is set up with a schedule of debits that is limited to a specific number of payments, or a specific total debit amount.

Example success response XML - successful registration:

```
<?xml version="1.0" encoding="utf-8"?>
<response>
```

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```

    <result>OK</result>
    <resultID>S</resultID>
    <resultDescription>SUCCESSFUL</resultDescription>
<resultPayerID>108710</resultPayerID>
    <payerUniqueID>eDDR_DEMO_ONE</payerUniqueID>
    <payerDisplayID>eDDR_DEMO_ONE</payerDisplayID>
    <payerFirstName>Jane</payerFirstName>
    <payerLastName>Smith</payerLastName>
    <payerAddressStreet />
    <payerAddressSuburb />
    <payerAddressState />
    <payerAddressPostCode />
    <payerAddressCountry />
    <payerEmail>test@test.com</payerEmail>
    <payerPhone />
    <payerMobile />
    <payerDateOfBirth />
    <payerExtraInfo />
    <paymentMethod>BANK_ACCOUNT</paymentMethod>
    <scheduleType>LIMITED</scheduleType>
  </response>

```

Example success response XML – cancelled registration:

```

<?xml version="1.0" encoding="utf-8"?>
<response>
    <result>OK</result>
    <resultID>C</resultID>
    <resultDescription>CANCELLED</resultDescription>
<resultPayerID />
    <payerUniqueID />
    <payerDisplayID />
    <payerFirstName />
    <payerLastName />
    <payerAddressStreet />
    <payerAddressSuburb />
    <payerAddressState />
    <payerAddressPostCode />
    <payerAddressCountry />
    <payerEmail />
    <payerPhone />
    <payerMobile />
    <payerDateOfBirth />
    <payerExtraInfo />
    <paymentMethod />
    <scheduleType />
  </response>

```

SERVICE FUNCTIONS

ERROR RESPONSE

- **response** (string) [Required] – The root XML element which contains elements for each of the parameters below.
- **result** (string) - will always be "ERROR" for a error responses.
- **errorType** (string) - will always be "ERROR" for a error responses. This function can return the following error types:
 - "XML_FORMAT_ERROR"
 - "PARAMETER_INVALID"
 - "ACCESS_DENIED"
 - "SERVICE_UNAVAILABLE"
- **errorMessage** (string) - this will contain a more detailed explanation of the cause of the error.

Example error response XML:

```
<?xml version="1.0" encoding="utf-8"?  
> <response>  
  <result>ERROR</result>  
  <errortype>PARAMETER_INVALID</  
  errormessage>The webPageToken you supplied was not  
  found</errormessage>  
</response>
```

CONTACT US

For more information, please contact:

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