

ACCESS EPAY INTEGRATION GUIDE

(REGULAR MERCHANT)

PLEASE TAKE NOTE: THE PAGE THAT YOU USE FOR INTEGRATION SHOULD NOT BE LOADED IN AN IFRAME

1. PAYMENT INTEGRATION (using HTTP POST)

Payment using this option will require that you generate a HTML form that contains the required parameters and their values. Once the form is submitted it will redirect to the MAKE PAYMENT page.

Your HTML form should be in the format shown below. Fill the (**value=""**) with the appropriate data as shown in the sample below

FORMAT

```
<form method="POST" id="upay_form" name="upay_form"
action="https://cipg.accessbankplc.com/MerchantServices/MakePayment.aspx" target="_top">
<input type="hidden" name="mercId" value="">
<input type="hidden" name="currCode" value="">
<input type="hidden" name="amt" value="">
<input type="hidden" name="orderId" value="">
<input type="hidden" name="prod" value="">
<input type="hidden" name="email" value="">
<input type="hidden" name="gatekey" value="">
<input type="submit" name="submit" value="Pay">
</form>
```

Please refer to the GATEWAY VALUE guide VALUE	Description
ISW	For Local Cards (MasterCard & Verve & VISA cards)
VISIN	For International Cards (MasterCard & VISA)

SAMPLE

```
<form method="POST" id="upay_form" name="upay_form"
action="https://cipg.accessbankplc.com/MerchantServices/MakePayment.aspx" target="_top">
<input type="hidden" name="mercId" value="00037">
<input type="hidden" name="currCode" value="566">
<input type="hidden" name="amt" value="50">
<input type="hidden" name="orderId" value="erf43">
<input type="hidden" name="prod" value="shoes">
<input type="hidden" name="email" value="target@yahoo.com">
<input type="hidden" name="gatekey" value="ISW">
<input type="submit" name="submit" value="Pay">
</form>
```

```
<form method="POST" id="upay_form" name="upay_form"
action="https://cipg.accessbankplc.com/MerchantServices/MakePayment.aspx" target="_top">
<input type="hidden" name="mercId" value="00037">
<input type="hidden" name="currCode" value="566">
<input type="hidden" name="amt" value="50">
```

```
<input type="hidden" name="orderId" value="erf43">  
<input type="hidden" name="prod" value="shoes">  
<input type="hidden" name="email" value="target@yahoo.com">  
<input type="hidden" name="gatekey" value="VISIN">  
<input type="submit" name="submit" value="Pay">  
</form>
```

2. HOW TO DISPLAY A CUSTOMIZED PAYMENT OUTCOME PAGE

There is a default payment outcome page that is displayed to the customer after every transaction carried out. This page gives the customer details of the transaction and also contains a link which when clicked, redirects the customer back to the merchant site. This section of the document is for merchants who wish to display their own payment outcome page to customers after every transaction.

Take note that the “instant redirect” check box on the merchant profile page MUST be ticked to enable this feature.

Transaction flow for merchants displaying their own customized payment outcome page

Each transaction processed by CIPG originates from the merchant’s website with a unique **order ID** (generated by the merchant). CIPG generates a unique **transaction reference** for the transaction and forwards the transaction to the switch for processing. After processing, the switch returns a response back to CIPG, which in turn sends a response back to one of the return URLs specified by the merchant during initial setup. This response will include the **order ID** and **transaction reference** in the query string of the URL.

****PLEASE NOTE:**

- The URL the transaction is sent to will depend on the status of the transaction;
- The order ID will not be included in the response, if the status of the transaction is **Duplicate Order ID**.

Example:

On completion of a successful transaction, CIPG will redirect to the URL below, assuming:

- The merchant’s success return URL is “**http://merchantA.com/Success**”
- The transaction was initiated by the merchant with an order ID of “**988676**”
- The transaction reference generated by CIPG for the transaction is “**8765678998989779**”

```
http://merchantA.com/Success?OrderID=988676&TransactionReference=8765678998989779
```

For security reasons CIPG will NOT send the **status** of the transaction in the URL along with the **transaction reference** and **order ID**.

How to do a transaction status check

In order to get the status of a transaction, you can use either the web service (passing in string values representing your merchant ID and the order ID of that transaction) OR the HTTP Get Request (passing in your merchant ID and the order ID of that transaction).

****IMPORTANT:**

- When getting the transaction status for your payment outcome page you are advised to use the Web Service option.
- When you get the response from the transaction status check, make sure to check the amount paid by the customer, against the actual order amount, as stored on your system. If it is found that the amount paid is lower than the actual amount on your system, the order should be marked as failed on your system. The response will contain the transaction currency and amount paid for this comparison purpose.

a. Web Service**o Web Service URL**

```
https://cipg.accessbankplc.com/WebService/TransactionStatusCheck.svc
```

o Operation

```
GetStatusSecure(orderID, merchantID, currencyCode, amount)
```

Where:

orderID: is the order ID of the transaction sent by the merchant.

merchantID: the ID auto-generated by CIPG for the merchant.

currencyCode: the currency code of the transaction, sent by the merchant.

amount: the amount of the transaction, sent by the merchant on transaction initiation.

o Response

You will receive a response, which will contain all the details of the transaction in the format shown below:

```
merchant_ID&order_ID&transaction_ref&payment_gate&status&status_code&response_code&response_description&date_time&amount&payment_ref&currency_code&amount_discrepancy_code
```

Where:

- **merchant_ID**: is the auto-generated by CIPG for the merchant.
- **order_ID**: is the order ID of the transaction sent by the merchant.
- **transaction_ref**: is the unique reference number generated by the CIPG application.
- **payment_gate**: is the actual payment gateway that processed the transaction.
- **status**: is the status of the transaction.
- **response_code**: is the actual response code returned by the payment gateway.
- **response_description**: is the unique reference number generated by the CIPG application.
- **date_time**: is the date and time of the transaction.

- **amount:** is the amount of the transaction.
- **payment_ref:** is the unique reference number generated by the processing payment gateway for successful transactions.
- **currency_code:** is the code specifying the currency the transaction was made in
- **amount_discrepancy_code:** is the code that specifies whether or not, the amount paid by the customer, is lower than the actual amount of the transaction.

Amount Discrepancy Code	Interpretation
00	No fraudulent discrepancies. The customer paid the full value for the order, and it's safe to honor the order.
01	There is a fraudulent discrepancy. Order should not be honored, because the customer did not pay full value for this transaction.

A sample response:

```
00037&87114185625&2014080818563137T&Interswitch&Pending&02&02&Actual Status Could Not Be Determined&08-August-2014 18:58:06&100.00&NGN&00
```

****IMPORTANT:** Please look at the **SAMPLE WEB SERVICE INTEGRATION CODE** file to see sample codes on how to connect to the web service

b. HTTP Get Request

o HTTP Get Request

```
https://cipg.accessbankplc.com/MerchantServices/transactionstatuscheck.ashx?MERCHANT_ID=<merchant_id>&ORDER_ID=<order_id>&CURR_CODE=<curr_code>&AMOUNT=<amount>
```

o Response (XML)

You will receive a response in the format shown below.

```
<?xml version="1.0" encoding="utf-8" ?>
< CIPG>
  <MerchantID> merchantID </MerchantID>
  <OrderID> orderID </OrderID>
  <Status> status </Status>
  <StatusCode> statusCode </StatusCode>
  <Amount> amount </Amount>
  <Date> date </Date>
  <TransactionRef> transactionRef </TransactionRef>
  <PaymentRef> paymentRef </PaymentRef>
  <PaymentGateway> paymentGateway </PaymentGateway>
  <ResponseCode> responseCode </ResponseCode>
  <ResponseDescription> responseDescription </ResponseDescription>
  <CurrencyCode> currencyCode </CurrencyCode>
  <AmountDiscrepancyCode> amountDiscrepancyCode </AmountDiscrepancyCode>
</CIPG>
```

Where:

merchantID: is the ID auto-generated by CIPG for the merchant.

orderID: is the order ID of the transaction sent by the merchant.

status and **statusCode:** are status and status code of the transaction respectively generated by CIPG.

Find below the status description:

Status	Status Code
Successful	00
Failed	01
Pending	02
Cancelled	03
Not Processed	04
Invalid Merchant	05
Inactive Merchant	06
Invalid Order ID	07
Duplicate Order ID	08
Invalid Amount	09

amount: is the amount of the transaction.

date: is the date of the transaction.

transactionRef: is the unique reference number generated by CIPG.

paymentRef: is the unique reference number generated by the processing payment gateway.

paymentGateway: is the actual payment gateway that processed the transaction.

responseCode: is the actual response code returned by the payment gateway.

responseDescription: is the actual response description returned by the payment gateway

currencyCode: is the code specifying the currency the transaction was made in

amount_discrepancy_code: is the code that specifies whether or not, the amount paid by the customer, is lower than the actual amount of the transaction

Guidelines to follow in displaying your payment outcome page

After a successful web service call, format the returned results and display on your own payment outcome page. The payment outcome page must display the following information to the customer:

- Transaction Reference
- Payment Reference
- Transaction status (Successful transaction notification should be **BLUE** and other transactions should be **RED**)
- Support contact details of the merchant (Address/Email Address, Phone Number)

Example of the default payment outcome page displayed to customers after a successful transaction



Your payment was Successful!

- Your **Transaction Reference** is **2010061510104578**
- Your **Payment Reference** is **000000047939**
- Your **Order ID** is **101040**
- A copy of the **receipt** for this payment has been sent to your email (**jeffblog@tiscali.com**)
- You can **logon** to **Access E-Pay** with this email (**jeffblog@tiscali.com**) to view your Payment History
- For new WebPay users, an email containing your **password** has been sent to **jeffblog@tiscali.com**

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For Enquiries Please Contact Test Merchant On **08012345678**. Or Send an email to **support@testmerchant.com**

3. HOW TO ADD A CUSTOMER TRANSACTION HISTORY LINK

By adding this feature, your customers will be able to click on a link to view a list of all their transactions on your site. This link should have the following URL:

```
https://cipg.accessbankplc.com/MerchantCustomerView/MerchantCustomerReport.aspx?email=<customer_email>&mercID=<merchant_id>
```

This displays the customer's transaction history and a search panel to query the database as shown below.

Transaction Report List								
S/N	Date	Transaction Ref.	Amount	Order ID	Merchant	Payment Gateway	Payment Ref.	Status
1	06-Sep-2009 07:31 PM	8F29090673137	45.00	073149	Turkish Airlines	eTranzact	8F29090673137	Successful
2	06-Sep-2009 07:35 PM	8F29090673529	45.00	073149	Turkish Airlines	eTranzact	8F29090673529	Successful
3	09-Sep-2009 01:37 PM	8F29090683712	100.00	092620	Turkish Airlines	MasterCard	8F29090683712	Successful
4	06-Sep-2009 10:07 PM	8F290906100719	30.00	100748	Turkish Airlines	Visa		Pending
5	05-Sep-2009 11:09 PM	8F290906100911	55.00	100916	Turkish Airlines	Visa	80241 A	Successful
6	06-Sep-2009 10:24 PM	8F290906102401	2,000.00	102402	Turkish Airlines	Visa	80241 A	Successful
7	06-Sep-2009 10:32 PM	8F290906103250	360.00	103216	Turkish Airlines	Visa	80241 A	Successful
8	06-Sep-2009 10:40 PM	8F2909061040441	554.00	104001	Turkish Airlines	Visa	80241 A	Successful
9	06-Sep-2009 10:52 PM	8F29090610521820	25,000.00	105151	Turkish Airlines	Visa	80241 A	Successful
10	06-Sep-2009 11:24 PM	8F290906102240299	25,000.00	105151	Turkish Airlines	MasterCard		Pending

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WEB SERVICE MODIFICATION USAGE

First Transaction Details

Second Transaction Details

Web Service Demo URL <https://196.22.6.192/CIPG/CustomerPortal/WebService/TransactionStatusCheck2.asmx?wsdl>**Web Service Live URL**<https://cipg.accessbankplc.com/WebService/TransactionStatusCheck2.asmx?wsdl>**Web Service method name to Retrieve all (Pending, Successful, Failed) Transactions with Date range:****GetTransactionsWithDateRange(dateFrom, dateTo, merchantID, status)****dateFrom** = "2015-01-01" (format:yyyy-mm-dd)**dateTo** = "2015-05-14" (format:yyyy-mm-dd)**merchantID** = "00037" (your merchantID)**status** = "00" (Status Code {Successful = "00",Failed = "01",Pending = "02"})**GetTransactionsWithDateRangeResult** = "00037&131335&2012050813134061T&Interswitch&Failed&01&08-May-2012

13:13:40|00037&131758&2012050813180400T&Visa&Failed&01&08-May-2012

13:18:22|00037&132306&2012050813231020T&Visa&Failed&01&08-May-2012

13:23:24|00037&133134&2012050813313859T&Visa&Failed&01&08-May-2012

13:32:05|00037&133514&2012050813351704T&Visa&Failed&01&08-May-2012

13:35:29|00037&133804&2012050813380800T&Visa&Failed&01&08-May-2012

13:38:30|00037&163832&2012050816383680T&Visa&Failed&01&08-May-2012

16:38:58|00037&174412&2012050817442219T&Visa&Failed&01&08-May-2012

17:44:52|00037&180549&2012050818055353T&Visa&Failed&01&08-May-2012

18:06:20|00037&183700&2012050818370474T&Visa&Failed&01&08-May-2012

18:37:37|00037&185047&2012050818505246T&Visa&Failed&01&08-May-2012

18:51:19|00037&185701&2012050818570538T&Visa&Failed&01&08-May-2012

18:57:28|00037&190245&2012050819025996T&Visa&Failed&01&08-May-2012

19:03:26|00037&220831&2012051122084147T&Visa&Failed&01&11-May-2012

22:09:08|00037&221000&2012051122100382T&Visa&Failed&01&11-May-2012

22:10:26|00037&164548&2012051616460004T&Visa&Failed&01&16-May-2012

16:46:32|00037&173735&2012051617383056T&Visa&Failed&01&16-May-2012

17:38:50|00037&091722&2012051709174053T&Visa&Failed&01&17-May-2012 09:18:06".

How to decrypts response**00037&131335&2012050813134061T&Interswitch&Failed&01&08-May-2012 – 1st Transaction Detail****13:13:40|00037&131758&2012050813180400T&Visa&Failed&01&08-May-2012 13:18:22 – 2nd Transaction Detail**