

Inspire Commerce™ & .pay™

# Customer Vault API

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# Overview

## Customer Vault

### Security Concerns

The Customer Vault was designed specifically for businesses of any size to address concerns about handling customer payment information. Visa and MasterCard have instituted the Payment Card Industry (PCI) Data Security Standard to protect cardholder data—wherever it resides—ensuring that members, merchants, and service providers maintain the highest information security standard.

These associations have also deemed that merchants will be held liable for any breach of cardholder data. This has become a major concern for merchants who handle credit card or electronic check payments. The Customer Vault is designed for these merchants who desire to avoid the tremendous costs and resources involved in becoming PCI compliant under these circumstances.

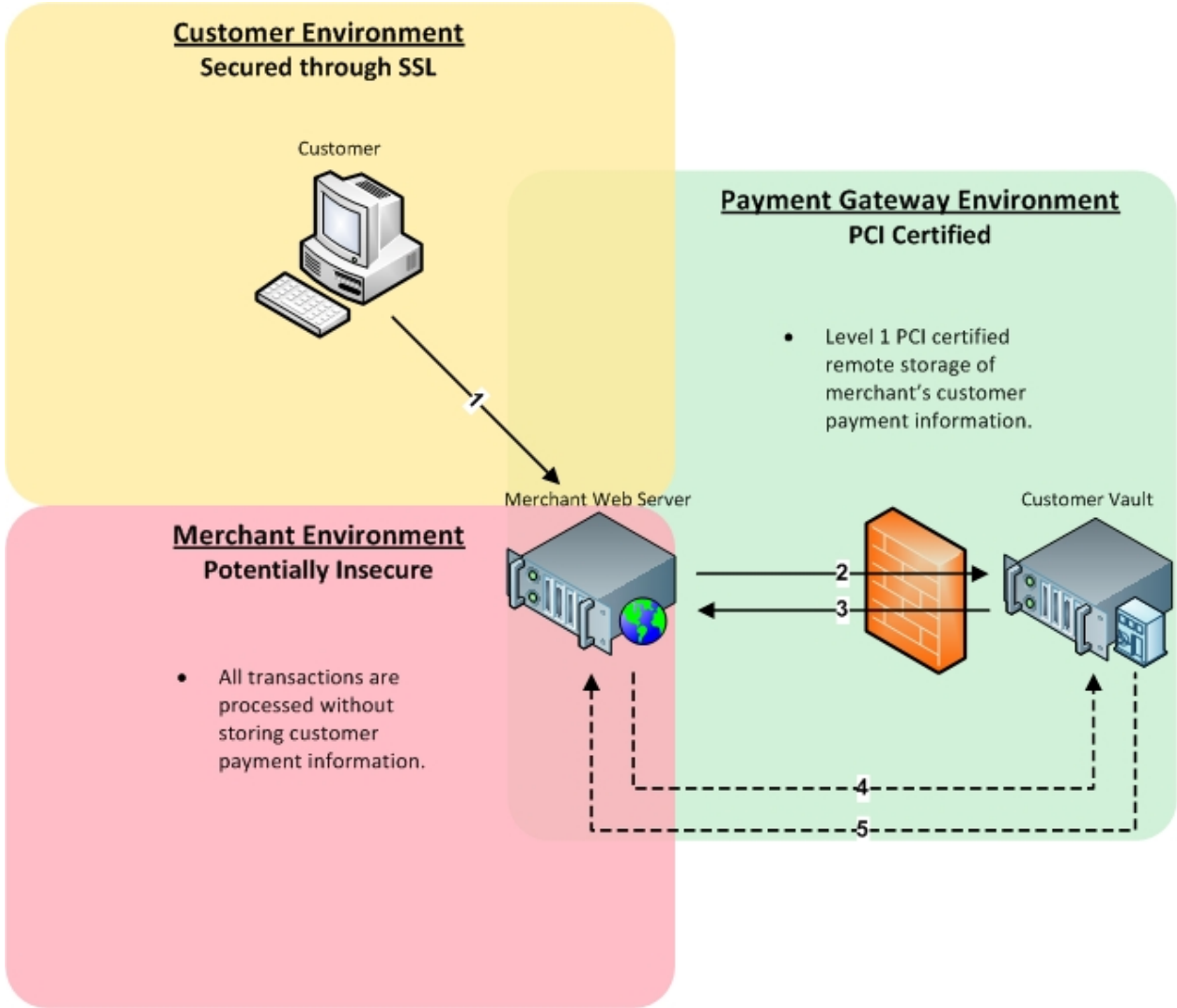
### Customer Vault Solution

The Customer Vault allows merchants to transmit their payment information through a Secure Sockets Layer (SSL) connection for storage in our Level 1 PCI certified data facility. Once the customer record has been securely transmitted to the Customer Vault, the merchant can then initiate transactions remotely without having to access cardholder information directly. This process is accomplished without the merchant storing the customer's payment information in their local database or payment application.

Furthermore, using our 3 Step Redirect Method in conjunction with the Customer Vault allows merchants to process transactions **without transmitting any payment information** through their web application. This unique approach provides best of class application flexibility without any PCI compliancy concerns. The 3 Step Redirect API (Advanced Programmers Interface) is available by request of the project manager.

# Methodology

## Process Flow



# Communication

The communication protocol used to send messages to the Payment Gateway is through the HTTP protocol over an SSL connection. (HTTPS)

Transaction details should be delivered to the Payment Gateway using the POST method and query string name/value pairs delimited by ampersands

For example: `variable1=value1&variable2=value2&variable3=value3`

Transaction responses are returned in the body of the HTTP response in a query string name/value format delimited by ampersands.

# Customer Vault (customer\_vault)Types

## add\_customer

- If you pass add\_customer as argument to the customer\_vault variable, (customer\_vault=add\_customer) the payment gateway will create a secure customer record.

## update\_customer

- If you pass update\_customer as argument to the customer\_vault variable, (customer\_vault=update\_customer) the payment gateway allows an update/over-ride to any information on the customer vault record; except for the customer\_vault\_id.

## delete\_customer

- If you pass delete\_customer as argument to the customer\_vault variable, (customer\_vault=delete\_customer) the customer\_vault\_id is the only required field to delete a customer record.

# add\_customer Request

add_customer variables	Required	Format	Description
customer_vault	Required	add_customer	Adds a secure customer vault record
customer_vault_id	Optional		Specifies a Customer Vault ID (If not set, the Payment Gateway will randomly generate a Customer Vault ID)
username	Required		Username assigned to merchant account
password	Required		Password assigned to merchant account
currency	Optional		Set transaction currency
orderid	Optional		Order id
order_description	Optional		Order Description
merchant_defined_field_x	Optional		(merchant_defined_field_1,merchant_defined_field_2, etc..)
ponumber	Level II		Cardholder's purchase order number
tax	Level II	x.xx	Total tax amount
tax_exempt	Level II	true/false	Set whether cardholder is tax exempt
shipping	Level II	x.xx	Total shipping amount
method	Optional	creditcard/check	Set payment type to ACH or credit card
ccnumber	Required**		Credit card number
ccexp	Required**	MMYY	Credit card expiration (ie. 0711 = 7/2011)
account_name	Required(ACH)**		The name on the customer's ACH Account.
account	Required(ACH)**		The customer's bank account number
routing	Required(ACH)**		The customer's bank routing number
account_type	Optional (ACH)**	checking/savings	The customer's ACH account type
account_holder_type	Optional (ACH)**	personal/business	The customer's ACH account entity
sec_code	Optional (ACH)**	PPD/WEB/TEL/CCD	ACH Standard Entry Class codes
first_name	Recommended		Cardholder's first name
last_name	Recommended		Cardholder's last name
address1	Recommended		Card billing address
city	Recommended		Card billing city
state	Recommended		Card billing state/province
zip	Recommended		Card billing postal code
country	Recommended		Card billing country code
phone	Recommended		Billing phone number
email	Recommended		Billing email address
company	Optional		Cardholder's company
address2	Optional		Card billing address – line 2
fax	Optional		Billing fax number

shipping_firstname	Optional		Shipping first name
shipping_lastname	Optional		Shipping last name
shipping_company	Optional		Shipping company
shipping_address1	Optional		Shipping address
shipping_address2	Optional		Shipping address – line 2
shipping_city	Optional		Shipping city
shipping_state	Optional		Shipping state/province
shipping_zip	Optional		Shipping postal code
shipping_country	Optional		Shipping country code
shipping_phone	Optional		Shipping phone number
shipping_fax	Optional		Shipping fax
shipping_email	Optional		Shipping email address

*\*If you do not pass a customer\_vault\_id, our system will randomly generate one. If you include both customer\_id and customer\_vault\_id, they must match.*

*\*\*You can only pass Credit Card or Electronic Check transaction variables.*

## update\_customer Request

update_customer variables	Required	Format	Description
customer_vault	Required	update_customer	Adds a secure customer vault record
customer_vault_id	Required		Specifies a Customer Vault ID
username	Required		Username assigned to merchant account
password	Required		Password assigned to merchant account
currency	Optional	Table 1.B	Set transaction currency
orderid	Optional		Order id
order_description	Optional		Order Description
merchant_defined_field_x	Optional		(merchant_defined_field_1,merchant_defined_field_2, etc..)
ponumber	Level II		Cardholder's purchase order number
tax	Level II	x.xx	Total tax amount
tax_exempt	Level II	true/false	Set whether cardholder is tax exempt
shipping	Level II	x.xx	Total shipping amount
method	Optional	creditcard/check	Set payment type to ACH or credit card
ccnumber	Required**		Credit card number
ccexp	Required**	MMYY	Credit card expiration (ie. 0711 = 7/2011)
account_name	Required(ACH)**		The name on the customer's ACH Account.
account	Required(ACH)**		The customer's bank account number
routing	Required(ACH)**		The customer's bank routing number

account_type	<i>Optional (ACH)**</i>	checking/savings	The customer's ACH account type
account_holder_type	<i>Optional (ACH)**</i>	personal/business	The customer's ACH account entity
sec_code	<i>Optional (ACH)**</i>	PPD/WEB/TEL/CCD	ACH Standard Entry Class codes
first_name	Recommended		Cardholder's first name
last_name	Recommended		Cardholder's last name
address1	Recommended		Card billing address
city	Recommended		Card billing city
state	Recommended		Card billing state/province
zip	Recommended		Card billing postal code
country	Recommended		Card billing country code
phone	Recommended		Billing phone number
email	Recommended		Billing email address
company	<i>Optional</i>		Cardholder's company
address2	<i>Optional</i>		Card billing address – line 2
fax	<i>Optional</i>		Billing fax number
shipping_firstname	<i>Optional</i>		Shipping first name
shipping_lastname	<i>Optional</i>		Shipping last name
shipping_company	<i>Optional</i>		Shipping company
shipping_address1	<i>Optional</i>		Shipping address
shipping_address2	<i>Optional</i>		Shipping address – line 2
shipping_city	<i>Optional</i>		Shipping city
shipping_state	<i>Optional</i>		Shipping state/province
shipping_zip	<i>Optional</i>		Shipping postal code
shipping_country	<i>Optional</i>		Shipping country code
shipping_phone	<i>Optional</i>		Shipping phone number
shipping_fax	<i>Optional</i>		Shipping fax
shipping_email	<i>Optional</i>		Shipping email address



# delete\_customer Request

delete_customer variables	Required	Format	Description
customer_vault	Required	delete_customer	Adds a secure customer vault record
customer_vault_id	Required		Specifies a Customer Vault ID
username	Required		Username assigned to merchant account
password	Required		Password assigned to merchant account

# Testing Information

## Transaction testing credentials

Transactions can be tested using one of two methods. First, transactions can be submitted to any merchant account that is in test mode. Keep in mind that if an account is in test mode, all valid credit cards will be approved but **no charges will actually be processed**.

The Payment Gateway demo account can also be used for testing at any time. Please use the following username and password for testing with this account:

username	demo
password	password

## Transaction POST URL

Transaction details should be POST'ed to the following URL:

POST URL	<a href="https://secure.inspiregateway.net/api/transact.php">https://secure.inspiregateway.net/api/transact.php</a>
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## Test Data

Transactions can be submitted using the following information:

Visa	4111111111111111
MasterCard	5431111111111111
DiscoverCard	6011601160116611
American Express	3411111111111111
Credit Card Expiration	10/10
account (ACH)	123123123
routing (ACH)	123123123

# Examples

## Data posted to the Payment Gateway by Merchant

### Add a Customer to the Customer Vault:

- username=demo&password=password&firstname=Joe&lastname=Smith&address1=123  
4 Main  
St.&city=Chicago&state=IL&country=US&ccnumber=4111111111111111&ccexp=1010&  
customer\_vault=add\_customer&customer\_vault\_id=00001

### Update a Customer's credit card number and expiration date:

- username=demo&password=password&ccnumber=5431111111111111&ccexp=1012&c  
ustomer\_vault=update\_customer&customer\_vault\_id=00001

### Process a 'sale' transaction using a Customer Vault record:

- username=demo&password=password&amount=10.00&billing\_method=recurring&custo  
mer\_vault\_id=00001

# Recent Updates



(September 2011)

The newly enhanced Customer Vault allows merchants to associate multiple payment methods with a single Customer Vault ID; up to 255 payment methods per customer. Additionally, credit card and electronic check payments can both be saved against the same customer record. For example, a merchant can setup a single Customer Vault record associated with 7 credit cards and 3 electronic check accounts. A **priority** has also been added to prioritize a customer's on-file payment methods.

The merchant's Customer Vault interface will be changing slightly to support multiple payments. Several screenshots highlighting the differences are listed below.

New form fields **Billing ID** and **Shipping ID** allow merchants to specify a description of the record, i.e. Home, Work, Office, Primary, Backup, etc.. **Billing ID** and **Shipping ID** are optional and will automatically be generated if omitted.

For example:

Customer Vault Record		
<input checked="" type="checkbox"/> Customer Vault ID	<input type="text" value="customer-01"/>	<a href="#">What Is This?</a>
Billing Information		
<input checked="" type="checkbox"/> Billing ID	<input type="text" value="Home"/>	<a href="#">What Is This?</a>
<input checked="" type="checkbox"/> Credit Card Number	<input type="text" value="411111*****1111"/>	
<input checked="" type="checkbox"/> Expiration Date	<input type="text" value="1018"/>	(mmyy)
<input checked="" type="checkbox"/> Currency	<input type="text" value="USD"/>	
<input checked="" type="checkbox"/> First Name	<input type="text" value="Mike"/>	
<input checked="" type="checkbox"/> Last Name	<input type="text" value="McMannis"/>	
Company	<input type="text"/>	
<input checked="" type="checkbox"/> Country	<input type="text" value="United States"/>	
<input checked="" type="checkbox"/> Address	<input type="text" value="1234 Main St."/>	
<input checked="" type="checkbox"/> Address (cont.)	<input type="text" value="Suite 1"/>	
<input checked="" type="checkbox"/> City	<input type="text" value="Chicago"/>	
<input checked="" type="checkbox"/> State/Province	<input type="text" value="Illinois"/>	
<input checked="" type="checkbox"/> Zip/Postal Code	<input type="text" value="60111"/>	
<input checked="" type="checkbox"/> Phone Number	<input type="text" value="800-555-1212"/>	
<input checked="" type="checkbox"/> Fax Number	<input type="text" value="866-555-1515"/>	
<input checked="" type="checkbox"/> Email Address	<input type="text" value="test@example.com"/>	
Shipping Information		
<input checked="" type="checkbox"/> Shipping ID	<input type="text" value="Home"/>	<a href="#">What Is This?</a>
<input checked="" type="checkbox"/> Same as Billing	<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/> First Name	<input type="text" value="Mike"/>	
<input checked="" type="checkbox"/> Last Name	<input type="text" value="McMannis"/>	

Displaying a Customer Vault record will now be broken down by Billing Records and Shipping Records. A merchant can initiate payments using either Billing or Shipping Records. In order to add more than one Billing or Shipping Record, merchants will click the Add Billing Address or Add Shipping Address.

For Example:

Customer Vault ID : customer-01

[Delete Customer Vault entry](#) [Show Search Filter](#)

Credit Card Expires Within 30 Days Credit Card Expired

[+ Add Billing Address](#)

**Billing Address Records**

Billing ID	Priority	Actions	Details	Created
<a href="#">Home</a>	1		411111*****1111	9/12/2011 11:26:25 PM

1 - 1 of 1 Addresses

[+ Add Shipping Address](#)

**Shipping Address Records**

Shipping ID	Priority	Actions	Details	Created
<a href="#">Home</a>	1		1234 Main St. Suite 1 Chicago	9/12/2011 11:26:25 PM

1 - 1 of 1 Addresses

In the next example, there are two Shipping Records, 'Home' and 'Work'.




Customer Vault ID : customer-01

[Delete Customer Vault entry](#) [Show Search Filter](#)

Credit Card Expires Within 30 Days Credit Card Expired

[+ Add Billing Address](#)





**Billing Address Records**

Billing ID	Priority	Actions	Details	Created
<a href="#">Home</a>	1	  	411111*****1111	9/12/2011 11:26:25 PM

1 - 1 of 1 Addresses

[+ Add Shipping Address](#)

**Shipping Address Records**

Shipping ID	Priority	Actions	Details	Created
<a href="#">Home</a>	1	 	1234 Main St. Suite 1 Chicago	9/12/2011 11:26:25 PM
<a href="#">Work</a>	2	 	55 Industry Ln. Suite 503 B Chicago	9/13/2011 12:14:54 PM

1 - 2 of 2 Addresses

**Important Note:** When initiating payments against Customer Vault records, unless specified, the Billing and Shipping ID with the highest priority will be used by default. In order to preserve backwards compatibility, all existing Customer Vault records are set to *priority 1*.