

ST Xpay CFT Specification

Version 3.51

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1 Introduction

This guide covers the information required to process CFT transaction using ST Xpay. It should be read in conjunction with the ST Xpay API document. To obtain a copy of the ST Xpay API document please refer to section [Further reading](#) in this document.

This document pays specific attention to the fields used to create a ST Xpay CFT request and the fields returned in the response. Full examples of the various requests and responses follow each request/response description.

2 CFT request

The following section details the XML required to process a CFT transaction.

2.1 CFT request

A CFT request involves crediting a credit or debit card with a given amount. The card can be credited with an amount without a related authorisation.

CFT requests are identical to e-commerce authorisation requests with the following exception:

The “type” attribute within the <Request> tag should contain the string “CFT” as shown below.

```
<RequestBlock Version="3.51">
  <Request Type="CFT">
    ...
    ...
  </Request>
</RequestBlock>
```

2.1.1 Example CFT request XML

The following is a complete example of the XML string to send to ST Xpay to perform a CFT refund using the card number 4111111111111111 for the amount £25 with the currency GBP.

```
<RequestBlock Version="3.51">
  <Request Type="CFT">
    <Operation>
      <Amount>2500</Amount>
      <Currency>GBP</Currency>
      <SiteReference>testref1234</SiteReference>
      <SettlementDay>1</SettlementDay>
    </Operation>
    <CustomerInfo>
      <Postal>
        <Name>
          <NamePrefix>Mr.</NamePrefix>
          <FirstName>Joe</FirstName>
          <MiddleName>A.</MiddleName>
          <LastName>Bloggs</LastName>
          <NameSuffix>CEng.</NameSuffix>
        </Name>
        <Company>A COMPANY</Company>
        <Street>A STREET</Street>
        <City>A CITY</City>
        <StateProv>A STATE</StateProv>
        <PostalCode>TE2 3ST</PostalCode>
        <CountryCode>GBR</CountryCode>
      </Postal>
      <Telecom>
        <Phone>0000 111111</Phone>
      </Telecom>
      <Online>
        <Email>CUSTOMER@SOMEDOMAIN.COM</Email>
      </Online>
    </CustomerInfo>
    <PaymentMethod>
      <CreditCard>
        <Type>VISA</Type>
        <Number>4111111111111111</Number>
        <Issue></Issue>
```

```

        <StartDate></StartDate>
        <ExpiryDate>02/07</ExpiryDate>
    </CreditCard>
</PaymentMethod>
<Order>
    <OrderReference>Order0001</OrderReference>
    <OrderInformation>Test Order</OrderInformation>
</Order>
</Request>
<Certificate>
-----BEGIN CERTIFICATE-----
MIIGUTCCBg+gAwIBAgICAQMwCwYHKoZiZjgEAwUAMIG/MQswCQYDVQQGEwJVSzEP
MA0GA1UECBMTG9uZG9uMQswCQYDVQQHEwJTVDEWMBQGA1UEChMNU2VjdXJlVHJh
-----END CERTIFICATE-----
-----BEGIN RSA PRIVATE KEY-----
TWhG9Qn9kJ+h15rJBvbQtNvFMBuLlIXEVOxZboteE+2lW7iYz5gF7HWUPgjM+RTM
-----END RSA PRIVATE KEY-----
    </Certificate>
</RequestBlock>

```

For details on formatting the XML tags within the tag <Request> please refer to the Xpay API document referenced in [Further reading](#).

2.2 CFT response

The following section details the XML returned to Xpay from a CFT request.

2.2.1 Example CFT response

The following is an example of the XML string returned by the SecureTrading payment gateway for a CFT transaction.

```

<ResponseBlock Live='TRUE' Version='3.51'>
  <Response Type='CFT'>
    <OperationResponse>
      <TransactionReference>1-2-3456</TransactionReference>
      <TransactionCompletedTimestamp>2005-09-22
      11:58:34</TransactionCompletedTimestamp>
      <AuthCode>REFUND ACCEPTED</AuthCode>
      <Result>1</Result>
      <SettleStatus>0</SettleStatus>
    </OperationResponse>
    <Order>
      <OrderInformation>This is a test order</OrderInformation>
      <OrderReference>Order0001</OrderReference>
    </Order>
  </Response>
</ResponseBlock>

```

The above is an example of a successful CFT transaction request; this request was successful because the XML tag <Result> has the value 1.

2.3 SETTLEMENT request

If you wish to suspend or un-suspend a CFT transaction then you can do so by processing a SETTLEMENT request using the transaction reference given within the response from processing a CFT request.

For more details about a SETTLEMENT request please refer to the SETTLEMENT section within the Xpay API document referenced in [Further reading](#).

2.3.1 Example SETTLEMENT request

For details on formatting the XML tags for a SETTLEMENT request please refer to the SETTLEMENT section within the Xpay API document referenced in [Further reading](#).

2.4 SETTLEMENT response

The following section details the XML returned to Xpay from a SETTLEMENT request.

2.4.1 Example SETTLEMENT response

For details on the format of the returned XML and an explanation of the tags included please refer to the SETTLEMENT section within the Xpay API document referenced in [Further reading](#).

3 Further reading

This section contains contact information and further reading relevant to ST Xpay and CFT refund transactions.

For further information please refer to the following documents:

Located in the ST Xpay documents section of the SecureTrading website:

SecureTrading ST Xpay API: [stxpayapispecification.pdf](#)
SecureTrading ST Xpay User Guide: [stxpayuserguide.pdf](#)
<http://www.securetrading.com/xpay.html>

ST Xpay read me: [readme.txt](#)
Bundled with the ST Xpay distribution