

Inspire Gateway 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.

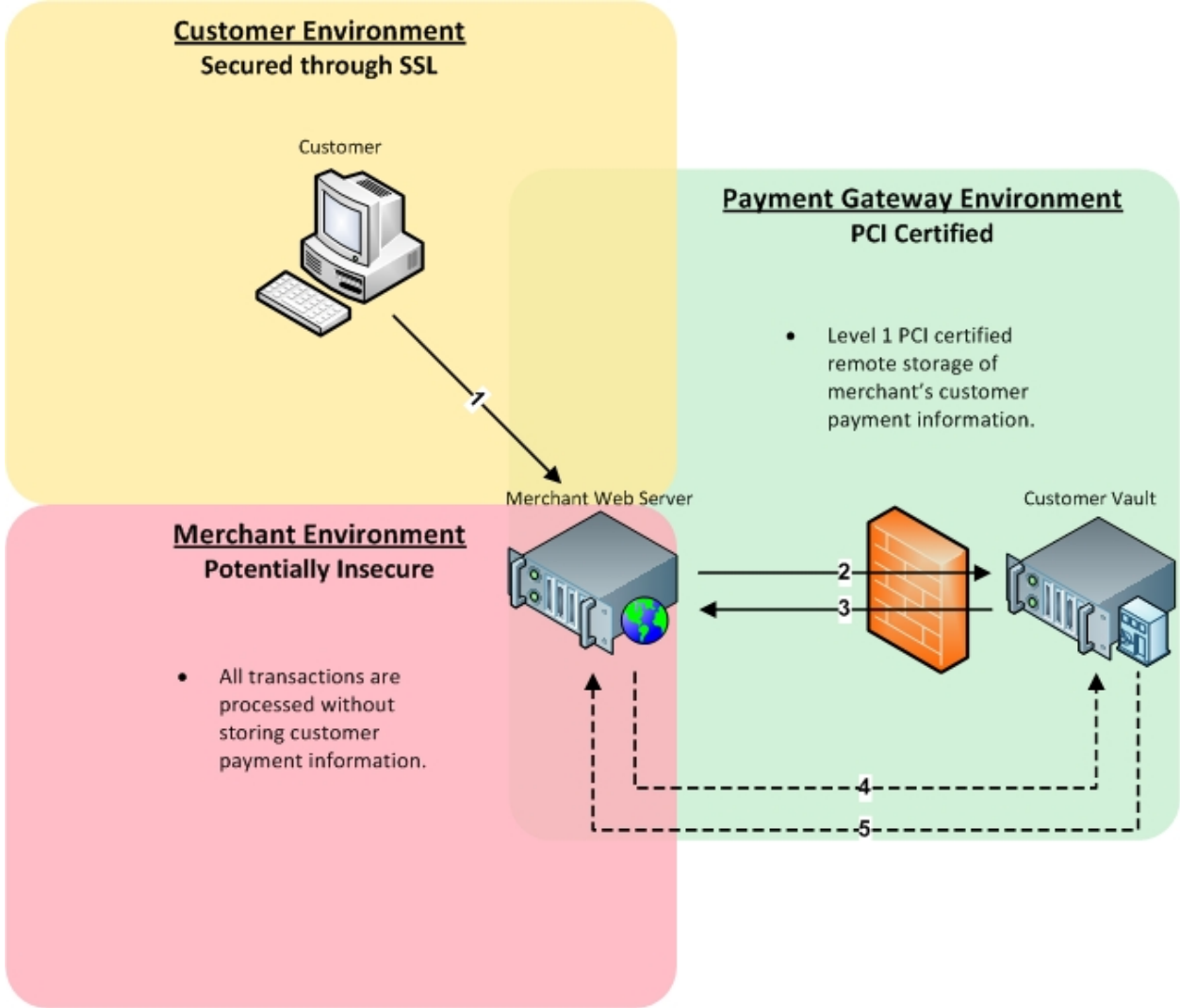
Customer Vault Solution

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 | https://secure.inspiregateway.com/api/transact.php |
|----------|---|

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"/> | What Is This? |
| Billing Information | | |
| <input checked="" type="checkbox"/> Billing ID | <input type="text" value="Home"/> | What Is This? |
| <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"/> | What Is This? |
| <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 |
|----------------------|----------|---|-----------------|--------------------------|
| Home | 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 |
|----------------------|----------|---|-------------------------------|--------------------------|
| Home | 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 |
|----------------------|----------|---|-----------------|--------------------------|
| Home | 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 |
|----------------------|----------|---|-------------------------------------|--------------------------|
| Home | 1 |   | 1234 Main St. Suite 1 Chicago | 9/12/2011 11:26:25 PM |
| Work | 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*.