



Merchant**Partners**

**Online Commerce Suite™  
Stored Profile Tokenization Guide**



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# Introduction

Your Online Merchant Center has the ability to securely store the payment information of your regular customers, eliminating the need to store this confidential information in your own system. Merchant Partners is compliant with Visa's Cardholder Information Security Program (CISP), so your customers' information is kept safe with us. This document is designed to assist you in taking full advantage of this feature. Follow these straightforward step-by-step instructions to add, import, update, and delete your customer's payment information for electronic check and credit card.

## Overview

The User Profile feature allows the merchant to process returning customers without the need to store sensitive and confidential customer information on the merchant's server. Storing sensitive information requires secure servers, in addition to various certifications. Merchant Partners is CISP (Visa's Cardholder Information Security Program) certified. Therefore, we take all precautions to ensure the customer's data is safe and eliminating the need for the merchant to run the risk of exposing their customers' sensitive data. The User Profile will make the transaction experience safer for the merchant and easier for the customer. This document will highlight the required information to utilize the features of the User Profile. Features will include the ability to Add a Profile, Import a Profile, Update a Profile, and Delete a Profile for all your Check or Credit Card transactions.

This integration guide will provide the required data inputs to utilize the features of the Stored Profile for tokenization. Features will include the ability to utilize a stored profile (Token) to create, update or process a transaction:

## What's In This Guide

The Online Commerce Suite Stored Profile Tokenization Guide is designed to assist you with the steps required to process credit card and electronic check transactions via the API (HTTPS POST using name/value pairs via the CGI). The CGI is just one of many transaction processing methods available in the Online Commerce Suite. For an overview of the integration methods available, please refer to the [Integration Guide](#).

## How This Guide is Organized

The remainder of this guide is organized into the following sections:

1. Store Profile Transaction Types.
2. Create and Store a Profile.
3. Process a Transaction Using the Stored Profile.
4. Delete a Stored Profile.
5. Update the Stored Profile.
6. Retrieve a Stored Profile Credit Card Number.
7. Issue Credit using the Stored Profile.
8. Retrieve transaction results of the last transaction.

## How to Comment on This Guide

Every effort has been made to produce an accurate and easy to understand the Stored Profile Tokenization Guide.

### Contact Information

For more information about Online Commerce Suite, refer to the following:

#### Customer Service

If you have problems with this document, or find that the instructions are incorrect, incomplete, or inadequate, please let us know. Send your comments to [support@merchantpartners.com](mailto:support@merchantpartners.com)

Phone: (866) 242-9933

### Documentation

User Guides: [https://www.onlinemerchantcenter.com/mpartners/html/user\\_manuals.html](https://www.onlinemerchantcenter.com/mpartners/html/user_manuals.html)

Certified Networks: <https://www.onlinemerchantcenter.com/mpartners/html/networks.html>

Hardware Compatible List: <https://www.onlinemerchantcenter.com/mpartners/html/equipment.html>

## Transaction Types (Stored Profile Actions)

Transaction Processing URL: <https://trans.merchantpartners.com/cgi-bin/process.cgi>

Credit Card & ACH	Description
Profile Add	This instructs the system to create a store profile for the given info. A "Stored Profile ID" will be returned within the transaction response allowing the merchant pass this "Stored Profile ID" instead of having the customer re-enter the sensitive data the second them around. Credit Card or ACH
Profile Sale	Issue Credit Card or ACH Sale using the Stored Profile.
Profile Update	Given the required fields (Account ID, Stored Profile ID, etc..), this action instructs the system to update the customer's data.&nbsp; Such update can include expiration dates, billing address, etc...
Profile Delete	Given the required fields (Account ID, Stored Profile ID, etc..), this action instructs the system to delete a profile that is no longer used.
Profile Retrieve	Given the required fields (Account ID, Stored Profile ID, etc..), this action instructs the system to retrieve a profiles credit card or ach number.
Profile Credit	Issue Credit using the Stored Profile.
Transaction Retrieve	Description
Transaction Retrieve	Retrieves the transaction results of the last transaction which applies to all transaction types.

# Stored Profile Transactions

The following tables describe required and optional data elements that can be **sent** to the Merchant Partners gateway to complete a transaction.

## Profile Add

This instructs the system to create and store a profile for the given info. A "Stored Profile ID" will be returned within the transaction response allowing the merchant pass this "Stored Profile ID" instead of having the customer re-enter the sensitive data the second time around.

Fields	Required	Description
action	X	profile_add
acctid	X	Five character alphanumeric Account ID assigned to the merchant. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
merchantpin		The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED
profileactiontype	X	0 - will validate the credit card with a \$1.00 Authorization. If the Authorization is successful the card will be added to the vault. ACH and EXTACH payment types will only have basic validation performed on them before they are added to the vault. 1 - will run an Authorization of the amount requested. If the Authorization is successful the card will be added to the vault. The action is only allowed for credit cards. 2 - will run a Sale for the amount requested. If the Sale is successful the payment type will be added to the vault. 3 - will import the payment type to the vault and no other transaction will be run. (Note) Not passing or setting this name/value will default to "0".
amount		Transaction Amount in the form of 5.00 for \$5.00. This will be the amount that a Sale or Authorization will be processed for. This is a required field if a ProfileActionType of 1 or 2 is passed.
accttype	X	1 - Credit Card 2 - Check
ccname	X	Consumer name as it appears on the credit card.
ccnum	X	Consumers credit card number. Do not include spaces.If the 3DES encryption option has been enabled on the account, this value must be encrypted using the 3DES key assigned to the Account ID. Use the FRISK Configuration Options menu in the Online Merchant Center to view and configure the 3DES encryption option.
swipedata		The swipe data from the magnetic strip on the back of a credit or debit card. Used for card-present transactions.
expmon	X	Expiration month (12) of the consumer credit card.
expyear	X	Expiration year of the consumer's credit card in yyyy format
cvv2		Credit card cvv2/cvc2 code. This will only be used if ProfileActionType is set properly. This value will not be stored.
ckname	X	Consumer name as it appears on the checking account (if ACH).
ckaba	X	Nine-digit numeric value without spaces for checking account routing or ABA number (if ACH).
ckacct	X	Variable length numeric value without spaces for checking account number.If the 3DES encryption option has been enabled on the account, this value must be encrypted using the 3DES key assigned to the Account ID. Use the FRISK Configuration Options menu

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		in the Online Merchant Center to view and configure the 3DES encryption option (if ACH).
companyname		Your company name
ci_billaddr1		Consumer billing address
ci_billaddr2		Second line of the consumer billing address
ci_billcity		Consumer city
ci_billstate		Consumer state or province
ci_billzip		Consumer Zip code or Postal code
ci_billcountry		Consumer country
ci_shipaddr1		The consumers shipping address.
ci_shipaddr2		The consumers shipping address.
ci_shipcity		The consumers shipping city.
ci_shipstate		The consumers shipping state.
ci_shipzip		The consumers shipping city.
ci_shipcountry		The consumers shipping zip.
custom1		32 char alphanumeric string for data storage (included in reports)
custom2		32 char alphanumeric string for data storage (included in reports)
custom3		32 char alphanumeric string for data storage (included in reports)
custom4		32 char alphanumeric string for data storage (included in reports)
custom5		32 char alphanumeric string for data storage (included in reports)
custom6		32 char alphanumeric string for data storage (included in reports)
ci_email		Consumer email address
ci_memo		Comments associated to this profile
ci_ipaddress	X	Consumer IP Address
merchantordernumber		Customer unique alpha-numeric number

### Profile Add Credit Card Sample Code

#### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_add">
<input type=text name=acctid value="">
<input type=text name=subid value="">
<input type=text name=ccname value="">
<input type=text name=ccnum value="">
<input type=text name=expmon value=""> <input type=text name=expyear value="">
<input type=text name=accttype value="1">
<input type=text name=ci_email value="">
<input type=text name=ci_memo value="">
<input type=text name=merchantpin value="">
<input type=text name=merchantordernumber value="">
<input type=text name=profileactiontype value="0">
<input type=submit>
</form>
```

#### [OUTPUT]

```
<html><body><plaintext>
Accepted=AVSAUTH:TEST:::163032646:N::U
historyid=163032646
orderid=123230066
Accepted=AVSAUTH:TEST:::163032646:N::U
```

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ACCOUNTNUMBER=\*\*\*\*\*5454  
authcode=TEST  
AuthNo=AVSAUTH:TEST:::163032646:N::U  
historyid=163032646  
orderid=123230066  
recurid=0  
refcode=163032646-TEST  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235976

### Profile Add ACH Sample Code

#### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">  
<input type=hidden name=action value="profile_add">  
<input type=text name=acctid value="">  
<input type=text name=subid value="">  
<input type=text name=ckname value="">  
<input type=text name=ckacct value="">  
<input type=text name=ckaba value="">  
<input type=text name=accttype value="2">  
<input type=text name=ci_email value="">  
<input type=text name=ci_memo value="">  
<input type=text name=merchantpin value="">  
<input type=text name=merchantordernumber value="">  
<input type=text name=profileactiontype value="0">  
<input type=submit>  
</form>
```

#### [OUTPUT]

```
<html><body><plaintext>  
Accepted=PROFILEADD:Success:::0:::  
historyid=0  
orderid=  
Accepted=PROFILEADD:Success:::0:::  
authcode=Success  
AuthNo=PROFILEADD:Success:::0:::  
historyid=0  
refcode=  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235978
```

## Profile Sale

Given the required fields (Account ID, Stored Profile ID, etc.), this profile\_sale instructs the system to process the transaction using the customer's profile linked to the Stored Profile ID provided.

Fields	Required	Description
action	X	profile_sale
acctid	X	Five character alphanumeric Account ID assigned to the merchant. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
merchantpin		The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED
userprofileid	X	Stored Profile ID of the payment method
last4digits	X	Last 4 digit of credit card or ach acct id.
amount		Transaction Amount in the form of 5.00 for \$5.00. This will be the amount that a Sale or Authorization will be processed for. This is a required field if a ProfileActionType of 1 or 2 is passed.
authoronly		A value of 1 pre-authorizes the credit card. A pre-authorization will "reserve" the amount specified in the amount field, it will not actually bill the consumer's credit card. This process is used for Book and Ship sales transactions, where a Merchant gets an order and at a later date, completes the transfer of funds.
cvv2		Credit card cvv2/cvc2 code. This value will not be stored.
ci_shipaddr1		The consumers shipping address.
ci_shipaddr2		The consumers shipping address.
ci_shipcity		The consumers shipping city.
ci_shipstate		The consumers shipping state.
ci_shipzip		The consumers shipping city.
ci_shipcountry		The consumers shipping zip.
custom1		32 char alphanumeric string for data storage (included in reports)
custom2		32 char alphanumeric string for data storage (included in reports)
custom3		32 char alphanumeric string for data storage (included in reports)
custom4		32 char alphanumeric string for data storage (included in reports)
custom5		32 char alphanumeric string for data storage (included in reports)
custom6		32 char alphanumeric string for data storage (included in reports)
ci_email		Consumer email address
ci_memo		Comments associated to this profile
ci_ipaddress		Consumers IP Address
merchantordernumber		Customers unique alpha-numeric number
recur_create		Creates a recurring billing record for a consumer. Set recur_create=1 to create a recurring billing record.
cardpresent		1 indicates the card was present
cardpresentreader		1 indicates a card reader was present
industrycode		Industry Code One character value: "H": Hotel
chargetypeamx		Code indicating whether the primary charge is Lodging, Restaurant, or Gift Shop. One character value: "1" Hotel, "2" Restaurant, "3" Gift Shop
roomrateamt		Room rate dollar amount in US dollars in the form of 0.00.
checkindate		The date (yyymmdd) that the guest checked in to the hotel
checkoutdate		The date (yyymmdd) that the guest checked out of the hotel



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purchaseid		Hotel Folio number (25 characters alphanumeric)
pproperty		Prestigious property indicator. Used by participants in Visa's Prestigious Lodging Program. A transaction amount of \$1 should be entered in the amount field if the merchant wishes the transaction to participate in the program. Number value: 500, 1000, or 1500
extracharges		Extra charges 6 1-digit codes, each a partial or complete explanation of why charged amount differs from receipt cardholder received at checkout. Digit values: 0: no extra, 2: Restaurant, 3: Gift Shop, 4: Mini-bar, 5: Telephone, 6: Other, 7: Laundry. Example: "240000" indicates restaurant and mini-bar charges.
recur_billingcycle		0 = No Recurring Billing Cycle 1 = Weekly Recurring Billing Cycle 2 = Monthly Recurring Billing Cycle 3 = Quarterly Recurring Billing Cycle 4 = Semi-Annual Recurring Billing Cycle 5 = Annual Recurring Billing Cycle 6 = Bi-Weekly Recurring Billing Cycle 7 = Bi-Annual Recurring Billing Cycle 8 = Quad Weekly (28 day) Recurring Billing Cycle 9 = One Time Recurring Billing Cycle 10 = Daily Recurring Billing Cycle 11 = Bi-Monthly Recurring Billing Cycle
recur_billingmax		Maximum number of times a consumers account is debited through recurring billing. For example, setting recur_billingmax =6 bills the consumer 6 times. -1 = Unlimited number of times 0 = No Recurring Billing
recur_start		Number of days after an initial payment where the consumer is debited on a recurring cycle.
recur_amount		Amount the consumer is to be re-debited on the recurring cycle. Do not use a dollar sign.

### Profile Sale Credit Card Sample Code

#### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_sale">
<input type=text name=acctid value="">
<input type=text name=subid value="">
<input type=text name=userprofileid value="">
<input type=text name=last4digits value="">
<input type=text name=cvv2 value="">
<input type=text name=ci_email value="">
<input type=text name=ci_memo value="">
<input type=text name=merchantpin value="">
<input type=text name=merchantordernumber value="">
<input type=submit>
</form>
```

#### [OUTPUT]

```
<html><body><plaintext>
Accepted=AVSSALE:TEST:::163034192:N::U
historyid=163034192
orderid=123231541
Accepted=AVSSALE:TEST:::163034192:N::U
ACCOUNTNUMBER=*****5454
authcode=TEST
```

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AuthNo=AVSSALE:TEST:::163034192:N::U  
historyid=163034192  
orderid=123231541  
recurid=0  
refcode=163034192-TEST  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235976

## Profile Update

Given the required fields (Account ID, Stored Profile ID, etc), this service (9) instructs the system to update the customer's data. Such update can include expiration dates, billing address, etc.

Fields	Required	Description
action	X	profile_update
acctid	X	Five character alphanumeric Account ID assigned to the merchant. This account should match the account id used for profile_update. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
userprofileid	X	Stored Profile ID of the payment method that needs update
last4digits	X	Last for digit of the card number that is to be updated
profilenobill		A value of 1 prevents a \$1.00 authorization from being run against the credit card.
merchantpin		The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED
accttype	X	1 - Credit Card 2 - Check
ccname		Consumer name as it appears on the credit card.
swipedata		The swipe data from the magnetic strip on the back of a credit or debit card. Used for card-present transactions.
ccnum		Consumers credit card number. Do not include spaces. If the 3DES encryption option has been enabled on the account, this value must be encrypted using the 3DES key assigned to the Account ID. Use the FRISK Configuration Options menu in the Online Merchant Center to view and configure the 3DES encryption option.
expmon		Expiration month (12) of the consumer credit card.
expyear		Expiration year of the consumers credit card in yyyy format
cvv2		Credit card cvv2/cvc2 code. This value will not be stored.
ckname		Consumer name as it appears on the checking account.
ckaba		Nine-digit numeric value without spaces for checking account routing or ABA number.
ckacct		Variable length numeric value without spaces for checking account number. If the 3DES encryption option has been enabled on the account, this value must be encrypted using the 3DES key assigned to the Account ID. Use the FRISK Configuration Options menu in the Online Merchant Center to view and configure the 3DES encryption option.
companyname		Your company name
ci_billaddr1		Consumer billing address
ci_billaddr2		Second line of the consumer billing address
ci_billcity		Consumer city
ci_billstate		Consumer state or province
ci_billzip		Consumer Zip code or Postal code
ci_billcountry		Consumer country
ci_shipaddr1		The consumers shipping address.
ci_shipaddr2		The consumers shipping address.
ci_shipcity		The consumers shipping city.
ci_shipstate		The consumers shipping state.
ci_shipzip		The consumers shipping city.
ci_shipcountry		The consumers shipping zip.
custom1		32 char alphanumeric string for data storage (included in reports)
custom2		32 char alphanumeric string for data storage (included in reports)

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custom3		32 char alphanumeric string for data storage (included in reports)
custom4		32 char alphanumeric string for data storage (included in reports)
custom5		32 char alphanumeric string for data storage (included in reports)
custom6		32 char alphanumeric string for data storage (included in reports)
ci_email		Consumer email address
ci_memo		Comments associated to this profile
ci_ipaddress		Consumer IP Address
merchantordernumber		Customer unique alpha-numeric number

### Profile Update Credit Card Sample Code

**[INPUT]**

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_update">
<input type=text name=acctid value="">
<input type=text name=subid value="">
<input type=text name=userprofileid value="">
<input type=text name=last4digits value="">
<input type=text name=ccnum value="">
<input type=text name=expmon value="">
<input type=text name=expyear value="">
<input type=text name=accttype value="1">
<input type=text name=ci_email value="">
<input type=text name=ci_memo value="">
<input type=text name=merchantpin value="">
<input type=text name=merchantordernumber value="">
<input type=submit>
</form>
```

**[OUTPUT]**

```
<html><body><plaintext>
Accepted=AVSSALE:TEST:::163034192:N::U
historyid=163034192
orderid=123231541
Accepted=AVSSALE:TEST:::163034192:N::U
ACCOUNTNUMBER=*****5454
authcode=TEST
AuthNo=AVSSALE:TEST:::163034192:N::U
historyid=163034192
orderid=123231541
recurid=0
refcode=163034192-TEST
result=1
Status=Accepted
transid=0
USERPROFILEID=6235976
```

### Profile Update ACH Sample Code

**[INPUT]**

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_update">
<input type=text name=acctid value="">
```

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```
<input type=text name=subid value="">  
<input type=text name=userprofileid value="">  
<input type=text name=last4digits value="">  
<input type=text name=accttype value="1">  
<input type=text name=ckaba value="">  
<input type=text name=ckacct value="">  
<input type=text name=ci_email value="">  
<input type=text name=ci_memo value="">  
<input type=text name=merchantpin value="">  
<input type=text name=merchantordernumber value="">  
<input type=submit>  
</form>
```

### [OUTPUT]

```
<html><body><plaintext>  
Accepted=CHECKAUTH:TEST:::163034445::  
historyid=163034445  
orderid=123231779  
Accepted=CHECKAUTH:TEST:::163034445::  
ACCOUNTNUMBER=*****9999  
authcode=TEST  
AuthNo=CHECKAUTH:TEST:::163034445::  
historyid=163034445  
orderid=123231779  
recurid=0  
refcode=163034445-TEST  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235978
```

## Profile Delete

Given the required fields (Account ID, Stored Profile ID, etc), this action instructs the system to delete a profile that is no longer used.

Fields	Required	Description
action	X	profile_delete
acctid	X	Five character alphanumeric Account ID assigned to the merchant. This Account ID should match the Account ID used for profile_delete. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
userprofileid	X	Stored Profile ID of the payment method that needs update
last4digits	X	Last for digit of the card number that is to be updated
merchantpin		The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED

## Profile Delete Sample Code

### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_delete">
<input type=text name=acctid value="">
<input type=text name=subid value="">
<input type=text name=userprofileid value="">
<input type=text name=last4digits value="">
<input type=text name=merchantpin value="">
<input type=submit>
</form>
```

### [OUTPUT]

```
<html><body><plaintext>
Accepted=PROFILEDELETE:Success:::0:::
historyid=0
orderid=
Accepted=PROFILEDELETE:Success:::0:::
authcode=Success
AuthNo=PROFILEDELETE:Success:::0:::
historyid=0
refcode=
result=1
Status=Accepted
transid=0
USERPROFILEID=6235978
```

## Profile Retrieve

Given the required fields (Account ID, Stored Profile ID, etc), this action instructs the system to delete a profile that is no longer used.

Fields	Required	Description
action	X	profile_retrieve
acctid	X	Five character alphanumeric Account ID assigned to the merchant. This Account ID should match the Account ID used for profile_retrieve. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
userprofileid	X	Stored Profile ID of the payment method that needs update
last4digits	X	Last for digit of the card number that is to be updated
merchantpin	X	The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED

## Profile Retrieve Sample Code

### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">  
<input type=hidden name=action value="profile_retrieve">  
<input type=text name=acctid value="">  
<input type=text name=subid value="">  
<input type=text name=userprofileid value="">  
<input type=text name=last4digits value="">  
<input type=text name=merchantpin value="">  
<input type=submit>  
</form>
```

### [OUTPUT]

```
<html><body><plaintext>  
Accepted=PROFILERETRIEVE:Success:::0:::  
historyid=0  
orderid=  
Accepted=PROFILERETRIEVE:Success:::0:::  
acctname=  
authcode=Success  
AuthNo=PROFILERETRIEVE:Success:::0:::  
CCNUM_DECRYPT=  
ci_billaddr1=  
ci_billaddr2=  
ci_billaddr3=  
ci_billcity=  
ci_billcountry=  
ci_billstate=  
ci_billzip=  
ci_email=  
ci_phone=  
EXPDATE_DECRYPT=  
historyid=0  
refcode=  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235976
```



## Profile Credit

Issue Credit using the Stored Profile.

Fields	Required	Description
action	X	profile_credit
acctid	X	Five character alphanumeric Account ID assigned to the merchant. Use TEST0 for testing if you do not have an Account ID. Change to your Account ID for live transaction processing.
subid		Merchant Sub ID. If unsure whether you have one, leave blank.
merchantpin		The 32 character Merchant PIN code generated from the Online Merchant Center. When the Merchant PIN option has been enabled in the Online Merchant Center, transactions without a valid Merchant PIN will be declined with a decline response of DECLINED:1101150001:DECLINED
userprofileid	X	Stored Profile ID of the payment method
last4digits	X	Last 4 digit of credit card or ach acct id.
amount		Transaction Amount in the form of 5.00 for \$5.00. This will be the amount that a Sale or Authorization will be processed for. This is a required field if a ProfileActionType of 1 or 2 is passed.
authoronly		A value of 1 pre-authorizes the credit card. A pre-authorization will "reserve" the amount specified in the amount field, it will not actually bill the consumer's credit card. This process is used for Book and Ship sales transactions, where a Merchant gets an order and at a later date, completes the transfer of funds.
cvv2		Credit card cvv2/cvc2 code. This value will not be stored.
ci_shipaddr1		The consumers shipping address.
ci_shipaddr2		The consumers shipping address.
ci_shipcity		The consumers shipping city.
ci_shipstate		The consumers shipping state.
ci_shipzip		The consumers shipping city.
ci_shipcountry		The consumers shipping zip.
custom1		32 char alphanumeric string for data storage (included in reports)
custom2		32 char alphanumeric string for data storage (included in reports)
custom3		32 char alphanumeric string for data storage (included in reports)
custom4		32 char alphanumeric string for data storage (included in reports)
custom5		32 char alphanumeric string for data storage (included in reports)
custom6		32 char alphanumeric string for data storage (included in reports)
ci_email		Consumer email address
ci_memo		Comments associated to this profile
ci_ipaddress		Consumers IP Address
merchantordernumber		Customers unique alpha-numeric number
recur_create		Creates a recurring billing record for a consumer. Set recur_create=1 to create a recurring billing record.
cardpresent		1 indicates the card was present
cardpresentreader		1 indicates a card reader was present
industrycode		Industry Code One character value: "H": Hotel
chargetypeamx		Code indicating whether the primary charge is Lodging, Restaurant, or Gift Shop. One character value: "1" Hotel, "2" Restaurant, "3" Gift Shop
roomrateamt		Room rate dollar amount in US dollars in the form of 0.00.
checkindate		The date (yyymmdd) that the guest checked in to the hotel
checkoutdate		The date (yyymmdd) that the guest checked out of the hotel
purchaseid		Hotel Folio number (25 characters alphanumeric)

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pproperty		Prestigious property indicator. Used by participants in Visa's Prestigious Lodging Program. A transaction amount of \$1 should be entered in the amount field if the merchant wishes the transaction to participate in the program. Number value: 500, 1000, or 1500
extracharges		Extra charges 6 1-digit codes, each a partial or complete explanation of why charged amount differs from receipt cardholder received at checkout. Digit values: 0: no extra, 2: Restaurant, 3: Gift Shop, 4: Mini-bar, 5: Telephone, 6: Other, 7: Laundry. Example: "240000" indicates restaurant and mini-bar charges.
recur_billingcycle		0 = No Recurring Billing Cycle 1 = Weekly Recurring Billing Cycle 2 = Monthly Recurring Billing Cycle 3 = Quarterly Recurring Billing Cycle 4 = Semi-Annual Recurring Billing Cycle 5 = Annual Recurring Billing Cycle 6 = Bi-Weekly Recurring Billing Cycle 7 = Bi-Annual Recurring Billing Cycle 8 = Quad Weekly (28 day) Recurring Billing Cycle 9 = One Time Recurring Billing Cycle 10 = Daily Recurring Billing Cycle 11 = Bi-Monthly Recurring Billing Cycle
recur_billingmax		Maximum number of times a consumers account is debited through recurring billing. For example, setting recur_billingmax =6 bills the consumer 6 times. -1 = Unlimited number of times 0 = No Recurring Billing
recur_start		Number of days after an initial payment where the consumer is debited on a recurring cycle.
recur_amount		Amount the consumer is to be re-debited on the recurring cycle. Do not use a dollar sign.

### Profile Credit Card Sale Sample Code

#### [INPUT]

```
<form method=POST action="https://trans.merchantpartners.com/cgi-bin/process.cgi">
<input type=hidden name=action value="profile_credit">
<input type=text name=acctid value="">
<input type=text name=subid value="">
<input type=text name=userprofileid value="">
<input type=text name=last4digits value="">
<input type=text name=cvv2 value="">
<input type=text name=ci_email value="">
<input type=text name=ci_memo value="">
<input type=text name=merchantpin value="">
<input type=text name=merchantordernumber value="">
<input type=submit>
</form>
```

#### [OUTPUT]

```
<html><body><plaintext>
Accepted=CREDIT:TEST:::163037227:::
historyid=163037227
orderid=123234338
Accepted=CREDIT:TEST:::163037227:::
ACCOUNTNUMBER=*****5454
authcode=TEST
AuthNo=CREDIT:TEST:::163037227:::
```

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historyid=163037227  
orderid=123234338  
recurid=0  
refcode=163037227-TEST  
result=1  
Status=Accepted  
transid=0  
USERPROFILEID=6235976

## Transaction Results

Field	Description
Status	Accepted or Declined
result	0 = Declined 1 = Accepted
Accepted	Approval String
AuthNo	Authorization response: Refer to Appendix A.
Declined	Decline String
Reason	Declined response: Refer to Appendix A.
historyid	History id (Unique ID) for this transaction. Will be required for 2 step processes (Post/Capture, Refunds, etc).
orderid	Order id of original transaction. Will be required for 2 step processes (Post/Capture, Refunds, etc).
refcode	Identical to history id.
ACCOUNTNUMBER	The masked account number leaving last 4 digits.
DUPLICATE	Default is 0. 1=Duplicate transaction detected. The results of the original transaction will be returned.
USERPROFILEID	(Profile Only). The User Profile ID (Unique ID) assigned to the Profile. Required for subsequent Profile transactions.
acctname	(Profile Only). The account holder's name assigned to the Profile.
CCNUM_DECRYPT	(Profile Retrieve Only). The decrypted credit card number.
EXPDATE_DECRYPT	(Profile Retrieve Only). The decrypted expiration date.
CKACCT_DECRYPT	(Profile Retrieve Only). The decrypted checking account number.
ci_billaddr1	(Profile Retrieve Only). The Billing Address 1.
ci_billaddr2	(Profile Retrieve Only). The Billing Address 2.
ci_billcity	(Profile Retrieve Only). The Billing City.
ci_billstate	(Profile Retrieve Only). The Billing State.
ci_billzip	(Profile Retrieve Only). The Billing Zip.
ci_billcountry	(Profile Retrieve Only). The Billing Country.
batchnumber	(Batch Status Only). The batch number.
opendate	(Batch Status Only). The Date of when this batch was opened.
closedate	(Batch Status Only). The Date of when this batch was closed.
lasttransactiondate	(Batch Status Only). The Date of when the last transaction was processed for this batch.

# Appendix A: Transaction Response Specification

## Credit Card Approval Response Format

The transaction approval authorization response message consists of a string of eight fields delimited by the colon (":") character. Here is an example of the format of the complete approval message:

AVSSALE:123456:1234567890123:9:12345678:Y:AUTHNETSPECIFIC:M

The following table describes each of the fields returned in the approval response message.

### Transaction Approval Authorization Response Format

Field	Description	Value
Transaction Type	Type of transaction submitted	SALE AVSSALE AUTH AVSAUTH POST AVSPOST VOICEPOST VOID CREDIT QUASICASH
Authorization Code	The six digit authorization or approval code provided by the authorizing network	Varies
Reference Number	Additional reference information provided by the authorizing network	Varies
Batch Number	Batch settlement number in which this transaction is included	Number
Transaction ID	Unique number assigned by the Online Commerce Suite to this transaction.	Number
AVS Result Code	Result code generated by the Address Verification System.	See Appendix B: AVS response codes
Auth Net Specific	Miscellaneous auth net message	
CVV2/CVC2 Result Code	One character result code generated by the CVV2/CVC2 system	See Appendix C: CVV2/CVC2 Response Codes

## Credit Card Decline Response Format

The transaction decline authorization response message consists of the string "DECLINED" followed by two fields delimited by the colon (":") character. Here is an example of the format of the complete approval message:

DECLINED:1234567890:TEXT RESPONSE

The following table describes each of the fields returned in the approval response message.

### Transaction Decline Authorization Response Format

Field	Description	Value
Transaction Result	Result of the transaction	DECLINED
Decline Code	10 digit decline code.	<p><i>First Digit:</i></p> <ul style="list-style-type: none"> <li>0 Authorizing network declined the transaction.</li> <li>1 Gateway declined the transaction.</li> <li>2 Authorizing network returned an error, forcing a decline.</li> <li>3 Gateway returned an error, forcing a decline.</li> </ul> <p><i>Digits 2-10:</i> Internal decline number.</p>
Text Response	Text message indicating the reason for the decline.	Varies

## Appendix B: AVS Response Codes

The following table defines AVS response codes returned from the Address Verification System.

Response Code	Definition
A	Street addresses matches, but the ZIP code does not. The first five numerical characters contained in the address match. However, the ZIP code does not match.
E	Ineligible transaction. The card issuing institution is not supporting AVS on the card in question.
N	Neither address nor ZIP matches. The first five numerical characters contained in the address do not match, and the ZIP code does not match.
R	Retry (system unavailable or timed out).
S	Card type not supported. The card type for this transaction is not supported by AVS. AVS can verify addresses for Visa cards, MasterCard, proprietary cards, and private label transactions.
U	Address information unavailable. The address information was not available at the issuer.
W	9 digit ZIP code match, address does not. The nine digit ZIP code matches that stored at the issuer. However, the first five numerical characters contained in the address do not match.
X	Exact match (9 digit zip and address) Both the nine digit postal ZIP code as well as the first five numerical characters contained in the address match.
Y	Address and 5 digit zip match. Both the five digit postal ZIP code as well as the first five numerical characters contained in the address match.
Z	5 digit ZIP matches, but the address does not. The five digit postal ZIP code matches that stored at the VIC or card issuer's center. However, the first five numerical characters contained in the address do not match.
<b>FOREIGN CODES</b>	
B	Street address matches for international transaction. Postal Code not verified due to incompatible formats.
C	Street address and Postal Code not verified for international transaction due to incompatible format.
D	Street address and Postal Code match for international transaction.
P	Postal Code match for international transaction. Street address not verified due to incompatible formats.

## Appendix C: CVV2/CVC2 Response Codes

The following table defines CVV2/CVC2 response codes returned from the credit card authorizing network.

Response Code	Definition
Space	CVV2 processing not requested
M	CVV2/CVC2 Match
N	CVV2/CVC2 not matched
P	Not processed
S	CVV2 should be printed on the card, but it was indicated that the value was not present
U	Issuer does not support CVV2
X	Service provider did not respond



## Appendix D: Country and Currency Code

You must first verify that your credit card merchant account processor and the gateway support the currency code submitted prior to attempting any transactions other than those in "U.S." dollars.

The following table defines the country, currency code, and the requirement of decimals in amount fields. "NONE" indicates that the decimal is not required when setting the amount.

Country	Currency Code	Decimal
Argentina	ARS	
Australia	AUD	
Christmas Island	AUD	
Cocos (Keeling) Islands	AUD	
Heard and McDonald Islands	AUD	
Kiribati	AUD	
Nauru	AUD	
Norfolk Island	AUD	
Tuvalu	AUD	
Aruba	AWG	
Azerbaijan	AZN	
Bulgaria	BGN	
Bermuda	BMD	
Singapore	BND	
Bolivia	BOB	
Bolivia	BOV	
Brazil	BRL	
Bahamas	BSD	
Bhutan	BTN	
Botswana	BWP	
Belarus	BYR	NONE
Democratic Republic of Congo	CDF	
Switzerland	CHF	
Liechtenstein	CHF	
Chile	CLP	NONE
China	CNY	
Colombia	COP	
Colombia	COU	
Costa Rica	CRC	
Cuba	CUP	

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Country	Currency Code	Decimal
Cape Verde	CVE	
Czech Republic	CZK	
Djibouti	DJF	NONE
Denmark	DKK	
Greenland	DKK	
Algeria	DZD	
Estonia	EEK	
Egypt	EGP	
Eritrea	ERN	
Ethiopia	ETB	
Andorra	EUR	
Kosovo	EUR	
Monaco	EUR	
Montenegro	EUR	
San Marino	EUR	
Vatican	EUR	
Belgium	EUR	
Cyprus	EUR	
Finland	EUR	
France	EUR	
Germany	EUR	
Ireland	EUR	
Italy	EUR	
Luxembourg	EUR	
Malta	EUR	
Portugal	EUR	
Slovenia	EUR	
Spain	EUR	
Fiji	FJD	
Falkland Islands	FKP	
Isle of Man	GBP	
Georgia	GEL	
Ghana	GHS	
Gibraltar	GIP	
Gambia	GMD	

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Country	Currency Code	Decimal
Guinea	GNF	NONE
Guatemala	GTQ	
Guyana	GYD	
Croatia	HRK	
Haiti	HTG	
Hungary	HUF	
Indonesia	IDR	
Israel	ILS	
Bhutan	INR	
India	INR	
Iraq	IQD	
Iran	IRR	
Iceland	ISK	NONE
Jamaica	JMD	
Jordan	JOD	
Japan	JPY	NONE
Kenya	KES	
Kyrgyzstan	KGS	
Cambodia	KHR	
Comoros	KMF	NONE
North Korea	KPW	
South Korea	KRW	NONE
Kuwait	KWD	
Cayman Islands	KYD	
Kazakhstan	KZT	
Laos	LAK	
Lebanon	LBP	
Sri Lanka	LKR	
Liberia	LRD	
Libya	LYD	
Moldova	MDL	
Nicaragua	NIO	
Philippines	PHP	
Romania	RON	
Serbia	RSD	

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Country	Currency Code	Decimal
Russia	RUB	
Slovakia	SKK	
Somalia	SOS	
Central African Republic	XAF	
Gabon	XAF	
Anguilla	XCD	
Antigua and Barbuda	XCD	
Dominica	XCD	
Grenada	XCD	
Montserrat	XCD	
Benin	XOF	
Burkina Faso	XOF	
Yemen	YER	
South Africa	ZAR	
Zambia	ZMK	
Zimbabwe	ZWD	
Canada	CAD	
Bosnia and Herzegovina	BAM	
Barbados	BBD	
Bangladesh	BDT	
Bahrain	BHD	
Burundi	BIF	NONE
Brunei	BND	
Faroe Islands	DKK	
British Indian Ocean Territory	GBP	
Hong Kong	HKD	
Honduras	HNL	
Lesotho	LSL	
Morocco	MAD	
Western Sahara	MAD	
Madagascar	MGA	
The former Yugoslav Republic of Macedonia	MKD	
Myanmar	MMK	
Mongolia	MNT	
Macau	MOP	

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Country	Currency Code	Decimal
Mauritania	MRO	
Mauritius	MUR	
Maldives	MVR	
Malawi	MWK	
Malaysia	MYR	
Mozambique	MZN	
Namibia	NAD	
Nigeria	NGN	
Norway	NOK	
Nepal	NPR	
Cook Islands	NZD	
New Zealand	NZD	
Niue	NZD	
Pitcairn	NZD	
Tokelau	NZD	
Oman	OMR	
Panama	PAB	
Peru	PEN	
Papua New Guinea	PGK	
Pakistan	PKR	
Poland	PLN	
Paraguay	PYG	NONE
Qatar	QAR	
Rwanda	RWF	NONE
Saudi Arabia	SAR	
Solomon Islands	SBD	
Seychelles	SCR	
Sudan	SDG	
Sweden	SEK	
Singapore	SGD	
Brunei	SGD	
Saint Helena	SHP	
Sierra Leone	SLL	
Suriname	SRD	
São Tomé and Príncipe	STD	

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Country	Currency Code	Decimal
Syria	SYP	
Swaziland	SZL	
Thailand	THB	
Tajikistan	TJS	
Turkmenistan	TMM	
Tunisia	TND	
Tonga	TOP	
Turkey	TRY	
Cyprus	TRY	
Trinidad and Tobago	TTD	
Taiwan	TWD	
Tanzania	TZS	
Ukraine	UAH	
Uganda	UGX	
American Samoa	USD	
British Indian Ocean Territory	USD	
Ecuador	USD	
El Salvador	USD	
Guam	USD	
Haiti	USD	
Marshall Islands	USD	
Micronesia	USD	
Northern Mariana Islands	USD	
Palau	USD	
Panama	USD	
Puerto Rico	USD	
East Timor	USD	
Turks and Caicos Islands	USD	
United States	USD	
United States Virgin Islands	USD	
Bermuda	USD	
Uruguay	UYU	
Uzbekistan	UZS	
Venezuela	VEF	
Vietnam	VND	

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Country	Currency Code	Decimal
Vanuatu	VUV	NONE
Samoa	WST	
Cameroon	XAF	
Congo	XAF	
Chad	XAF	
Equatorial Guinea	XAF	NONE
Saint Kitts and Nevis	XCD	
Saint Lucia	XCD	
Saint Vincent and the Grenadines	XCD	
Côte d'Ivoire	XOF	
Guinea-Bissau	XOF	
Mali	XOF	
Niger	XOF	
Senegal	XOF	
Togo	XOF	
French Polynesia	XPF	NONE
New Caledonia	XPF	NONE
Wallis and Futuna	XPF	NONE
United Kingdom	GBP	
Belize	BZD	
Dominican Republic	DOP	
Austria	EUR	
Greece	EUR	
Netherlands	EUR	
United Arab Emirates	AED	
Afghanistan	AFN	
Albania	ALL	
Armenia	AMD	
Netherlands Antilles	ANG	
Angola	AOA	
Latvia	LVL	
South Georgia and the South Sandwich Islands	GBP	
Lithuania	LTL	
Mexico	MXN	