

# ST Xpay and Xpay4 CFT Specification

Version 3.51

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## 1 Introduction

This guide covers the information required to process CFT transactions using ST Xpay and Xpay4. It defines the XML specification for requests using both the ST Xpay and ST Xpay4 APIs. In most cases the XML is identical for each version. Where there are differences the specification will state how Xpay and Xpay4 differ.

This guide should be read in conjunction with the ST XML Specification document. To obtain a copy of the ST XML Specification document please refer to section [Further reading](#) in this document.

This document pays specific attention to the fields used to create an ST Xpay and Xpay4 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 or Xpay4 to perform a CFT refund using the card number 4111111111111111 for the amount £25 with the currency GBP. For Xpay4 an XML header specifying the version and character encoding is required. Please refer to the XML request section within the ST XML Specification document referenced in [Further reading](#) for more details.

```
<?xml version="1.0" encoding="utf-8"?>
<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
MA0GA1UECBMG9uZG9uMQswCQYDVQQHEwJTVDEWMBQGA1UEChMNU2VjdXJlVHJh
-----END CERTIFICATE-----
-----BEGIN RSA PRIVATE KEY-----
TWhG9Qn9kJ+h15rJBvbQtNvFMBuLlIXEVOxZboteE+21W7iYz5gF7HWUPgjm+RTM
-----END RSA PRIVATE KEY-----
    </Certificate>
<!--NOTE for ST Xpay4 the Certificate tag should just contain your certificate alias-->
</RequestBlock>

```

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

## 2.2 CFT response

The following section details the XML returned to Xpay and Xpay4 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 ST XML Specification 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 ST XML Specification document referenced in [Further reading](#).

## 2.4 SETTLEMENT response

The following section details the XML returned to Xpay and Xpay4 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 ST XML Specification document referenced in [Further reading](#).

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### 3 Further reading

This section contains contact information and further reading relevant to ST Xpay, Xpay4 and CFT refund transactions.

For further information please refer to the following documents:

Located in the ST Xpay (<http://www.securetrading.com/xpay.html>) documents section of the SecureTrading website

- SecureTrading Xpay user guide
- SecureTrading Xpay4 user guide
- SecureTrading XML Specification

Bundled with the ST Xpay distribution:

- ST Xpay read me: readme.txt