

# ST Xpay and Xpay4 MOTO Specification

Version 3.51

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## 1 Introduction

This document covers the additional information required to perform a MOTO (Mail Order / Telephone Order) request via ST Xpay or 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 SecureTrading XML Specification document. To obtain a copy of this document please refer to the [Further reading](#) section at the end of this document.

A MOTO transaction is similar to a normal e-commerce authorisation. The transaction is flagged as a Mail Order or a Telephone Order when authorised by your acquirer rather than an SSL e-commerce transaction. You should ensure that any authorisation request sent via ST Xpay or Xpay4 uses MOTO if and only if the transaction is classified as MOTO and not e-commerce. Contact your acquirer if you are unsure whether a particular type of request should be considered MOTO.

Using MOTO transactions may affect any fees charged by your acquirer.

To enable MOTO facilities on your SecureTrading account please contact the support team. Please refer to the [Support](#) section for further information. You may need to obtain extra merchant numbers from your acquirer to support this feature.

This document pays specific attention to the fields used to create an ST Xpay and Xpay4 MOTO authorisation request and the fields returned in the response. Full examples of the various requests and responses follow each request/response description.

In addition to the request types detailed in the ST XML Specification document, the following types are also available:

- "MOTOAUTH"            A new MOTO authorisation request

E.g. <Request Type="MOTOAUTH">

- "MOTOREFUND"        A Refund for a previous MOTOAUTH

E.g. <Request Type="MOTOREFUND">

## 2 MOTO authorisation

This section describes the elements required to send and receive a MOTO authorisation XML request to the SecureTrading payment network.

### 2.1 MOTO authorisation request

A MOTO authorisation request is used to initiate a request. Payment details are sent in an XML format.

With Maestro debit cards replacing Switch cards, Switch cards will now be processed as Maestro debit cards on the SecureTrading payment system.

A secondary change that MasterCard is enforcing is that all Maestro debit cards must use MasterCard SecureCode for all **normal authorisations** but MOTO authorisations are **not** affected by this change but you are still required to send “Maestro” in place of “Switch” for the card type.

#### 2.1.1 XML specification

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

The `Type` attribute of the Request tag should be “MOTOAUTH” instead of “AUTH”.

For information on other fields in the request please see the ST XML Specification document (see [Further reading](#)).

#### 2.1.2 XML example

The following is an example of the XML string sent to ST Xpay or Xpay4. 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="MOTOAUTH">
    <Operation>
      <Amount>1000</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>02/05</ExpiryDate>
        <SecurityCode>246</SecurityCode>
    </CreditCard>
</PaymentMethod>
<Order>
    <OrderReference>Order0001</OrderReference>
    <OrderInformation>Test Order</OrderInformation>
</Order>
</Request>
<Certificate>
-----BEGIN CERTIFICATE-----
MIIGUTCCBg+gAwIBAgICAQMwCwYHKoZIzjgEAwUAMIG/MQswCQYDVQQGEwJVSzEP
MA0GA1UECBMTG9uZG9uMQswCQYDVQQHEwJTVDEWMBQGA1UEChMNU2VjdXJlVHJh
SPEeso/HNlkY8DXrEXixAhRcJrEC3JnDXLRDZc32MciHvISP9Q==
-----END CERTIFICATE-----
-----BEGIN RSA PRIVATE KEY-----
TWhG9Qn9kJ+h15rJBvbQtNvFMBuLlIXEVOxZboteE+2lW7iYz5gF7HWUPgjM+RTM
j6D5a16AuWU0/uqL6VVe6POgBorSFeWd18RnQLfAinVku8UkWQBS1Y4j5ICFGRc
YaJAnR5AJ4xXUK3CHVbLEBkw
-----END RSA PRIVATE KEY-----
    </Certificate>
<!--NOTE for ST Xpay4 the Certificate tag should just contain your certificate alias-->
</RequestBlock>

```

## 2.2 MOTO response

The XML returned after performing a MOTO authorisation will be the same as a standard authorisation with the following exception:

The `Type` attribute of the `Response` tag will be "MOTOAUTH" instead of "AUTH".

### 2.2.1 XML example

The following is an example of the XML string returned by the SecureTrading payment gateway.

```

<ResponseBlock Live="FALSE" Version="3.51">
  <Response Type="MOTOAUTH">
    <OperationResponse>
      <TransactionReference>1-2-2432</TransactionReference>
      <AuthCode>Auth code:6284</AuthCode>
      <Result>1</Result>
      <SettleStatus>0</SettleStatus>
      <SecurityResponseSecurityCode>1</SecurityResponseSecurityCode>
      <SecurityResponsePostcode>2</SecurityResponsePostcode>
      <SecurityResponseAddress>4</SecurityResponseAddress>
      <TransactionCompletedTimestamp>
        2000-10-04 23:24:02
      </TransactionCompletedTimestamp>
      <TransactionVerifier>ljhLKH6H7fjhg+764J
        HERsdFGhKJHGjhdsee09DSs+</TransactionVerifier>
    </OperationResponse>
  </Response>
</ResponseBlock>

```

---

```
<Order>  
  <OrderReference>Order0001</OrderReference>  
  <OrderInformation>Test Order</OrderInformation>  
</Order>  
</Response>  
</ResponseBlock>
```

## 3 MOTO refund

This section describes the elements required to send and receive a MOTO Refund XML request to the SecureTrading payment network.

### 3.1 MOTOREFUND request

A MOTO Refund request is used to refund a card following a previous MOTO Authorisation request. Please note that any MOTOAUTH transaction should only be refunded using a MOTOREFUND transaction. Any e-commerce AUTH transaction should only be refunded using a REFUND transaction.

#### 3.1.1 XML specification

MOTO refund requests are identical to e-commerce refund requests with the following exception:

The `Type` attribute of the Request tag should be "MOTOREFUND" instead of "REFUND".

For information on other fields in the request please see the ST XML Specification document (see [Further information](#)).

#### 3.1.2 XML example

The following is an example of the XML string sent to ST Xpay. 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="MOTOREFUND">
    <Operation>
      <Amount>900</Amount>
      <SiteReference>testref1234</SiteReference>
    </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>
        <ParentTransactionReference>1-2-432</ParentTransactionReference>
      </CreditCard>
    </PaymentMethod>
  </Request>
</RequestBlock>
```

```

        <TransactionVerifier>XDJ3LVKAJ3PSDdfslkh3
        HERsdFGhKJHGjhdsee09DSs+</TransactionVerifier>
    </CreditCard>
</PaymentMethod>
<Order>
    <OrderReference>Order0001</OrderReference>
    <OrderInformation>Test Order</OrderInformation>
</Order>
</Request>
<Certificate>
-----BEGIN CERTIFICATE-----
MIIGUTCCBg+gAwIBAgICAQMWcWYHKoZiZjgEAwUAMIG/MQswCQYDVQQGEwJVSzEP
MA0GA1UECBMTG9uZG9uMQswCQYDVQQHEwJTVDEWMBQGA1UEChMNU2VjdXJlVHJh
ZGluZzEuMCwGA1UECmMlVGZzdCBNXXJjaGFudCBZDZlZDZlZDZlZDZlZDZlZDZl
SPEso/HNlkY8DXrEXixAhRcJrEC3JnDXLRDZc32MciHvISP9Q==
-----END CERTIFICATE-----
-----BEGIN RSA PRIVATE KEY-----
TWhG9Qn9kK+h15rJBvbQtNvFMBuLlIXEVOxZboteE+2lW7iYz5gF7HWUPgjm+RTM
j6D5a16AuWU0/uqL6VVe6POgBorSFeWd18RnQLfAinVku8UkWQBS1Y4j5ICFGrc
YaJAnR5AJ4xXUK3CHVbLEBkW
-----END RSA PRIVATE KEY-----
    </Certificate>
<!--NOTE for ST Xpay4 the Certificate tag should just contain your certificate alias-->
</RequestBlock>

```

## 3.2 MOTOREFUND response

The XML returned after performing a MOTO Refund.

### 3.2.1 XML specification

The XML returned after performing a MOTO authorisation will be the same as a standard authorisation with the following exception:

The `Type` attribute of the `Response` tag will be "MOTOREFUND" instead of "REFUND".

### 3.2.2 XML example

The following is an example of the XML string returned by the SecureTrading payment gateway.

```

<ResponseBlock Live="FALSE" Version="3.51">
  <Response Type="MOTOREFUND">
    <OperationResponse>
      <TransactionReference>1-2-32432</TransactionReference>
      <AuthCode>Auth code:6284</AuthCode>
      <Result>1</Result>
      <TransactionCompletedTimestamp>2000-10-04
      23:24:02</TransactionCompletedTimestamp>
      <TransactionVerifier>SKTK2KSOD8762KSKJHksdjfk2ksdkfj2P
      SDFKH6Kkj8732=</TransactionVerifier>
    </OperationResponse>
    <Order>
      <OrderReference>Order0001</OrderReference>
      <OrderInformation>Test Order</OrderInformation>
    </Order>
  </Response>
</ResponseBlock>

```

---

## 4 Further information

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

### 4.1 Support

SecureTrading provides support for its software and the operation of its payment service. If you require technical support, first ensure that you have read and understood all relevant documentation.

If the problem persists, please email [support@securetrading.com](mailto:support@securetrading.com), quoting your SecureTrading sitereference and concisely stating the nature of your problem.

To help us help you, please include the original XML string sent and any error message(s) that are returned by the ST Xpay API verbatim.

SecureTrading additional contact details:

Phone: 01248 672 050

Fax: 01248 672 099

### 4.2 Further reading

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 or by contacting support:

- SecureTrading XML Specification:

Bundled with the SecureTrading Xpay distribution:

- SecureTrading Xpay read me: readme.txt