One Connection to FutureProof™ your business

Activation Guide: TeleCheck

(June 13, 2018) (Version 1.2.2)

Acknowledgements

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1. Introduction

This guide is intended for Merchants that are implementing processing using the Cardinal Centinel Thin Client. This guide outlines the integration and testing procedures for completing the Thin Client implementation within an eCommerce system.

2. What Has Changed

Date	Description	Version
June 13, 2018	• Updated Telecheck Required Language for Sales Decline Due to Negative Data/Risk which also includes a required address display change.	1.2.2

3. Overview

3.1 TeleCheck Transaction Flow Using Centinel

TeleCheck is an easy-to-use online payment solution that gives the consumer the choice to pay for web-based purchases through the use of a TeleCheck account which is linked to their bank account.

TeleCheck allows Merchants to add a simple and secure payment option to their existing eCommerce website. Utilizing Centinel, all the complex web service calls and encryption processing is centralized providing the Merchant with a simple integrated solution.

3.1.1 Transaction Flow Steps

1. Consumer shops online at Merchant website. At checkout, the Consumer selects the TeleCheck payment type to complete the purchase.
2. Based on the payment information, the Merchant, via the Thin Client, passes a Lookup message to the Centinel Merchant Authentication Processing System (MAPS) identified as a TeleCheck transaction request.
3. The Merchant interprets the Lookup response and redirects the Consumer with a HTTP Form POST to allow the consumer to complete the TeleCheck form.
4. Consumer enters TeleCheck required fields and confirms the transaction.
5. Once completed, the consumer is returned back to the Merchant.
6. The Merchant sends an Authenticate request message to Centinel for processing. Centinel will return the status of the TeleCheck payment to the Merchant.
7. Based on Authenticate response values, the Merchant will either update their order management system or prompt the Consumer for another form of payment.
   A. There are certain situations where a TeleCheck payment will require notification after the initial order is completed on the Merchant's website. Via the Centinel notification engine, Centinel will notify the Merchant through a Notification Post. The Notification Post will be sent to the Merchant in the following scenarios:
      DelayedShip
      Transaction Resolution processing
   B. The Notification Post will trigger the Merchant to process the cmpi_payment_status message and retrieve the current TeleCheck transaction status. This allows Merchants to monitor and accurately track order activity.

4. Integration Notes

Please refer to the TeleCheck Integration materials for additional information. In addition to the API integration, the Merchant must also make some important enhancements to the website to support TeleCheck and facilitate the TeleCheck process.

4.1 TeleCheck Authorization and Disclosure Legal Compliance

NOTE: This section of the guide is a direct reference of Appendix E from the TeleCheck Non-Face-To-Face Electronic Check Acceptance (NF2F)- Host Based Capture (HBC) Specifications Guide from February 2016. It is the Merchant's responsibility to remain

in compliance with the most current authorization and disclosure language. Please be sure to reference the most current version of the TeleCheck guide for this language.

The Non-Face-To-Face Host-Based Capture Service supports Corporate Credit or Debit (CCD), Prearranged Payment or Deposit (PPD), Checks By Phone (TEL), and Internet Check Acceptance (WEB). With the Non-Face-To-Face Host Based Capture Service, the merchant is responsible for handling all front-end aspects of the point of sale, including displaying the appropriate disclosures to the customer.

NOTE: The customer must authorize, CCD, PPD, TEL, and WEB ACH transactions. Authorizations must contain all required data elements, including legal verbiage and if applicable, check return fee and related cost disclosures. Merchants will want to carefully review the NACHA Rules, the e-Sign Act, and Regulation E for these requirements and also consult with their legal counsel regarding these requirements.

The following components are required in all ACH Authorizations:
- The authorization must be in writing that is signed or "similarly authenticated"(you may want to reference the e-Sign Act for additional guidance);
- The authorization must reflect the customer's intent to authorize the transaction.
- The customer must be authenticated. This may be accomplished through an electronic sound, symbol or process attached to the authorization (e.g. the customer's input of codes, shared secrets, PINs, biometrics, etc. Consider having the authorizing party provide the last four digits of their social security number, with these last four digits then validating that data against a database, or consider using other verifiable "match" data to authenticate).
- The customer must be the personal authorization of the customer, whether physical or electronic.
  NOTE: No merchant, processor, or other vendor may act on the customer's behalf to authorize an ACH transaction;
- If applicable, the authorization must clearly reflect the terms of reoccurring payments. If recurring, in addition to basic identification of the debt, the terms of recurrence must be clearly expressed (e.g. "I authorize Merchant to debit my Account in equal monthly payments of $100 each, with the first such debit to my Account to occur on or after February 1, 2016, and additional debits on the first day of each month thereafter, until February 1, 2018, or my revocation of this authorization by INCLUDE TERMS OF REVOCATION), whichever occurs first")
- The authorization must define the scope of the consent, such as its application only to particular transactions or identified categories of records and events that may trigger certain disclosures within the authorization, if applicable;
- The authorization must include the date of the authorization;
- The authorization must include the accurate identity of the authorizing party; accurately identify and provide the route and account number to be debited;
- The authorization must be readily identifiable as an ACH debit authorization;
- The authorization must have clear and readily understandable terms, including the amount and timing of any debits;
- The authorization must clearly identify whether the authorized transaction is for a single entry or recurring entries, ACH, EFT, etc.;
- The authorization must provide the customer an opportunity to revoke an authorization made in advance in a specified time and manner that allows the Originator (merchant) reasonable opportunity to act on it prior to the initiation of the Entry;
- The authorization describes any applicable condition and, consequences, including fees, that would be triggered in the event the customer withdraws their authorization of the debit;
- The authorization must include the type of account the initiated entry will access (e.g. checking or savings accounts);
- The authorization must provide or prompt the customer to print and retain a copy of the Authorization or provide instructions to the customer on how they may request or otherwise receive a copy of the Authorization.
  NOTE: If there is a fee charged for obtaining the copy of an authorization, that should be disclosed as well;
- The authorization must describe the procedures the consumer must use to withdraw the authorization;
- The authorization must describe the procedures for the consumer to follow to update contact information in the event the merchant needs to contact the consumer electronically;
- Reflect the consumer's affirmative expression of consent to each term and condition and acknowledgement of receipt of disclosures.

NOTE: Records of the consumer's authorization must be retained a minimum of two years following the latter of the termination or revocation of the transaction.

4.1.1 Required Components for Certain Products

The following products have additional or different requirements.

Corporate Credit or Debit (CCD)- The two businesses engaging in the transaction must have a written agreement, signed by authorized corporate representatives, binding them to the NACHA Operating Rules. The merchant must retain a copy of the agreement. Neither this agreement, or the merchant's duty to retain it, are subject to expiration. If a merchant has not retained a copy of this agreement, they must obtain and retain a new and similar agreement prior to resumption of the processing transactions between the two businesses.

Checks By Phone (TEL)- TEL transactions are not subject to rules for "e-signature authorization." Under NACHA Rules, however, the authorization must be recorded. The merchant has the choice of (1) retaining the oral recording of the authorization per NACHA Rules, or (2) sending a written confirmation of the consumer's authorization. If a merchant chooses to provide a written confirmation, it must be provided to the consumer prior to the authorized transaction's settlement. The confirmation must have specific data elements included in the notice.

Internet Check Acceptance (WEB)- These must be communicated from the customer to merchant via the Internet or Wireless Network to process as a WEB/ICA transaction or obtained as a physical writing; They must be readable by computer screen or other visual display. A check box labeled "I agree", "Agreement to Terms and Conditions", etc. must appear adjacent to or immediately following the text of the Authorization. This box must be filled in by the authorizing customer prior to submission of the transaction.

Remote Pay- Prearranged Payment or Deposit (PPD)- Authorization must be in paper writing and physically signed by the consumer. The consumer must receive a physical copy of the Remote Pay Authorization from Merchant.

4.1.2 Providing Proof of Authorization

Merchants must retain records of the authorization for a minimum of two years following the latter of termination or revocation of the authorization. Merchants may choose to keep the records longer. In the physical environment (e.g. Remote Pay), this record would be an original or copy of the signed authorization. In the online environment (e.g. ICA) where the authorization will be similarly authenticated, the merchant must keep a copy of the authorization AND a record of the authentication of the customer's identity. For telephonic authorizations (e.g. Checks by Phone), either a copy of the recorded statement of consumer or the confirmation notice, as chosen by the Merchant, must be retained. In all instances, all identifying information about the transaction must be included with the authorization. Federal Regulation E requires that an authorization evidence both the consumers' identity and assent to the authorization.

Authorizations must be accessible to all persons legally entitled to access for the period required by law in a form capable of being accurately reproduced for later reference, by transmission, printing or otherwise. The merchant must be able to provide these records within seven calendar days of TeleCheck's request. The ODFI may request these records for its own use or to forward to the RDFI (the Receiver's financial institution). When it does, the Merchant will have ten days to produce the information to the ODFI. If requested, the merchant should provide documentation that provides further details about the transaction itself, including customer information and sales documentation to show what goods and/or services were exchanged. Refer to the above list of required components for the authorization and "Authorization Retention".

TIP: For return payment fees and costs the merchants should always link directly to the TeleCheck hosted URL http://www.firstdata.com/support/telecheck_returned_check/returned_check_fees.htm and include the link in authorization language if subscribing to TeleCheck's warranty services or if TRS Recovery Services is collecting on their behalf. These state-specific collection fees and costs are subject to change so linking to a TeleCheck hosted page will minimize the number of maintenance updates required. The merchant may choose how to display these state fees and costs; a new pop-up window, a full browser window, or directly on the checkout page are some suggestions.

NOTE: Merchants can provide a screen shot of the authorization language and then the date/timestamp of the receiver login and the authorization process that evidenced both the consumers' identity and his assent to the authorization.

4.2   Required Language

The Merchant should consult with their own counsel to gain guidance on laws that impact their transaction processing, such as the NACHA Rules, the Fair Credit Reporting Act, the Electronic Funds Transfer Act, the e-Sign Act, and Reg. E directly on all compliance requirements.

Authorizations and disclosures are provided in English and Spanish. Merchants communicating with the customer in a foreign language on the sale of a product may be legally required to provide the authorization and disclosure language to the customer in the same foreign language in which the negotiations were conducted. You are encouraged to consult legal counsel to determine whether your industry, product or location is subject to similar laws or regulatory interpretations requiring the delivery of translations.

NOTE: Checks by Phone, Internet Check Acceptance and Remote Pay products do not currently support processing payments for sales negotiated between Merchants and California residents in the Chinese, Vietnamese, Korean or Tagalog languages. Purchase payments for transactions marketed, negotiated or sold in any one of these languages may not be processed with these products.

NOTE: The laws of some states may also impact the content and method of processing, such as the California Translation Act, Cal. Civ. Code Section 1632.

NOTE: You may want to consult counsel to learn more about your obligations to provide these Authorizations and Disclosures in another language, particularly if the product being purchased was marketed to customers in a language other than English.

4.2.1   Sale Decline or Error

The language is identical for Internet Check Acceptance®, Checks By Phone℠, and Remote Pay℠/PPD services. It explains to the customer that the merchant's decision to decline the transaction was based, at least in part, on information received from TeleCheck, provides information to enable the consumer to contact TeleCheck to find out more about the information in its files, and provides other legally required notices. This notice must be issued every time TeleCheck returns a decline recommendation in response to a query about a customer's payment that is based on its negative database or risk models.

NOTE: If a customer's payment cannot be accepted because it is not eligible for conversion, the adverse action statement should not be issued.

TeleCheck may issue a decline recommendation against an offered payment for several reasons. At times, it may hold unpaid debt records related to the customer in its negative database, or, at other times, because it may not have enough information about a customer to be able to safely recommend the payment's acceptance. At other times, the payment may be acceptable but may not be eligible for electronic settlement. Alternatively, the authorization request may have missing or invalid fields. These different scenarios need to be handled differently by the merchant, and different legal language may need to be displayed to the customer.

4.2.2   Sales Decline Due to Negative Data/Risk

The following notice must be issued to a customer who experiences a transaction decline because of either negative information in TeleCheck's database or TeleCheck's issuance of a risk-based decline (Adverse Action Disclosure). The Adverse Action Disclosure should be used in the context of any type of transaction - whether Internet Check Acceptance, Checks by Phone or Remote Pay - each time an applicable decline (as described above) issues from TeleCheck. The decline of a single entry transaction could trigger issuance of the Adverse Action Disclosure. Or, the disclosure could be triggered numerous times in the context of processing recurring payments.

Adverse Action Disclosures can be delivered orally, in writing or electronically. The Adverse Action Disclosure must be read to the consumer for Checks by Phone transactions. It may be provided in writing or read to the customer whose payment is being processed through Remote Pay. For Internet Check Acceptance, the Adverse Action Disclosure must be displayed on the screen for consumers. If delivered electronically, the consumer must be instructed to print a copy for their records.

Adverse Action Disclosure:

We are sorry that we cannot complete your transaction. Our decision was based, in part, on information provided by TeleCheck.

- **What is TeleCheck?** TeleCheck provides payment acceptance, account screening, and fraud prevention services to both merchants and financial institutions by reporting on check writing histories. Please visit **https://getassistance.telecheck.com/index.html** to learn more about TeleCheck.

- **Why does TeleCheck need personal information about you before we can assist you?** The use of some types of personal information, including bank account details and/or a driver's license number, is needed to verify TeleCheck is communicating with the right person about the right records. TeleCheck may even request a social security number in order to locate and verify records reported by a bank or credit union. To a consumer worried about identity theft, this may seem like a lot to ask. However, TeleCheck only requests what is needed to ensure the accuracy of data.

- **You may have received a decline because of unpaid debt associated with your checking account.** TeleCheck will issue a decline alert if it has at least one record in its files of unpaid debt associated with your bank account and/or personal information. This type of a decline code is referred to as a "Code 4". We encourage you to contact TeleCheck to learn more details about the information in its records and what you can do to resolve any issues related to your receipt of a Code 4 decline.

- **You may have received a risk-based decline.** TeleCheck analyzes transactions to determine whether they appear to be potentially high risk to protect consumers, merchants, and financial institutions from fraud and losses. How did TeleCheck determine this "potential risk?" Through the use of modeling tools built on the detection of common characteristic groupings observed in past transactions, TeleCheck statistically determines the likelihood that a payment may return. So, while there may have been nothing wrong with your transaction, it had certain characteristics that made TeleCheck question it. Receiving a risk decline does not signify to you -- or anyone else -- that TeleCheck holds records of bad check writing history on you. And, it does not mean you do not have enough money in the bank to cover your payment. TeleCheck has no visibility into your bank account balance. And finally, it has absolutely no effect on your credit. These risk models provide critical protection against fraud. A Code 3 is often the first alert a consumer receives that their account has been fraudulently compromised. Risk modeling also enables merchants to continue to safely accept their customers' checks by minimizing fraud-related losses, and controlled loss brings cost benefits to customers.

- **To learn more:** You may call or write TeleCheck for further information. You will need to provide (1) the declined transaction's record number (if provided), (2) your driver's license number and its state of issuance (3) if applicable, the bank routing and account number you used for the declined transaction, and (4) your social security number (if the declined transaction was with a financial institution).

Contact information:
TeleCheck Services, Inc.
ATTN: Resolutions Department
P. O. Box 6806
Hagerstown, MD 21741-6806
Tel: 1-800-366-2425
https://getassistance.telecheck.com/index.html

Under the Fair Credit Reporting Act: Consumers have the right to a free copy of their information held in TeleCheck's files for a period of 60 days following an adverse action. Consumers also may dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the decision to take an adverse action (i.e., to not accept a payment or approve the opening of an account) and is unable to provide you with specific reasons as to why an adverse action was taken.

4.2.3   Sale Error Response
This response should be used when the payment is not declined but the data provided is non-verifiable.

Sale Error Response:
We are unable to verify your checking account or identity information. Please review the information you entered to ensure that all information is correct.

4.2.4   Sale Ineligible Response

This response should be used when the payment is not eligible for processing as an electronic item.

Sale Ineligible Response:

We are unable to electronically process this transaction. Please use a different form of payment at this time.

4.2.5   Checks-By-Phone (General)

At the end of the checkout process but before the customer's payment is transmitted for TeleCheck's approval and settlement, the customer service agent must read the authorization language below to the customer and, either (1) audio record the customer's authorization for the merchant to process their payment or (2) send a written notification of the authorization and transaction to the customer prior to settlement of the transaction. Consult the NACHA Operating Rules to confirm the required verbiage and data elements for the confirmation letter. Or, for an additional fee, TeleCheck® can send the written notification of the authorization and transaction to the consumer on Merchant's behalf.

4.2.6   Checks-By-Phone: Single Payment (Consumer)

Required Authorization Language- Checks-By-Phone Single Payment- Consumer:

Today, [insert today's date+, I'd like to confirm that you, *insert first and last name of consumer], are authorizing a one-time payment in the amount of [insert amount] to be processed as an electronic funds transfer or draft drawn from your [specify checking or savings] account identified as routing number [insert routing number] and account number [insert bank account number] and, if necessary, electronic credits to your account to correct erroneous debits.

Your payment will be processed within 1-2 banking days. Do you authorize your account to be debited or credited as described on or after [insert date]? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

If your payment returns unpaid, do you authorize [insert company's name] or its service provider to collect the payment and your state's return item fee and, if applicable, any costs in the amount of *insert state returned item fee and applicable costs] by electronic funds transfer(s) or draft(s) drawn from your account? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

You may call [insert company's customer service phone number] during [insert company's customer service hours of operation] with any questions.

Do you understand that you will have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to and authorize the payment? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

4.2.7   Checks-By-Phone: Settlement Only (Consumer)

Required Authorization Language Checks-By-Phone- Settlement Only- Consumer:

Today, [insert today's date+, I'd like to confirm that you, *insert first and last name of consumer], are authorizing a one-time payment in the amount of [insert amount] to be processed as an electronic funds transfer or draft drawn from your [specify checking or savings] account identified as routing number [insert routing number] and account number [insert bank account number] and, if necessary, electronic credit to your account to correct erroneous debits.

Payments may be processed in 1-2 banking days. Do you authorize your account to be debited or credited as described on or after [insert date]? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

If your payment returns unpaid, do you authorize [insert company's name] or its service provider to collect the payment by electronic funds transfer(s) or draft(s) drawn from your account? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

You may call [insert company's customer service phone number] during [insert company's customer service hours of operation] with any questions.

Do you understand you have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? (If consumer answers "Yes", continue. If consumer answers No, stop the authorization process).

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to them, understand them and authorize the payment? (If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).

4.2.8   Checks-By-Phone (Non-Consumer)

Required Authorization Language- Checks-By-Phone- Non-Consumer:
To be processed as CCD (Corporate Credit and Debit) transactions, an authorization needs to be received in writing by the merchant with language similar to the language below:

Today, [insert today's date], I, [insert first and last name of consumer], on behalf of [insert name of Company customer] am authorizing a one-time payment in the amount of [insert amount] to be processed as an electronic funds transfer or draft drawn from [insert name of Company customer] [specify checking or savings] account identified as routing number [insert routing number] and account number [insert bank account number] and, if necessary, to electronically credit [insert name of Company customer+'s account to correct erroneous debits.

Upon the undersigned company ("Company") initiating any payment to *Merchant's Name] on the phone, the funds will be transferred by electronic funds transfer(s) (EFT) or by draft(s) drawn from Company's bank account. By providing such phone initiation, [Merchant's Name+ is authorized to debit Company's account by EFT(s) or draft(s) drawn on Company's bank account in the amount and as otherwise provided in such phone initiation and, if necessary, to electronically credit Company's bank account to correct erroneous debits. If any of the payments are returned unpaid, [Merchant's Name] or its service provider is authorized to collect the payment and a return item fee (as stated at **http://www.firstdata.com/support/TeleCheck_returned_check/returned_check_fees.htm)** by EFT(s) or draft(s) drawn from Company's bank account.

I understand I may call [insert Merchant's customer service phone number] during [insert Merchant's customer service hours of operation] with any questions. I understand payments may be processed in 1-2 banking days.

I understand this authorization will remain in full force and effect until revoked. I understand I will have until the end of my phone call in which I initially authorize any specific payment to revoke that authorization.

I understand that I am making this authorization on the behalf of Company, as an authorized Company representative and that, in so doing, I bind Company, and Company agrees to be bound by the NACHA Rules in effect, both now and as amended from time to time.

PLEASE PRINT OR OTHERWISE RETAIN A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.9   Internet Check Acceptance: Single Payment (Consumer)

Required Authorization Language- Internet Check Acceptance- Single Payment- Consumer
Today, being [DATE], I, [insert consumer's name], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from my checking or savings account as indicated above and, if necessary, to have my account electronically credited to correct erroneous debits. I understand that my payment will be processed within 1 - 2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment and my state's return item fee and, if applicable, costs, by EFT(s) or draft(s) drawn from my account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will

remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allow you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.10   Internet Check Acceptance: Partial Shipment/Partial Payment (Consumer)

Required Authorization Language- Internet Check Acceptance- Partial Shipment/Partial Payment- Consumer
Today, being [DATE], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT)or draft drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. If my full order is not available at the same time, I authorize partial debits to my account, not to exceed the total authorized amount. I understand that my payment will process within 1-2 banking days. The partial debits will take place upon each shipment of partial goods. I understand that my payment will be processed within 1 to 3 banking days of each shipment. If any of my payments return unpaid, I authorize you or your service provider to collect the payment and my state's return item fee and, if applicable, costs, EFT(s) or draft(s) drawn from my account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allow you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.11   Internet Check Acceptance: Recurring Payment (Consumer)

Required Authorization Language- Internet Check Acceptance- Recurring Payment- Consumer

Today, being [DATE+, by entering my routing and account number above and clicking "Authorize," I authorize my payments [INSERT INFORMATION ON PAYMENTS – AMOUNTS, DATES AND/OR FREQUENCY OF DEBITS] to be processed as electronic funds transfers (EFT) or drafts drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will process within 1-2 banking days. If any of my payments return unpaid, I authorize you or your service provider to collect the returned payment and my state's return item fee for each such payment by EFT(s) or draft(s) drawn from my account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allowed you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.12   Internet Check Acceptance: Settlement Only (Consumer)

Required Authorization Language- Internet Check Acceptance- Settlement Only- Consumer
Today, being [DATE], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT)or draft drawn from my checking or savings account as identified above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will be processed within 1 - 2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from my account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allow you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.13   Internet Check Acceptance (Non-Consumer)

Required Authorization Language- Internet Check Acceptance- Non-Consumer
To be processed as CCD (Corporate Credit and Debit) transactions, an authorization must be contained as a physical writing with language similar to the language below:

Today, being [DATE], by entering the Company's routing and account number above and clicking "Authorize," as an authorized Company representative, I authorize the payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from the Company's checking or savings account as indicated above and, if necessary, electronic credits to the Company's account to correct erroneous debits. I understand that the processing of the payment will be completed within 1 - 2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment and the state return item fee and, if applicable, costs, based on the Company's locale that I have provided above by EFT(s) or draft(s) drawn from the Company account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling you at [insert phone #] and allow you reasonable opportunity to act on my notice.

I accept these terms, acknowledge these disclosures and authorize this payment on behalf of Company and further agree, on Company's behalf, that Company shall be bound by the NACHA Rules in effect, both now and as amended from time to time.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

4.2.14   Prearranged Payment or Deposit: Single Payment (Consumer)

Required Authorization Language- Prearranged Payment or Deposit- Single Payment- Consumer

Today, being [Date], by providing my bank routing #_____ and account #_____, I authorize you to debit my [checking/savings (Choose one)] account to make a one-time electronic funds transfer (EFT) or draft from my account and, if necessary, to electronic ally credit my account to correct erroneous debits.

If my payment returns unpaid, I authorize you or your service provider to collect my payment and my state's return fee and, if applicable, costs as set forth below by EFT(s) or draft(s) from my account and as set forth below. I understand that this authorization will remain in full force and effect until I notify you by calling [MERCHANT's Phone #] that I wish to revoke this authorization. I understand that you require at least [X days] prior notice in order to have reasonable opportunity to cancel this authorization.

[Applicable State Returned Item Fee $_____   [Applicable costs, if any] $_____]

NOTE: Provide the consumer with a copy of the authorization for their records.

4.2.15   Prearranged Payment or Deposit: Recurring Payments (Consumer)

Required Authorization Language- Prearranged Payment or Deposit- Recurring Payments- Consumer
Today, being [Date], by providing my bank routing and account number in writing in this authorization, I authorize you to debit my checking/savings (Choose one) account to make recurring electronic funds transfers (EFT) or drafts from my account, and, if necessary, to electronic ally credit my account to correct erroneous debits. [Provide details of recurring payments – e.g. amount(s), frequency].

If any of my payments return unpaid, I authorize you or your service provider to collect any such returned payments and my state's return fee for each such returned payment and , if applicable, costs as set forth below by EFT(s) or draft(s) from my account. I understand that this authorization will remain in full force and effect until I notify you [insert manner of revocation, i.e., in writing, by phone, location, address, etc.] that I wish to revoke this authorization. I understand that you require at least [X days] prior notice in order to have reasonable opportunity to act to cancel this authorization.

[Applicable State Returned Item Fee $_____ [Applicable costs, if any] $_____]

NOTE: Provide the consumer with a copy of the authorization for their records.

4.2.16   Prearranged Payment or Deposit: One Time Settlement Only (Consumer)

Required Authorization Language- Prearranged Payment or Deposit- One Time Settlement Only- Consumer
Today, being [Date], by providing my bank routing and account number in writing in this authorization, I authorize you to debit my checking/savings (Choose one) account to make a one-time electronic funds transfer (EFT) or draft from my account and, if necessary, to electronic ally credit my account to correct erroneous debits.

If my payment returns unpaid, I authorize you or your service provider to collect my payment by EFT(s) or draft(s) from my account. I understand that this authorization will remain in full force and effect until I notify you [insert manner of revocation, i.e., in writing, by phone, location, address, etc.] that I wish to revoke this authorization. I understand that you require at least [X days] notice prior to initiation of settlement of any payment to have reasonable opportunity to cancel this authorization.

NOTE: Provide the consumer with a copy of the authorization for their records.

4.2.17   Prearranged Payment or Deposit (Non-Consumer)

Required Authorization Language- Prearranged Payment or Deposit- Non-Consumer
To be processed as CCD (Corporate Credit and Debit) transactions, an authorization needs to be in writing with language similar to the language below:

Today, being [Date+, by providing the Company's bank routing number, being _____ and account number, being _____ as an authorized Company representative, I authorize you to debit the Company's checking/savings (Choose one) account to make a one-time electronic funds transfer (EFT) or draft from the Company's account and, if necessary, to electronic ally credit the Company's account to correct erroneous debits.

If the payment returns unpaid, I authorize you or your service provider to collect the Company's payment and the Company's state return fee and , if applicable, costs as set forth below by EFT(s) or draft(s) from the Company account. I understand that this authorization will remain in full force and effect until the Company notifies you [insert manner of revocation, i.e., in writing, by phone, location, address, etc.] that the Company wishes to revoke this authorization. I understand that you require at least [X days] notice prior to initiation of settlement of any payment, to have reasonable opportunity to act to cancel this authorization.

I make these authorizations as an authorized Company representative and the Company agrees to be bound by the NACHA Rules in effect, both now and as amended from time to time. The undersigned also authorizes credit adjustments, if applicable.

[Applicable State Returned Item Fee $_____   [Applicable costs, if any] $_____]

NOTE: Provide the Company with a copy of the authorization for their records.

1. Thin Client

The Thin Client technology, by nature, minimizes any custom development required by the merchant. The Thin Client integration enables merchants to quickly communicate with the CardinalCommerce Application Service Provider (ASP) platform. This communication allows all the changing business rules and configuration information to be managed centrally within the ASP platform. As business rules or payment initiative programs evolve, these modifications are made centrally and do not affect the Merchant's eCommerce website directly. The hosted service minimizes any ongoing maintenance, further allowing Merchants to focus on their business objectives instead of software maintenance.

Thin Client Versions
Please note the Cardinal **Thin Client** version number does not correspond to the Cardinal **Centinel** version number. The Thin Client

version is specific to the respective Thin Client. The most recent version of all Thin Clients are available by contacting CardinalCommerce support.

The following Centinel Thin Clients are currently available:
ASP
Cold Fusion
JSP
Perl
PHP
.NET

Integration samples are included with each Thin Client Technology. These samples can be used as templates for integration and also provide code samples for processing the API messages with the hosted service. The code samples also include comments which highlight error handling and general usage examples.

NOTE: If any of the Thin Clients available does not meet your system needs a direct XML integration solution is available. A XML guide is available at the Merchant's request.

2. Thin Client Architecture

The Thin Client has a common API for message handling. Each Thin Client exposes methods for request message creation, the sending and receiving of transaction data, and response message interpretation.

NOTE: Detailed API information is available for each Thin Client in the Thin Client installation guides.

2.1   Request Object

Method	Description
Add	Adds name / value pairs used to construct the XML Messages. **Usage**: void Add(String name, String value) **Parameters**: name – name of the parameter value – value of the parameter **Returns**: void
SendHTTP	Sends the request message to the Centinel MAPS. MAPS returns a response message. The response message is deserialized into name / value pairs and returned from the method in the form of a Thin Client response object. **Usage**: ResponseObjectSendHTTP(String transactionURL) **Parameters**: transactionURL – fully qualified transaction URL **Returns**: Response Object **NOTE:** The various platform versions of the Thin Client may overload this method and allow you to specify optional timeout parameters for the MAPS message communication.

2.2   Response Object

Method	Description
GetValue	Returns the value for a named element returned on the response message. **Usage**: String GetValue(String name) **Parameters**: name – name of the parameter **Returns**: String value of the name parameter
GetUnparsedResponse	Returns the entire raw XML response message. Useful for debugging purposes. **Usage**: String GetUnparsedResponse() **Parameters**: none **Returns**: String value of the XML response

3. Thin Client Integration

The Thin Client provides a communication shell that accepts name / value pairs. The name / value pairs are serialized to an XML message and communicated to the Centinel MAPS. The Centinel MAPS communicates the response message to the Thin Client which makes the message elements available to the Merchant as name / value pairs.

Centinel supports transaction messages for payment processing and post payment management.

Message Name	Description
cmpi_lookup	This message provides the order information to the Centinel platform to facilitate the processing of the transaction.
cmpi_authenticate	This message returns the status of the consumer's transaction.
cmpi_authorize	This message can be used to return the status of the current payment that is associated with the order.
cmpi_sale	This message instructs TeleCheck to charge the buyer for a particular order.
cmpi_capture	This message can be used to settle an order or a previously authorized transaction and obtain payment.
cmpi_refund	This message is used to issue a refund back to the consumer.
cmpi_void	This message instructs TeleCheck to cancel a particular order.
cmpi_add_order_number	This message is used to update the Centinel system with the Merchant's back end order number.
cmpi_payment_status	This message locates and returns the details of a specific transaction to the Merchant.

NOTE: All API elements are case sensitive.

The core transaction integration involves the implementation of two messages, the Lookup (cmpi_lookup) and the Authenticate (cmpi_authenticate). Each message requires the Merchant to construct the message using the Thin Client, and send the request on to the Centinel Platform. Merchants must utilize the response values to control the flow the consumer's transaction.

3.1 Lookup Message Integration

The Lookup Message (cmpi_lookup) is responsible for initiating the Order. The Lookup Message is constructed and sent to the Centinel platform for processing. The Lookup Message requires transaction specific data elements to be formatted on the request message. The following table displays the complete list of message elements.

The response message is returned from the Centinel platform, and the Merchant integration utilizes the Thin Client to reference the response values. In the event that the Enrolled value is Y the Cardinal **ACSUrl** will contain a fully qualified URL that the consumer must be redirected to in order to complete the transaction.

3.1.1 cmpi_lookup Request Message

Field Name	Description	Required	Field Definition
Amount	Unformatted total transaction amount without any decimalization. Example: $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
BillingAddress1	Consumer's billing address information	N	AN(50)
BillingAddress2	Consumer's billing address information	N	AN(50)
BillingCity	Consumer's city of their billing address	N	AN(50)
BillingCountryCode	Consumer's alpha ISO 3166 country code of the billing address. Example: US - United States	N	AN(3)
BillingFirstName	Consumer's first name	N	AN(50)

BillingLastName	Consumer's last name	N	AN(50)
BillingMiddleName	Consumer's middle name	N	AN(50)
BillingPhone	Consumer's phone number for billing address. This should be unformatted without hyphens. **Example:** 555-555-5555= 5555555555	N	N(20)
BillingPostalCode	Consumer's postal code of their billing address	N	AN(10)
BillingState	Consumer's state or province of their billing address. **Example:** Ohio= OH Texas= TX	N	AN(50)
CategoryCode	The value represents a term that best describes the type of goods or services being purchased by the consumer. **Example:** 1030 - Electronics, Computer 1230 - Sporting Goods 1290 - Travel, Air	N	AN(5)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the amount. **Example:** 840- US	Y	N(3)
EMail	Consumer's email address.	N	AN(255)
GiftCardAmount	Unformatted gift card amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	N	N(20)
IPAddress	The IP address of the Consumer. **NOTE:** IPv4 and IPv6 are supported	N	AN(20)
Item_Desc_X	Brief description of item.	N	AN(256)
Item_Name_X	Name of item purchased.	N	AN(128)
Item_Price_X	Unformatted price of item X transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	N	N(20)
Item_Quantity_X	Number of items purchased.	N	N(20)
Item_SKU_X	Item SKU number.	N	AN(20)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
MsgType	cmpi_lookup	Y	AN(50)
OrderChannel	Specifies the order channel where the transaction was initiated.	N	AN(16)

	Possible Values: MARK - Transaction initiated from the payment page. CART - Transaction initiated from the cart page. CALLCENTER - Transaction initiated from the call center. WIDGET - Transaction initiated from the widget. PRODUCT - Transaction initiated from the product.		
OrderDescription	Brief description of items purchased.	N	AN(125)
OrderNumber	Order Number or transaction identifier from the Merchant website.	N	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
ProductCode	Specifies the product code for the transaction. **Possible Values:** PHY - Physical Delivery CNC - Cash and Carry DIG - Digital Good SVC - Service TBD - Other	N	AN(3)
Recurring	Flag to specify if the Merchant and Consumer have agreed to recurring payments **Possible Values:** Y – Allow recurring payments N– No recurring payments	N	AN(1)
ShippingAddress1	Consumer's shipping address information	N	AN(50)
ShippingAddress2	Consumer's shipping address information	N	AN(50)
ShippingAmount	Unformatted shipping amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
ShippingCity	Consumer's city of their shipping address	N	AN(50)
ShippingCountryCode	Consumer's alpha ISO 3166 country code of the shipping address. **Example:** US - United States	N	AN(3)
ShippingFirstName	Consumer's first name	N	AN(50)
ShippingLastName	Consumer's last name	N	AN(50)
ShippingMiddleName	Consumer's middle name	N	AN(50)
ShippingPhone	Consumer's phone number for shipping address. This should be unformatted without hyphens. **Example:** 555-555-5555= 5555555555	N	N(20)
ShippingPostalCode	Consumer's postal code of their shipping address	N	AN(10)
ShippingState	Consumer's state of their shipping address **Example:** Ohio – OH	N	AN(50)

	Texas – TX		
TaxAmount	Unformatted tax amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
TransactionMode	Transaction mode identifier. Identifies the channel the transaction originates from. **Possible Values:** M – MOTO (Mail Order Telephone Order) R – Retail S – eCommerce P – Mobile Device T – Tablet	Y	A(1)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(2)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Lookup Request Message

```
<CardinalMPI>
    <Amount>11133</Amount>
    <BillingAddress1>123 Main Street</BillingAddress1>
    <BillingAddress2></BillingAddress2>
    <BillingCity>Cleveland</BillingCity>
    <BillingCountryCode>US</BillingCountryCode>
    <BillingFirstName>John</BillingFirstName>
    <BillingLastName>Consumer</BillingLastName>
    <BillingMiddleName></BillingMiddleName>
    <BillingPhone>2162162116</BillingPhone>
    <BillingPostalCode>44111</BillingPostalCode>
    <BillingState>OH</BillingState>
    <CategoryCode></CategoryCode>
    <CurrencyCode>840</CurrencyCode>
    <EMail>johnconsumer@consumerdomain.com</EMail>
    <GiftCardAmount></GiftCardAmount>
    <IPAddress>fe80:0:0:0:9d44:2007:c4ee:35f4</IPAddress>
    <Item_Desc_1>The simple MP3 player</Item_Desc_1>
    <Item_Desc_2>The simple 100 GB hard drive</Item_Desc_2>
    <Item_Name_1>2GB MP3 Player</Item_Name_1>
    <Item_Name_2>100 GB Hard Drive</Item_Name_2>
    <Item_Price_1>2074</Item_Price_1>
    <Item_Price_2>9059</Item_Price_2>
    <Item_Quantity_1>1</Item_Quantity_1>
    <Item_Quantity_2>1</Item_Quantity_2>
    <Item_SKU_1>123456</Item_SKU_1>
    <Item_SKU_2>987654</Item_SKU_2>
```

```
        <MerchantData></MerchantData>
        <MerchantId>713a</MerchantId>
        <MsgType>cmpi_lookup</MsgType>
        <OrderChannel>MARK</OrderChannel>
        <OrderDescription>Sample Order...</OrderDescription>
        <OrderNumber>7417124386</OrderNumber>
        <ProcessorId>713</ProcessorId>
        <ProductCode>PHY</ProductCode>
        <Recurring></Recurring>
        <ShippingAddress1>123 Main Street</ShippingAddress1>
        <ShippingAddress2></ShippingAddress2>
        <ShippingAmount></ShippingAmount>
        <ShippingCity>Cleveland</ShippingCity>
        <ShippingCountryCode>US</ShippingCountryCode>
        <ShippingFirstName>John</ShippingFirstName>
        <ShippingLastName>Consumer</ShippingLastName>
        <ShippingMiddleName></ShippingMiddleName>
        <ShippingPhone>2162162116</ShippingPhone>
        <ShippingPostalCode>44111</ShippingPostalCode>
        <ShippingState>OH</ShippingState>
        <TaxAmount></TaxAmount>
        <TransactionMode>S</TransactionMode>
        <TransactionPwd>12345678</TransactionPwd>
        <TransactionType></TransactionType>
        <Version>1.7</Version>
</CardinalMPI>
```

3.1.2   cmpi_lookup Response Message

Field Name	Description	Required	Field Definition
ACSUrl	The fully qualified URL to redirect the consumer to complete the Consumer Authentication transaction. **NOTE:** Available if Enrolled=Y	N	AN(2083)
Enrolled	Status of Authentication eligibility. **NOTE:** If the Enrolled value is NOT Y, then the consumer is NOT eligible for Authentication **Possible Values:** Y – Processing is available U – Processing is unavailable	Y	AN(2)
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)

OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
Payload	The encoded payment request information. **NOTE:** Available if Enrolled=Y	N	AN(7000)
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Lookup Response Message

```
<CardinalMPI>
    <ACSUrl>http://localhost/centineldev/maps/clearpay_redirect.asp?payload=713%7C713a%7CfYWjnDs77gpe9mI53S90%7C
    CP</ACSUrl>
    <Enrolled>Y</Enrolled>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber>7417124386</OrderNumber>
    <Payload>713|713a|fYWjnDs77gpe9mI53S90|CP</Payload>
    <TransactionId>fYWjnDs77gpe9mI53S90</TransactionId>
</CardinalMPI>
```

Processing the Response Message

Verify that the payment can be processed by evaluating the **Enrolled** element on the **cmpi_lookup** response message. In the event that the **Enrolled** element contains a **Y** value, the TeleCheck payment is available and the consumer should be redirected to complete the transaction. The **ACSUrl** element contains the **URL** that the Consumer should be redirected to in order to initiate the next step of the transaction.

HTTP POST

Redirect the Consumer to the **ACSUrl** via a HTTP Form POST. Construct the following form populated with the values returned on the cmpi_lookup response message.

NOTE: The form field names are case sensitive.

```
<HTML>
<BODY onload="document.frmLaunch.submit();">
    <FORM name="frmLaunch" method="POST" action="ACSUrl Value">
        <input type=hidden name="PaReq" value="Payload Value">
        <input type=hidden name="TermUrl" value="Fully Qualified URL">
        <input type=hidden name="MD" value="Session Tracking Value">
    </FORM>
</BODY>
</HTML>
```

Form Field Descriptions

Field Name	Description	Required	Field Definition

ACSUrl	The fully qualified URL to redirect the consumer to complete payment. Value should be retrieved from the cmpi_lookup response message and inserted into the form.	Y	AN(2083)
PaReq	The encoded authentication or payment request. Value should be retrieved from the cmpi_lookup response message and inserted into the form.	Y	AN(7000)
TermUrl	The fully qualified URL of the Merchant webpage configured to receive the Consumer returning from completing the transaction. This URL will represent the webpage that will process the cmpi_authenticate message.	Y	AN(2083)
MD	Merchant session tracking identifier. The value will be returned to the TermUrl when the consumer is returned after completing the transaction. The field is available if necessary. If not needed, simply pass an empty value on the form.	Y	AN(1024)

3.2 Authenticate Message Integration

The Centinel platform will redirect the consumer back to the TermUrl representing a webpage on the Merchant's website. The Merchant will process the Authenticate message to retrieve the status of the transaction. This message will return a status of **pending** after the consumer has been successfully redirected back to Cardinal.

In the event the **ErrorNo** element is 0 (zero) then the **PAResStatus** value will define how the transaction should be processed. Based on the transaction outcome the Merchant's order management system should be updated and the appropriate message should be displayed to the consumer. If a non-zero **ErrorNo** value is returned, the consumer should be prompted for an alternate form of payment.

3.2.1 cmpi_authenticate Request Message

Field Name	Description	Required	Field Definition
MerchantData	Merchant specified data that will be returned on the response.	Y	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	Y	AN(20)
MsgType	cmpi_authenticate	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
PAResPayload	PARes generated by the external system that processed the payment or authentication with the consumer.	Y	AN(10000)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example:** TC- TeleCheck	Y	AN(2)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Authenticate Request Message

```
<CardinalMPI>
    <MerchantId>713a</MerchantId>
    <MsgType>cmpi_authenticate</MsgType>
    <OrderId>8740981481274966</OrderId>
    <PAResPayload>713|713a|fYWjnDs77gpe9mI53S90|CP</PAResPayload>
    <ProcessorId>713</ProcessorId>
    <TransactionPwd>12345678</TransactionPwd>
    <TransactionType></TransactionType>
    <Version>1.7</Version>
</CardinalMPI>
```

3.2.2   cmpi_authenticate Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(255)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
PAResStatus	Transaction status result identifier. **Possible Values:** Y - Transaction Successful P - Transaction Pending X - Transaction was Canceled E - Transaction resulted in Error	Y	AN(2)
SignatureVerification	Transaction Signature status identifier. **Possible Values:** Y - Indicates that the signature of the data returned was verified and can be trusted. N – Indicates that the signature of the data returned could not be verified and cannot be trusted.	Y	AN(2)

Sample Authenticate Response Message

```
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber>7417124386</OrderNumber>
```

<PAResStatus>Y</PAResStatus>
<SignatureVerification>Y</SignatureVerification>
</CardinalMPI>

3.3 Authorize Message Integration

The Authorize message (cmpi_authorize) can be used to retrieve the status of the transaction for order management systems that require authorization/capture models for processing orders. The Authorize request must reference a transaction already processed by the system identified by the **OrderId field**. This message will return a success if the payment has been successfully processed. The message will return an error if the transaction has not been successfully completed.

3.3.1 cmpi_authorize Request Message

Field Name	Description	Required	Field Definition
Amount	Unformatted total transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	N	N(20)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the amount. **Example:** 840- US	Y	N(3)
Description	Brief description of item.	N	AN(125)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(255)
MsgType	cmpi_authorize	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(50)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Authorize Request Message
<CardinalMPI>
    <Amount>11133</Amount>
    <CurrencyCode>840</CurrencyCode>
    <MerchantData></MerchantData>
    <MerchantId>713a</MerchantId>

```
        <MsgType>cmpi_authorize</MsgType>
        <OrderDescription>Authorization</OrderDescription>
        <OrderId>8740981481274966</OrderId>
        <ProcessorId>713</ProcessorId>
        <TransactionPwd>12345678</TransactionPwd>
        <TransactionType></TransactionType>
        <Version>1.7</Version>
</CardinalMPI>
```

3.3.2   cmpi_authorize Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	N	AN(50)
ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	Y	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:** Y – Transaction Approved U – Transaction Unavailable N – Transaction Declined E – Transaction resulted in Error	Y	AN(4)
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Authorize Response Message

<CardinalMPI>

```
        <ErrorDesc></ErrorDesc>
        <ErrorNo>0</ErrorNo>
        <MerchantData></MerchantData>
        <MerchantReferenceNumber></MerchantReferenceNumber>
        <OrderId>8740981481274966</OrderId>
        <OrderNumber>7417124386</OrderNumber>
        <ProcessorOrderNumber>i0p5U0r770D2P323</ProcessorOrderNumber>
        <ProcessorStatusCode></ProcessorStatusCode>
        <ProcessorTransactionId>3391</ProcessorTransactionId>
        <ReasonCode></ReasonCode>
        <ReasonDesc></ReasonDesc>
        <StatusCode>Y</StatusCode>
        <TransactionId>ai846jdRRxkDUU03IYq0</TransactionId>
</CardinalMPI>
```

3.4   Sale Message Integration

The Sale message (cmpi_sale) is responsible for processing the settlement of the TeleCheck transaction. Upon successful completion, funds are transferred from the consumer's account to the Merchant.

3.4.1   cmpi_sale Request Message

Field Name	Description	Required	Field Definition
Amount	Unformatted total transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the amount. **Example:** 840- US	Y	N(3)
Description	Brief description of item.	N	AN(125)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
MsgType	cmpi_sale	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(50)

| Version | Application message version identifier.
Version - 1.7 | Y | AN(3) |

Sample Sale Request Message

```
<CardinalMPI>
    <Amount>11133</Amount>
    <CurrencyCode>840</CurrencyCode>
    <Description></Description>
    <MerchantId>713a</MerchantId>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <MsgType>cmpi_capture</MsgType>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorId>713</ProcessorId>
    <TransactionPwd>12345678</TransactionPwd>
    <TransactionType>TC</TransactionType>
    <Version>1.7</Version>
</CardinalMPI>
```

3.4.2 cmpi_sale Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	N	AN(50)
ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	Y	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction.	Y	AN(4)

	Possible Values: Y – Transaction Approved U – Transaction Unavailable N – Transaction Declined E – Transaction resulted in Error		
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Sale Response Message

```
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorOrderNumber>q0P5F04752v1e2D7</ProcessorOrderNumber>
    <ProcessorStatusCode></ProcessorStatusCode>
    <ProcessorTransactionId>3391</ProcessorTransactionId>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode>Y</StatusCode>
    <TransactionId>aasu8ba48mZMA4uixYL0</TransactionId>
</CardinalMPI>
```

3.5   Capture Message Integration

The Capture message is used to retrieve the status of the transaction for Order Management systems that require an authorization/capture model for processing orders. The Capture request must reference a transaction already processed by the system identified by the **OrderId** field.

3.5.1   cmpi_capture Request Message

Field Name	Description	Required	Field Definition
Amount	Unformatted total transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	N	N(20)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the amount. **Example:** 840- US	Y	N(3)
Description	Brief description of item.	N	AN(125)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
MsgType	cmpi_capture	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single	Y	AN(16)

	identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.		
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(50)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Capture Request Message

```
<CardinalMPI>
    <Amount>11133</Amount>
    <CurrencyCode>840</CurrencyCode>
    <Description>Capture Description</Description>
    <MerchantData></MerchantData>
    <MerchantId>713a</MerchantId>
    <MsgType>cmpi_capture</MsgType>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorId>713</ProcessorId>
    <TransactionPwd>12345678</TransactionPwd>
    <TransactionType></TransactionType>
    <Version>1.7</Version>
</CardinalMPI>
```

3.5.2   cmpi_capture Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	N	AN(50)

ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	Y	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:** Y – Transaction Approved U – Unavailable N – Transaction Declined E – Transaction resulted in Error	Y	AN(4)
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Capture Response Message
```
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740981481274966</OrderId>
    <OrderNumber>7417124386</OrderNumber>
    <ProcessorOrderNumber>i0p5U0r770D2P323</ProcessorOrderNumber>
    <ProcessorStatusCode></ProcessorStatusCode>
    <ProcessorTransactionId></ProcessorTransactionId>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode>Y</StatusCode>
    <TransactionId>aasu8ba48mZMA4uixYL0</TransactionId>
</CardinalMPI>
```

3.6   Refund Message Integration

The Refund message is responsible for crediting the consumer some or all of the original payment amount from the corresponding transaction. Multiple refunds can be processed against the original transaction. The **OrderId** field returned in the Lookup response must be passed in the **OrderId** field of the Refund request in order for the transaction to process successfully.

3.6.1   cmpi_refund Request Message

Field Name	Description	Required	Field Definition
Amount	Unformatted Total transaction amount without any decimalization. **Example:** $100.00 = 1000, $123.67 = 12367, $.99=99	Y	N(20)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the sale amount.	Y	N(3)

	NOTE: Only USD is currently supported **Example:** 840 - US		
Description	Brief description of refund transaction.	N	AN(125)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
MsgType	cmpi_refund	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
Reason	Brief reason of cancel. **Possible Values:** Other - Default NoInventory CustomerReturn GeneralAdjustment CouldNotShip DifferentItem Abandoned CustomerCancel PriceError ProductOutofStock CustomerAddressIncorrect Exchange RiskAssessmentInformationNotValid CarrierCoverageFailure TransactionRecord	N	AN(125)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(2)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Refund Request Message

```
<CardinalMPI>
    <Amount></Amount>
    <CurrencyCode>840</CurrencyCode>
```

```
        <Description>Refund Description</Description>
        <MerchantData></MerchantData>
        <MerchantId>713a</MerchantId>
        <MerchantReferenceNumber></MerchantReferenceNumber>
        <MsgType>cmpi_refund</MsgType>
        <OrderId>8740579536571426</OrderId>
        <OrderNumber>7417124386</OrderNumber>
        <ProcessorId>713</ProcessorId>
        <Reason>Other</Reason>
        <TransactionPwd>12345678</TransactionPwd>
        <TransactionType></TransactionType>
        <Version>1.7</Version>
</CardinalMPI>
```

3.6.2   cmpi_refund Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	N	AN(50)
ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	Y	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:** Y – Transaction Completed P – Transaction Pending U – Unavailable E – Transaction resulted in Error	Y	AN(4)

TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Refund Response Message

```
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorOrderNumber>q0P5F04752v1e2D7</ProcessorOrderNumber>
    <ProcessorStatusCode></ProcessorStatusCode>
    <ProcessorTransactionId>3391</ProcessorTransactionId>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode>Y</StatusCode>
    <TransactionId>0XGeoyzTIIH6wC1u6XM0</TransactionId>
</CardinalMPI>
```

3.7   Void Message Integration

The Void message (cmpi_void) is responsible for void an order. If an order is charged it must be refunded.

3.7.1   cmpi_void Request Message

Field Name	Description	Required	Field Definition
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
MsgType	cmpi_void	Y	AN(50)
OrderDescription	Brief description of transaction.	N	AN(125)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
Reason	Brief reason of cancel. **Possible Values:** Other - Default NoInventory CustomerReturn GeneralAdjustment CouldNotShip DifferentItem Abandoned CustomerCancel	N	AN(125)

	PriceError ProductOutofStock CustomerAddressIncorrect Exchange RiskAssessmentInformationNotValid CarrierCoverageFailure TransactionRecord		
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the Transaction Type used for processing. **Example**: TC - TeleCheck	Y	AN(2)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Void Request Message

```
<CardinalMPI>
    <Description>Refund Description</Description>
    <MerchantData></MerchantData>
    <MerchantId>713a</MerchantId>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <MsgType>cmpi_void</MsgType>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorId>713</ProcessorId>
    <Reason>Other</Reason>
    <TransactionPwd>12345678</TransactionPwd>
    <TransactionType>CC</TransactionType>
    <Version>1.7</Version>
</CardinalMPI>
```

3.7.2   cmpi_void Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. NOTE: Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantReferenceNumber	Merchant specified transaction identifier that will be returned on the response.	N	AN(20)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	N	AN(50)

ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	Y	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:** Y – Transaction Approved P – Transaction Pending U – Transaction Unavailable E – Transaction resulted in Error	Y	AN(4)
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Void Response Message

```
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantReferenceNumber></MerchantReferenceNumber>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber></OrderNumber>
    <ProcessorOrderNumber>q0P5F04752v1e2D7</ProcessorOrderNumber>
    <ProcessorStatusCode></ProcessorStatusCode>
    <ProcessorTransactionId>3391</ProcessorTransactionId>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode>Y</StatusCode>
    <TransactionId>0XGeoyzTIIH6wC1u6XM0</TransactionId>
</CardinalMPI>
```

3.8   Add Merchant Order Number Message Integration

The Add Merchant Order Number message is used to assign a Merchant generated order number with an existing order in Centinel.

3.8.1   cmpi_add_order_number Request Message

Field Name	Description	Required	Field Definition
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MsgType	cmpi_add_order_number	Y	AN(50)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	N	AN(16)

OrderNumber	Order Number or transaction identifier from the Merchant website.	N	AN(50)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the transaction type used for processing. **Example**: TC - TeleCheck	Y	AN(2)
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Add Order Number Request Message

```
<CardinalMPI>
    <MerchantId>713a</MerchantId>
    <MsgType>cmpi_add_order_number</MsgType>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber>12014</OrderNumber>
    <ProcessorId>713</ProcessorId>
    <TransactionPwd>12345678</TransactionPwd>
    <TransactionType></TransactionType>
    <Version>1.7</Version>
</CardinalMPI>
```

3.8.2   cmpi_add_order_number Response Message

Field Name	Description	Required	Field Definition
ErrorDesc	Application error description for the associated error number(s).	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	N	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:**	Y	AN(4)

	Y – Completed P – Pending X – Canceled E – Error		
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

Sample Add Order Number Response Message
<CardinalMPI>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber>5034550568</OrderNumber>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode>Y</StatusCode>
    <TransactionId>a56JUxppTdQKMJR0Z880</TransactionId>
</CardinalMPI>

3.9   Payment Status Message Integration

Centinel monitors each Merchant's activity to ensure that the Merchant's system is in sync with the order and payment activity within the platform. In the event that one of the following events are encountered, the Centinel platform will send a notification to the Merchant.

OrderStateChangeNotification
ChargeNotification
RefundNotification

The Merchant should receive a notification in the event that a payment has been completed. When a Notification of one of the mentioned scenarios is encountered, a POST similar to the following will be sent to the Notification URL configured in the Merchant's profile.

Once the Merchant website receives the Notification POST, the Merchant should invoke the Status message (cmpi_payment_status) using the **NotificationId** in the request message to retrieve the transaction details from the Centinel Platform.

3.9.1   cmpi_payment_status Request Message

Field Name	Description	Required	Field Definition
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
MsgType	cmpi_payment_status	Y	AN(50)
NotificationId	This value is required to be in the cmpi_payment_status message to identify the corresponding transaction. This value is provided through the HTTP POST Notification sent to the Merchant.	Y	AN(100)
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
TransactionPwd	A password to secure and verify the transaction originated from Merchant represented by the transaction details. The password value is configured through the Merchant profile.	Y	AN(50)
TransactionType	Identifies the transaction type used for processing.	Y	AN(2)

	Example:		
Version	Application message version identifier. Version - 1.7	Y	AN(3)

Sample Payment Status Request Message

```
<CardinalMPI>
      <MerchantId>713a</MerchantId>
      <MsgType>cmpi_payment_status</MsgType>
      <NotificationId>CCCDGFDCCHEKGFKJJ1Q0VAWO08QC1K</NotificationId>
      <ProcessorId>713</ProcessorId>
      <TransactionPwd>12345678</TransactionPwd>
      <TransactionType></TransactionType>
      <Version>1.7</Version>
</CardinalMPI>
```

3.9.2   cmpi_payment_status Response Message

Field Name	Description	Required	Field Definition
Amount	Unformatted total transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
CurrencyCode	3 digit numeric, ISO 4217 currency code for the amount. **Example:** 840- US	Y	N(3)
ErrorDesc	Application error description for the associated error number.	Y	AN(500)
ErrorNo	Application error number(s). A non-zero value represents the error encountered while attempting to process the message request. **NOTE:** Multiple error numbers are separated by a comma	Y	AN(500)
MerchantData	Merchant specified data that will be returned on the response.	N	AN(255)
MerchantId	Merchant identification code. This value is assigned to the Merchant.	Y	AN(50)
NotificationType	Identifies the type of notification. **Possible Values:** OrderStateChangeNotification ChargeNotification RefundNotification	Y	AN(50)
OrderDescription	Brief description of items purchased.	N	AN(125)
OrderId	Centinel generated order identifier. Used to link multiple actions (authorize, capture, refund, etc) on a single order to a single identifier. Mod-10 compliant and unique BIN range to CardinalCommerce services.	Y	AN(16)
OrderNumber	Order Number or transaction identifier from the Merchant website.	Y	AN(50)
PaymentType	Identifies the payment type used for processing.	N	AN(3)

	Example: TC- TeleCheck		
ProcessorId	Merchant processor identification code. This value is assigned to the Merchant.	Y	AN(20)
ProcessorOrderNumber	Contains the transaction identifier returned from the processing network.	Y	AN(50)
ProcessorStatusCode	Status code returned from the Payment Processor.	N	AN(20)
ProcessorTransactionId	Transaction identifier returned from the Payment Processor.	N	AN(50)
ReasonCode	Reason Code(s) obtained from the processing network. In the event of a transaction failure or error, the field will provide the exact reason codes from the processing network. **Example:** 10002, 10004	Y	AN(50)
ReasonDesc	Reason description obtained from the processing network. In the event of a transaction failure or error, the field will provide the reason description from the processing network.	N	AN(256)
ReconAmount	Unformatted reconciliation value which represents the transaction amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	N	N(20)
ReconDate	Reconciliation date. **Example:** YYYYMMDD	N	N(20)
ReconReasonCode	Reconciliation reason code obtained from TeleCheck.	N	AN(50)
ReconReasonDesc	Reconciliation reason description obtained from TeleCheck.	N	AN(256)
StatusCode	Displays status of transaction. **Possible Values:** Y – Transaction approved N – Transaction declined P - Pending E – Transaction resulted in error U – Unavailable X – Cancelled	N	AN(2)
StatusDescription	Description of transaction status. **Possible Values:** AUTHORIZED CANCELED CHARGED DECLINED ERROR PENDING REFUNDED REVERSED TEMPORARY_DECLINE	N	AN(20)
TransactionId	Centinel transaction identifier. This value identifies the transaction within the Centinel system.	Y	AN(20)

The Following will only be present on: OrderStateChange			
BillingAddress1	Consumer's billing address information	Y	AN(50)
BillingAddress2	Consumer's billing address information	N	AN(50)
BillingCity	Consumer's city of their billing address	Y	AN(50)
BillingCountryCode	Consumer's alpha ISO 3166 country code of the billing address. **Example:** US - United States	Y	AN(3)
BillingFirstName	Consumer's first name	Y	AN(50)
BillingLastName	Consumer's last name	Y	AN(50)
BillingPhone	Consumer's phone number for billing address. This should be unformatted without hyphens. **Example:** 555-555-5555= 5555555555	Y	N(20)
BillingPostalCode	Consumer's postal code of their billing address	Y	AN(10)
BillingState	Consumer's state or province of their billing address. **Example:** Ohio= OH Texas= TX	Y	AN(50)
EMail	Consumer's email address.	Y	AN(255)
ShippingAddress1	Consumer's shipping address information	Y	AN(50)
ShippingAddress2	Consumer's shipping address information	N	AN(50)
ShippingAmount	Unformatted shipping amount without any decimalization. **Example:** $100.00= 10000, $123.67= 12367, $.99= 99	Y	N(20)
ShippingCity	Consumer's city of their shipping address	Y	AN(50)
ShippingCountryCode	Consumer's alpha ISO 3166 country code of the shipping address. **Example:** US - United States	Y	AN(3)
ShippingFirstName	Consumer's first name	Y	AN(50)
ShippingLastName	Consumer's last name	Y	AN(50)
ShippingPhone	Consumer's phone number for shipping address. This should be unformatted without hyphens. **Example:** 555-555-5555= 5555555555	Y	N(20)
ShippingPostalCode	Consumer's postal code of their shipping address	Y	AN(10)
ShippingState	Consumer's state of their shipping address **Example:** Ohio – OH Texas – TX	Y	AN(50)
TaxAmount	Unformatted tax amount without any decimalization.	Y	N(20)

	Example: $100.00= 10000, $123.67= 12367, $.99= 99		

Sample Charge Notification Response Message

```
<CardinalMPI>
    <Amount>18257</Amount>
    <CurrencyCode>840</CurrencyCode>
    <ErrorDesc></ErrorDesc>
    <ErrorNo>0</ErrorNo>
    <MerchantData></MerchantData>
    <MerchantId>713a</MerchantId>
    <NotificationType>ChargeNotification</NotificationType>
    <OrderDescription>Sample Order...</OrderDescription>
    <OrderId>8740579536571426</OrderId>
    <OrderNumber>12014</OrderNumber>
    <PaymentType>TC</PaymentType>
    <ProcessorId>713</ProcessorId>
    <ProcessorOrderNumber>q0P5F04752v1e2D7</ProcessorOrderNumber>
    <ProcessorStatusCode></ProcessorStatusCode>
    <ProcessorTransactionId>3391</ProcessorTransactionId>
    <ReasonCode></ReasonCode>
    <ReasonDesc></ReasonDesc>
    <StatusCode></StatusCode>
    <StatusDescription>Charged</StatusDescription>
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    <BillingAddress2></BillingAddress2>
    <BillingCity>Cleveland</BillingCity>
    <BillingCountryCode>US</BillingCountryCode>
    <BillingFirstName>John</BillingFirstName>
    <BillingLastName>Consumer</BillingLastName>
    <BillingPhone>2162162116</BillingPhone>
    <BillingPostalCode>44111</BillingPostalCode>
    <BillingState>OH</BillingState>
    <EMail>johnconsumer@consumerdomain.com</EMail>
    <ShippingAddress1>123 Main Street</ShippingAddress1>
    <ShippingAddress2></ShippingAddress2>
    <ShippingAmount></ShippingAmount>
    <ShippingCity>Cleveland</ShippingCity>
    <ShippingCountryCode>US</ShippingCountryCode>
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    <ShippingLastName>Consumer</ShippingLastName>
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</CardinalMPI>
```

4. Integration Configuration

To support integration testing the Centinel Test system (https://centineltest.cardinalcommerce.com) is available. This allows merchants to integrate and maintain test systems separate from their production deployments.

To test the Centinel transaction processing, specific configuration parameters must be defined within the Centinel Test system.

4.1   Configuring Centinel for TeleCheck Transactions.

To support the Telecheck payment processing, specific parameters must be defined within the Centinel Test Merchant profile. The following steps detail the configuration process and cover all parameters that must be configured to support the integration.

The test environment has been pre-configured with Telecheck profile information collected during the Centinel registration process.

4.1.1   Step 1 - Login to your Centinel Test Merchant account.

By default, your username/password credential to login to the test system is your assigned MerchantId value and the password "changeit". Go to the Centinel Test Website (https://centineltest.cardinalcommerce.com) and login to your test Merchant account.

4.1.2   Step 2 – Configure your test Merchant Profile for TeleCheck.

The Centinel Test system requires specific configuration settings to enable the Telecheck payment processing. Once you are logged into the Centinel Test website, click thru the following:

Manage Profile > Manage Payment Initiative Configuration > Create Payment Initiative Configuration

Select Telecheck from the dropdown box and click the enter button. Note that if your profile already has a Telecheck configuration defined, an error message will be returned. If configuration updates must be made go to the Update Payment Initiative Configuration section.

The TeleCheck configuration requires the following information:

Configuration	Description
TeleCheck Merchant Id	TeleCheck provided Merchant identifier.
TeleCheck Account Type	Used to determine whether the Merchant is using the Verification or Guarantee program with TeleCheck.
TeleCheck Application Type	Used to determine if the Merchant is processing in the eCommerce or Call Center environment.
TeleCheck Global Scan Id	TeleCheck provided identifier that is used if processing Global Scan transactions.
Enable Global Scan	Determines whether the Merchant will be processing Global Scan Transaction through TeleCheck.
Delayed Ship	Determines whether the Merchant will be processing Delayed Ship transaction through TeleCheck.
Check Background Image	Determines the check image that is displayed on the check collection page.
Merchant Display Name	Name to be displayed on the check collection page.
Terms and Conditions Text	Text that is displayed as the as the link to the Merchant's terms and conditions.
Terms and Conditions URL	URL to the Merchant's terms and conditions.
Terms and Conditions Message	Message that is displayed alongside the link to the Merchant's terms and conditions.
Status Notification URL	Identifies the fully qualified URL of the web page hosted by the Merchant that will receive the Notification POST and process the cmpi_payment_status message with the Centinel platform.

5. Centinel MAPS Errors

For a complete list of Centinel Error Codes, please reference the Error Codes Report in the Reporting Section of your Centinel Merchant account at https://centineltest.cardinalcommerce.com/.