



Custom Hosted Payment Page

Integration Guide

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1 Introduction

1.1 About this Guide

This guide provides technical information about integrating and configuring SecurePay within your environment.

Custom Hosted Payment Page offers a secure custom hosted payment with optionally integrated IVR

This guide covers the process implementing the Custom Hosted Payment Page with in your website

1.2 Intended Audience

This document is intended for developers, integrating SecurePay's Custom Hosted Payment Page interface into their own applications or websites.

It is recommended that someone with web site, HTML or application programming experience reads this guide and implements the Custom Hosted Payment Page.

2 System Overview

SecurePay's Custom Hosted Payment Page provides merchants with the ability to process credit card and direct entry payments in a secure environment.

SecurePay partners with the following major banks and financial institutions in the provision of the SecurePay Payment Gateway:

- ANZ
- American Express
- BankWest
- Commonwealth Bank
- Diners Club
- National Australia Bank
- St George (including Bank of SA)
- Westpac (including Challenge Bank and Bank of Melbourne)

Direct entry payments are not processed in real time; they are stored in SecurePay's database and processed daily at 4.30pm EST.

Custom Hosted Payment Page supports credit card and direct entry transactions

Custom Hosted Payment Page utilises HTML post for requests and HTTP Get or web service request for response messages.

3 Customisation

Items that may be customised fall in to the following categories:

3.1 Interfaces

Web – via a customisable Hosted Payments Page

Phone – via a customisable IVR system

3.2 Look and Feel

All pages and emails can be customised to the client's requirements

3.3 Inputs

Additional input fields to extend the existing set can be configured per bill

This document details the default inputs for a bill payment page

3.4 Outputs

Following a transaction, any parameters passed to the Custom Hosted Payment Page and some internal parameters can be returned to your system.

This can be via

- HTTP GET request
- Web services request

Internal parameters than can be returned are:

- Transaction reference
- Amount
- Masked card number
- Date and time of transaction
- Bank settlement date
- Bank transaction ID
- Bank authorisation code
- Bank response code
- Bank response text

The output URL and required parameters can be sent as an optional input

3.5 Transaction Business Rules

The transaction flow may be customised, the following transaction flows are currently available

- Card payment
- Card preauthorisation

- Card payment plus card storage (for batch trigger)
- Card preauthorisation plus card storage (for batch trigger)
- Card storage (for batch trigger)

3.6 Surcharging

Surcharging may be applied per card type (Visa, MasterCard, etc.), per channel (Custom Hosted Payment Page, IVR)

Surcharging can be either or both:

- A percentage of the invoice total
- A flat fee

3.7 Default Bill Types

There are two default bill types within Custom Hosted Payment Page: Standard and Stored.

The Basic bill type prompts the customers to enter a bill reference (provided by the biller), the amount they are paying and to enter their credit card or bank account details to make the payment.

The Stored bill type requires a daily file upload of biller data. A customer must then enter a reference number that matches one stored. The bill data is retrieved and the customer then makes their payment.

Different options are available for integration, depending on the bill type

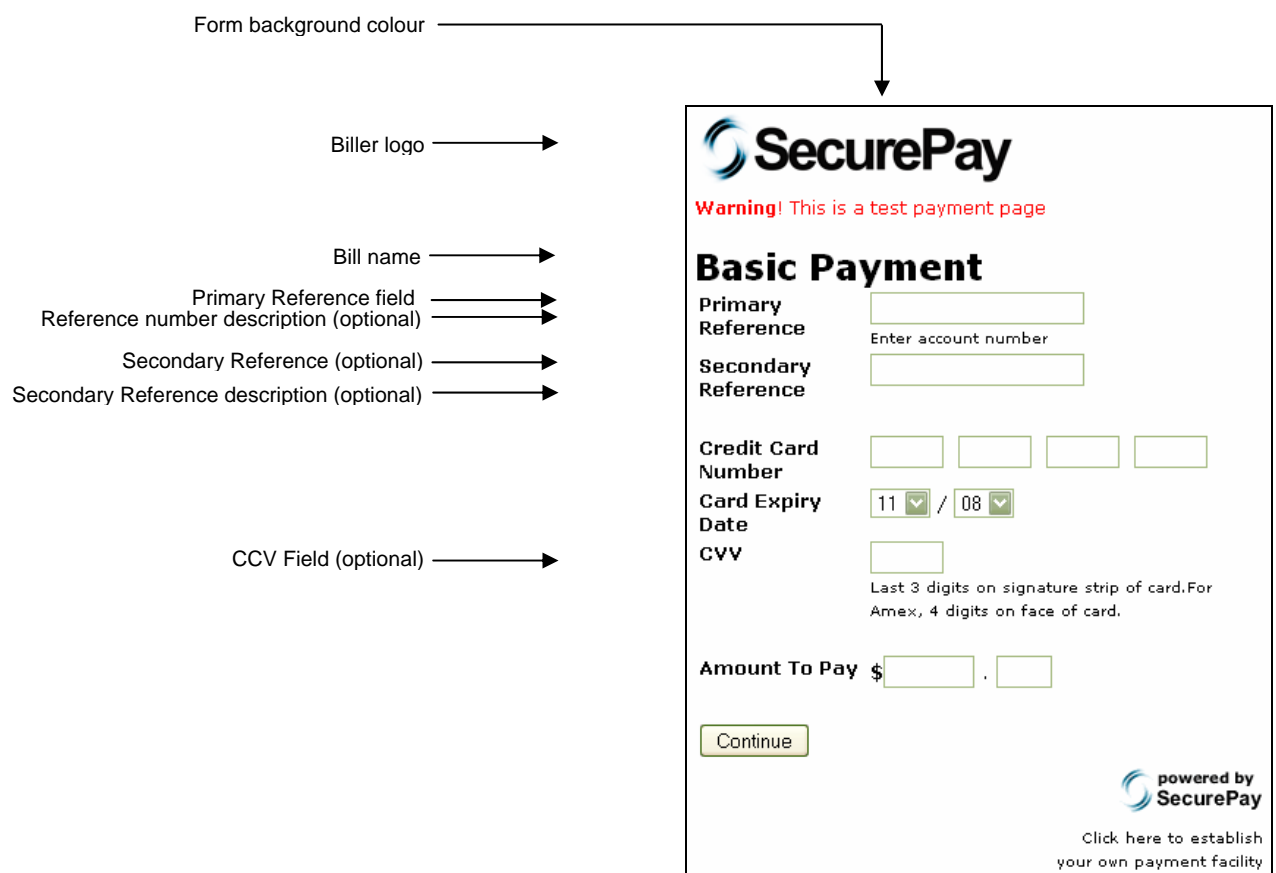
4 Implementing the Default Bill Payment Page

4.1 About the Payment Page

Custom Hosted Payment Page is a pop-up or redirected payment page hosted by SecurePay and configured by SecurePay Support staff to meet the criteria of the client. A URL is provided by Support and must be included on the client's web site to pop-up the payments page.

4.2 Configurable Parameters

The bill payment page can be partially customised by SecurePay Support. Below is a summary of the default options that can be adjusted.



Form background colour

Bill logo

Bill name


Primary Reference field

Reference number description (optional)

Secondary Reference (optional)

Secondary Reference description (optional)

CCV Field (optional)



Warning! This is a test payment page

Basic Payment

Primary Reference
Enter account number

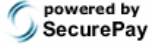
Secondary Reference

Credit Card Number

Card Expiry Date 11 / 08

CVV
Last 3 digits on signature strip of card. For Amex, 4 digits on face of card.

Amount To Pay \$.


Click here to establish your own payment facility

4.2.1 Parameter List

Parameter	Mandatory or Optional	Bill Type	Description
Bill Specific Parameters			
Bill Name	Mandatory	All	The name of this specific bill – E.g. Infringement payments
Background colour	Mandatory	All	The background colour of the payment page
Redirect URL after payment	Optional	All	Fully qualified domain name and path to the client page that will handle the redirect. Predefined parameters will be appended to the URL. See below.
Primary Reference Name	Mandatory	All	The description of the primary reference. E.g. Infringement Number
Primary Reference Description	Optional	All	Additional text for the primary reference. E.g. Located in the top right hand corner of your bill
Secondary	Optional	Stored	The description of the primary reference. E.g. Car registration

reference Name			
Primary Reference Description	Optional	Stored	Additional text for the primary reference.

Additional Bill Fields			
Display CVV Field	Optional	All	Display the option for the cardholder to enter the three or four digit code on their card
CVV Field Description	Optional	All	Description of the CVV field. E.g. The three numbers on the back of your credit card
Record Not Found Message	Optional	Stored	Displayed if the reference number entered has not been uploaded and stored in Custom Hosted Payment Page
Record Not Payable Message	Optional	Stored	Displayed if the reference number stored has been flagged as not payable via the bill file upload

4.3 Passing Read-Only Values to the Form

Custom Hosted Payment Page offers the option to pass values into the bill payment form dynamically, which will be displayed as a read-only field.

Parameter Name	Mandatory or Optional	Description
primary_ref	Optional	Appears in the Primary Reference field.
secondary_ref	Optional	Appears in the Secondary Reference field.
dollar_amount	Optional	Appears in the amount fields as the dollars amount.
cents_amount	Optional	Appears in the amount fields as the cents amount.

These parameters can be used if, for example, you site has a shopping cart, and you wish the Reference Number and Amount to appear unchangeable to the customer.

The parameters can be posted in an HTML form, or appended to the “query-string” at the end of the URL to the payment form, using scripting languages from your website. Query-string parameters should be separated by an ampersand (“&”) symbol.

4.4 Reference Field Validation Options

Custom Hosted Payment Page may be configured to validate the reference number a customer enters. A merchant may specify the minimum and maximum length of the reference number, as well as the algorithm to be implemented. These options are configured by SecurePay Support.

When a merchant submits a payment, the reference number is passed through the algorithm before the payment is sent to the SecurePay payment gateway, so invalid numbers will be rejected and not processed. The customer is given an option to re-enter the reference number if this occurs.

4.5 Payment URL's

A single URL is provided for both test and live services.

The service is typically configured in test mode initially and is then switched to live mode via the SecurePay Support desk once testing is completed.

The URL begins with:

<https://payment.securepay.com.au>

4.6 Browser Redirection to Client's Site (with data)

Custom Hosted Payment Page can optionally redirect the customer's original browser window (the browser which opened the pop-up payment form), to a specified URL on the merchant's site, once a payment has been completed. This URL is configured by the SecurePay Support desk upon request.

If the redirect page is a dynamic HTML page (e.g. ASP, PHP, JSP, etc), the merchant's site may make use of the data that is posted back. The redirected parameters are attached to the URL in a query-string as follows:

Parameter Name	Length	Description
bill_id	Length of the value entered	The Primary Reference field
field2	Length of the value entered	The optional Secondary Reference field if available. This data is not stored by Custom Hosted Payment Page in the transaction reference.
approved	1 character	Either "1" (approved) or "0" (declined), denoting whether the transaction was approved by the bank.
response	Maximum 3 characters	The transaction response code (2 or 3 digits).
txn_id	6 characters	The bank transaction ID for this payment.
receipt	6 characters	The 6-digit receipt number generated by the system for this transaction.
amount	Length of the value entered (in cents)	The amount (in cents) for which the payment was made. E.g. \$1.00 = 100 cents
sett_date	8 characters (YYYYMMDD)	The bank settlement date.
card_type	Maximum 10 characters	A textual description of the card type used to make the payment, e.g. "Visa", "MasterCard", etc.

5 Uploading a Stored Payments Data File

5.1 Overview

This option is only used if you have been provisioned a stored payments bill type by the SecurePay Support.

Before uploading of your data files, you will need to prepare and format the file that contains the transaction details.

The “Stored Payments” bill type can be used for any general fixed-amount bill payment scenario. A data file is uploaded through the Custom Hosted Payment Page portal and stored in the Custom Hosted Payment Page database.

Customers accessing this bill type need only enter their bill reference number. Custom Hosted Payment Page will then look up the database, and if the reference number is found, the amount of the bill will be displayed (web) or read out (phone). If the bill is marked as “payable”, the customer may then go on to pay the bill.

The optional Secondary Reference can be used to display additional information to assist with the payment process, such as a car registration or customer address. The customer can then confirm that all details of the bill are correct prior to payment.

IMPORTANT: The uploaded data file should contain all current records, not just new records, as all previous data will be deleted when the record status is changed overnight.

5.2 Logging In

Visit the URL: <https://payment.securepay.com.au/securebill/public/>

Click on the “Biller Login” button on the left menu and enter your login details provided by SecurePay Support.

5.3 Data File Format

5.3.1 File Naming

The data file must be named with a “.txt” extension, however the filename can be whatever you require.

5.3.2 Non-Data Lines

All bill types’ data file formats described below may contain the following optional lines, used for double-checking the file’s validity and the validation process’ completion, as well as spacing out and commenting the file to make it more “readable”. Below is an outline of how these features work and how they can be used.

5.3.3 Field Separator

The field separator is a comma (,).

5.3.4 Blank Lines

You may leave blank lines at any place in the file for spacing. Blank lines must contain no printable characters, i.e. a new-line character only, and will be ignored by the Custom Hosted Payment Page file parser.

5.3.5 Comment Lines

You may have comment lines in your text file, which will be ignored by the Custom Hosted Payment Page Billing file parser. Comment lines may appear anywhere within the file, and must have the ‘#’ character in the first position of the line.

E.g. # bill data - 01/11/2009

5.3.6 Echo Lines

Echo lines may appear anywhere within the file, and must have the '!' (exclamation) character in the first position of the line. Any text specified after the exclamation character, and before the next end of line character, is stored temporarily while the file is being parsed offline, and is written back to the confirmation email received by the user when the process is complete. Your file may also have as many echo lines in your text file as you wish.

e.g. ! file generated 01/11/2008
! file contains 2159 records

Two examples of where this can be helpful are:

1. An echo line may specify data about the file, such as the total number of records or the total payable amounts in the file. These values can be compared to the returned values in the email.
2. An echo line placed at the end of the file will be echoed back in the email only if the parser reached the end of the file while processing. If the line is supplied, but not echoed back, it may be that Custom Hosted Payment Page could not parse through to the end of your file.

5.3.7 Start and End of Record Markers (Optional)

Supplying these lines is optional. A start of records line is placed immediately before the first data line of the file, and an end of records line is placed after the final record of the file.

1. Custom Hosted Payment Page will validate that:
2. Either neither or both of these lines are found in the file.
3. There are no record lines before the "SOR" or after the "EOR" lines.
4. If the "SOR" is read at the beginning of the file, and the "EOR" is never read, the file was not parsed correctly.

5.3.7.1 Start-of-Records Marker

The Start-of-Records marker is an optional line. If it appears in the file, it must:

- appear only once;
- be the first readable line of the file (non-blank line, not starting with '#' or '!') after the field separator character line (if field separator line is provided), and before the first record line;
- have a matching End-of-Records marker (see section below).

The format of the line is simply:

SOR

This text must not have any leading or trailing spaces.

5.3.7.2 End-of-Records Marker

The End-of-Records marker is an optional line. If it appears in the file, it must:

- have a matching Start-of-Records marker (see section above);
- appear only once;
- be the first readable line of the file (non-blank line, not starting with '#' or '!') after the last record line.

The format of the line is simply: EOR

This text must not have any leading or trailing spaces.

5.3.8 Line Format and Descriptions

The file may contain any or all of the line types described in the section “Non-Data Lines” above.

The data records of the file must have the following format:

Field	Description	Type	Length	Mandatory or Optional	Comments
1	Primary Reference	Num	1 – 20	Mandatory	01234567
2	Secondary Reference	Alpha/Num	1 – 40	Optional	Additional information, such as a car registration or address. This will be displayed on the payment page if present.
3	Amount (in cents)	Numeric	1 – 9	Mandatory	Minimum of 1 = \$0.01 dollars Maximum of 100000000 = 1 million dollars The amount in whole cents E.g. 6500 = \$65.00
4	Payable Flag	Boolean	1	Optional	1 for payable, 0 for not-payable
5	Escalation Level	Numeric	3	Mandatory	“001” – no message. Other codes are customisable.
6	Override web surcharge rate	Alpha/Num	1 – 64	Optional	Applies a percentage surcharge rate to all web-based bill payments and overrides preset values in Custom Hosted Payment Page. Minimum of 0.0001 = 0.0001% Maximum of 99.9999 = 99.9999% E.g. 0.7 = Add 0.7% of base amount to total for all card types. Vi0.7 Ma0.7 = Only override surcharge for Visa and MasterCard
7	Override web surcharge fee	Alpha/Num	1 - 64	Optional	Applies a flat fee surcharge to all web-based bill payments and overrides preset values in Custom Hosted Payment Page. Minimum of 1 = \$0.01 Maximum of 9999 = \$99.99 E.g. 100 = Add \$1.00 to the base amount
8	Override IVR surcharge rate	Alpha/Num	1 - 64	Optional	Applies a percentage surcharge rate to phone-based bill payments and overrides preset values in Custom Hosted Payment Page. Minimum of 0.0001 = 0.0001% Maximum of 99.9999 = 99.9999% E.g. 0.7 = Add 0.7% of base amount to total for all card types. Vi0.7 Ma0.7 = Only override surcharge for Visa and MasterCard
9	Override IVR surcharge fee	Alpha/Num	1 - 64	Optional	Applies a flat fee surcharge to all phone-based bill payments and overrides preset values in Custom Hosted Payment Page. Minimum of 1 = \$0.01 Maximum of 9999 = \$99.99 E.g. 100 = Add \$1.00 to the base amount

5.3.9 Overriding Stored Surcharge Rates

The Custom Hosted Payment Page configuration allows for optional base surcharge rate to be set. These can be either a percentage, a fixed fee or any combination of both.

The file upload allows any or all of these rates to be overridden per payment using fields 6 – 8 above.

Each override rate is formatted as follows:

Either:

Override all with a single number.

For example, 987653432,,5000,1,001,0.7,100,0.7,100

Or:

Override each type

Prepend:

- Vi for Visa
- Ma for MasterCard
- Di for Diners
- Am for American Express

- Jc for JCB
- Dd for Direct Debit

- Separate each value with a “pipe”, (|).
- For example, 987653432,,5000,1,001,Vi0.7|Ma0.7,Vi100|Ma100,0.7,100
 - Will override the Visa and MasterCard percent fee and flat rates for web payments and override all card types for phone payments.

5.3.10 Example Sample Stored Payments Data File

```
# Custom Hosted Payment Page payment file - 01/1/2009
! These are echo lines which be emailed back to the user when the file
! is finished uploading. They may appear anywhere in the file.

# Records start - the following start-of-records marker is optional
SOR
# When SOR is provided, the next readable line must be a data record.
# The file must now have an EOR line at the end.
012345678,,6500,1,001,,,,
123546879,,11500,1,001,,,,
# A comment can be placed between records if desired
234567890,,12000,1,001,,,,
# An example of an infringement payment including car registration
223344556,ABC123,5000,1,001,,,,
# An example of a payment with 0.7% surcharge overriding for web and IVR
987653432,,5000,1,001,0.7,,0.7,
# An example of a payment with 0.7% and $1 surcharge overriding for web and IVR
987653432,,5000,1,001,0.7,100,0.7,100
# An example of a payment with 0.7% and $1 surcharge overriding for Visa and
MasterCard only for web
987653432,,5000,1,001,Vi0.7|Ma0.7,Vi100|Ma100,,
# End of records
EOR
# No record lines may follow this marker, but comments and echo lines may.
! File completed
```

5.4 Record Status Change

5.4.1 Record Update Time

When a data file is uploaded and imported into the Custom Hosted Payment Page database, the status of the records are set as “New” which means they are not available via the payment page or the IVR yet. By default, at midnight each night, the statuses of the records are updated to “Live”. Files uploaded on any day will not become “Live” data until midnight that night.