



Transaction Update

This document outlines the XML specification for processing a TRANSACTIONUPDATE request. This allows you to update an existing transaction, for example the transaction's settlement status or settle amount.

Version: 2.6 (a)

Published: 1 August 2017

Table of Contents

- 1 Introduction 3**
 - 1.1 Process Overview 3
- 2 TRANSACTIONUPDATE XML Request 5**
 - 2.1 <filter> 5
 - 2.2 <updates> 5
 - 2.3 XML Request Example 7
- 3 TRANSACTIONUPDATE XML Response 8**
 - 3.1 XML Response Example..... 8
- 4 Pre-Authorisations and Final Authorisations 9**
 - 4.1 Final authorisations (default)..... 9
 - 4.2 Pre-authorisations 9
- 5 Further Information and Support 10**
 - 5.1 Secure Trading Support 10
 - 5.2 Secure Trading Sales..... 10
 - 5.3 Useful Documents..... 10
 - 5.4 Frequently Asked Questions 10

1 Introduction

After processing transactions through STPP, you can update some of the details at a later time by performing a TRANSACTIONUPDATE XML Request. For example:

- # lowering the amount for an AUTH after authorisation and before settlement.
- # suspending REFUND, preventing settlement.
- # updating the address in the billing details in a STORE.
- # increasing the number of payments in a SUBSCRIPTION.

1.1 Process Overview

The following is an example of how TRANSACTIONUPDATE XML Requests are used to update Secure Trading transactions.

Example

A merchant has previously processed a successful AUTH (with transactionreference "1-2-3") on their site (with sitereference "site24680"). It has a settlestatus of "1", meaning it will be settled automatically within 24 hours. The merchant wishes to update the settlestatus to "2", which will suspend the settlement of funds to their bank account.

Step 1) Your system submits a TRANSACTIONUPDATE XML Request to Secure Trading, including:

- # **sitereference** "site24680" (to identify the site on which the transaction was processed).
- # **transactionreference** "1-2-3" (to identify the transaction that is to be updated).
- # the updates to be made; in this example, **settlestatus** "2" (suspends payment). (See section 2.2 for information on **settlestatus**)

An example of this XML Request can be found in section 2.3.



Please note that when performing a single TRANSACTIONUPDATE XML Request:

- You can only update one transaction. (Updating multiple transactions necessitates one TRANSACTIONUPDATE Request per transaction)
- You can update multiple fields in a single transaction by using a single TRANSACTIONUPDATE Request.

Step 2) Secure Trading receives and interprets the TRANSACTIONUPDATE XML Request.

Step 3) Secure Trading performs the updates on the specified transaction, providing the request sent was valid (otherwise returns an error).

Step 4) Secure Trading returns a TRANSACTIONUPDATE XML Response.

An example of this XML Response can be found in section 3.1.

Step 5) Your system receives and interprets the TRANSACTIONUPDATE XML Response and updates your records, as appropriate. Your system should ensure the error code value returned is "0", indicating a successful update.

The AUTH "1-2-3" on site "site24680" has now been assigned settlestatus "2", which will suspend the payment.

Transaction Update

This procedure can be used to update a number of different fields across a number of Secure Trading request types:

- // AUTH
- // REFUND
- // STORE
- // SUBSCRIPTION

This document focuses on TRANSACTIONUPDATE XML Requests for updating AUTH and REFUND Requests.



You can only update transactions when they are in a pending settlement status ('0', '1' or '2') and **NOT** when in cancelled ('3') or settled ('100') status.



For information on updating Subscriptions using TRANSACTIONUPDATE XML Requests, please refer to the:

[STPP Subscriptions document](#)

All Secure Trading documents can be found on [our website](#).



For information on updating Card Stores using TRANSACTIONUPDATE XML Requests, please refer to the:

[STPP Card Store document](#)

All Secure Trading documents can be found on [our website](#).

2 TRANSACTIONUPDATE XML Request

This section of the document outlines the XML specification for processing a TRANSACTIONUPDATE XML Request.

The TRANSACTIONUPDATE XML Request consists of two tags:

- # The <filter> tag is used to specify the transaction to be updated (section 2.1).
- # The <updates> tag is used to specify the updates to be performed on the transaction (section 2.2).



Secure Trading recommends waiting for at least 10 minutes after processing a transaction before attempting to update it with a TRANSACTIONUPDATE XML Request.

2.1 <filter>

Tag	Type	Length	Required	Comment
filter			Y	
sitereference	an	40	Y	The unique reference for the SecureTrading site associated with the transaction you wish to update.
transaction reference	an	20	Y	The unique Secure Trading reference for the transaction you wish to update.

2.2 <updates>

The <updates> tag is used to specify the updates to be performed on the transaction.

The following fields can be updated when performing updates on AUTH and REFUND Requests.



For further information on updating Subscriptions:
[STPP Subscriptions document](#)

For further information on updating Card Stores:
[STPP Card Store document](#)

All Secure Trading documents can be found on [our website](#).



MasterCard Europe have mandated that **MasterCard** and **Maestro** transactions processed with certain European acquiring banks are subject to conditions that affect how they can be updated. See section 4 for further information.

Tag	Type	Length	Required	Comment
updates			N	
merchant			N	
orderreference	an	255	N	Your unique order reference that can be stored on Secure Trading's system. Note: If submitted, this will update the orderreference of the transaction.
settlement			N	Certain fields can be updated in the settlement tag. These can be used to update the amount that will be settled, the date settlement will be performed or suspend settlement altogether.
settle baseamount	n	13	N	The amount of the transaction in base units, with no commas or decimal points, so £10.50 would be 1050. This value must be above zero and less than or equal to the original authorisation amount.
settle duedate	an	10	N	Date the transaction will be settled. If today or earlier, then transaction will settle when settlement is next run (providing not suspended or cancelled). Format: YYYY-MM-DD
settle status	n	1	N	This value relates to the status of the transaction. The possible vales are: 0 – Pending Settlement. 1 – Pending Settlement, manually overridden. 2 – Suspended. 3 – Reversed/Cancelled



Please note that a suspended (status 2) transaction will be automatically reversed or cancelled (status 3) after 7 days as the authorisation code will have expired. (Authorisation codes are valid for 7 days).



Please note that once a transaction is set to reversed/cancelled (status 3), the transaction will not settle and the status cannot be changed.

2.3 XML Request Example

Please find below an example of a TRANSACTIONUPDATE request to be submitted to Secure Trading's systems.

This example updates transaction with `transactionreference` "1-2-3" processed on `sitereference` "site24680". It updates the `settlestatus` to "2".

The required `<filter>` tag has been highlighted in **bold**.

```
<?xml version="1.0" encoding="utf-8"?>
<requestblock version="3.67">
  <alias>site12345</alias>
  <request type="TRANSACTIONUPDATE">
    <filter>
      <sitereference>site24680</sitereference>
      <transactionreference>1-2-3</transactionreference>
    </filter>
    <updates>
      <settlement>
        <settlestatus>2</settlestatus>
      </settlement>
    </updates>
  </request>
</requestblock>
```

3 TRANSACTIONUPDATE XML Response

Once you have successfully submitted a Transaction Update request through STPP, if no errors were found, you will be returned an XML Response matching the below specifications.



It is possible to check the outcome of the request by performing a Transaction Query XML Request, passing through the same transaction reference. This process is outlined in detail in the:

[STPP Transaction Query document](#)

All Secure Trading documents can be found on [our website](#).

3.1 XML Response Example

Please find below an example of a TRANSACTIONUPDATE XML Response that was returned following a successful transaction update.

The `<error><code>` tags have been highlighted in **bold**. Please ensure the `<error><code>` is "0". This indicates the TRANSACTIONUPDATE XML Request was processed successfully. If the `<error><code>` is not "0", the request may not have been processed as expected

```
<?xml version="1.0" encoding="utf-8"?>
<responseblock version="3.67">
  <requestreference>X675136983</requestreference>
  <response type="TRANSACTIONUPDATE">
    <timestamp>2010-03-11 16:38:47</timestamp>
    <error>
      <code>0</code>
    </error>
  </response>
</responseblock>
```

4 Pre-Authorisations and Final Authorisations

MasterCard Europe have mandated that **MasterCard** and **Maestro** transactions processed with certain European acquiring banks must be flagged as either **pre-authorisation** or **final authorisation**.



We recommend that you contact your acquirer for information on whether this mandate applies to your configuration. The [XML Specification](#) covers this topic in greater detail.

4.1 Final authorisations (default)

By default, authorisations are processed as **final authorisations**, which are subject to the following conditions:

- # Settlement can **only** be deferred by up to **4 days** following authorisation ⁽¹⁾ ⁽²⁾.
- # Following authorisation, the amount value should not be changed ⁽¹⁾.

- (1) **Failure to adhere to these conditions may incur a fine from MasterCard.**
- (2) **Transactions can be settled up to 7 days after authorisation, but it is recommended that you settle transactions within 4 days to avoid incurring a fine.**

For full terms and conditions, please contact your acquiring bank.

4.2 Pre-authorisations

For instructions on how to process authorisations as **pre-authorisations**, please refer to the [XML Specification](#).

Pre-authorisations are subject to the following conditions:

- # Settlement can be deferred by up to **7 days** following authorisation.
- # During these 7 days, the amount to be settled can be updated to a value that is lower than the amount authorised.

5 Further Information and Support

This section provides useful information with regards to documentation and support for the merchant's Secure Trading solution.

5.1 Secure Trading Support

If you have any questions regarding integration or maintenance of the system, please contact our support team using one of the following methods.

Method	Details
Telephone	+44 (0) 1248 672 050
Fax	+44 (0) 1248 672 099
Email	support@securetrading.com
Website	http://www.securetrading.com/support/support.html

5.2 Secure Trading Sales

If you do not have an account with Secure Trading, please contact our Sales team and they will inform you of the benefits of a Secure Trading account.

Method	Details
Telephone	0800 028 9151
Telephone (Int'l)	+44 (0) 1248 672 070
Fax	+44 (0) 1248 672 079
Email	sales@securetrading.com
Website	http://www.securetrading.com

5.3 Useful Documents

The documents listed below should be read in conjunction with this document:

- // [STAPI Setup Guide](#) – This document outlines how to install the STAPI java client for processing XML Requests and Responses through Secure Trading.
- // [STPP Web Services User Guide](#) – This document describes how to process XML Requests and Responses through Secure Trading's Web Services solution.
- // [STPP XML Specification](#) – This document details how to perform XML authorisations through Secure Trading.
- // [STPP Transaction Query](#) – This document outlines how to check the status of a previously processed transaction.
- // [STPP Subscriptions](#) – This document outlines how to process subscriptions on your account using STAPI or Web Services.
- // [STPP Card Store](#) – This document describes how to process Card Store XML Requests and Responses through Secure Trading.

Any other document regarding the STPP system can be found on Secure Trading's website (<http://www.securetrading.com>). Alternatively, please contact our support team as outlined above.

5.4 Frequently Asked Questions

Please visit the FAQ section on our website (<http://www.securetrading.com/support/faq>).