



XML Specification
Paysafecard

This is a supplemental document to the main XML Specification document.

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1 Introduction

This document is a supplement to the [XML Specification](#). The purpose of this document is to provide the reader with an understanding of how to process paysafecard payments using Secure Trading's API interface.

1.1 About paysafecard

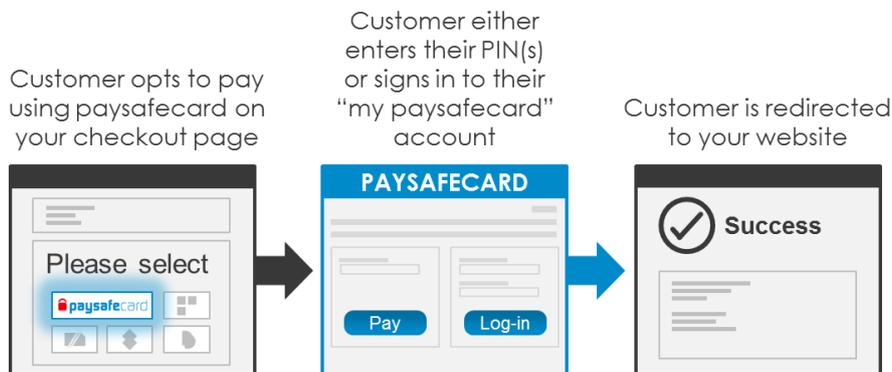


A paysafecard is a pre-paid card that can be purchased by your customers from sales outlets worldwide (e.g. at PayPoint outlets). Each paysafecard contains a unique PIN that the customer can enter on the checkout page in order to complete a purchase.

1.2 About "my paysafecard"

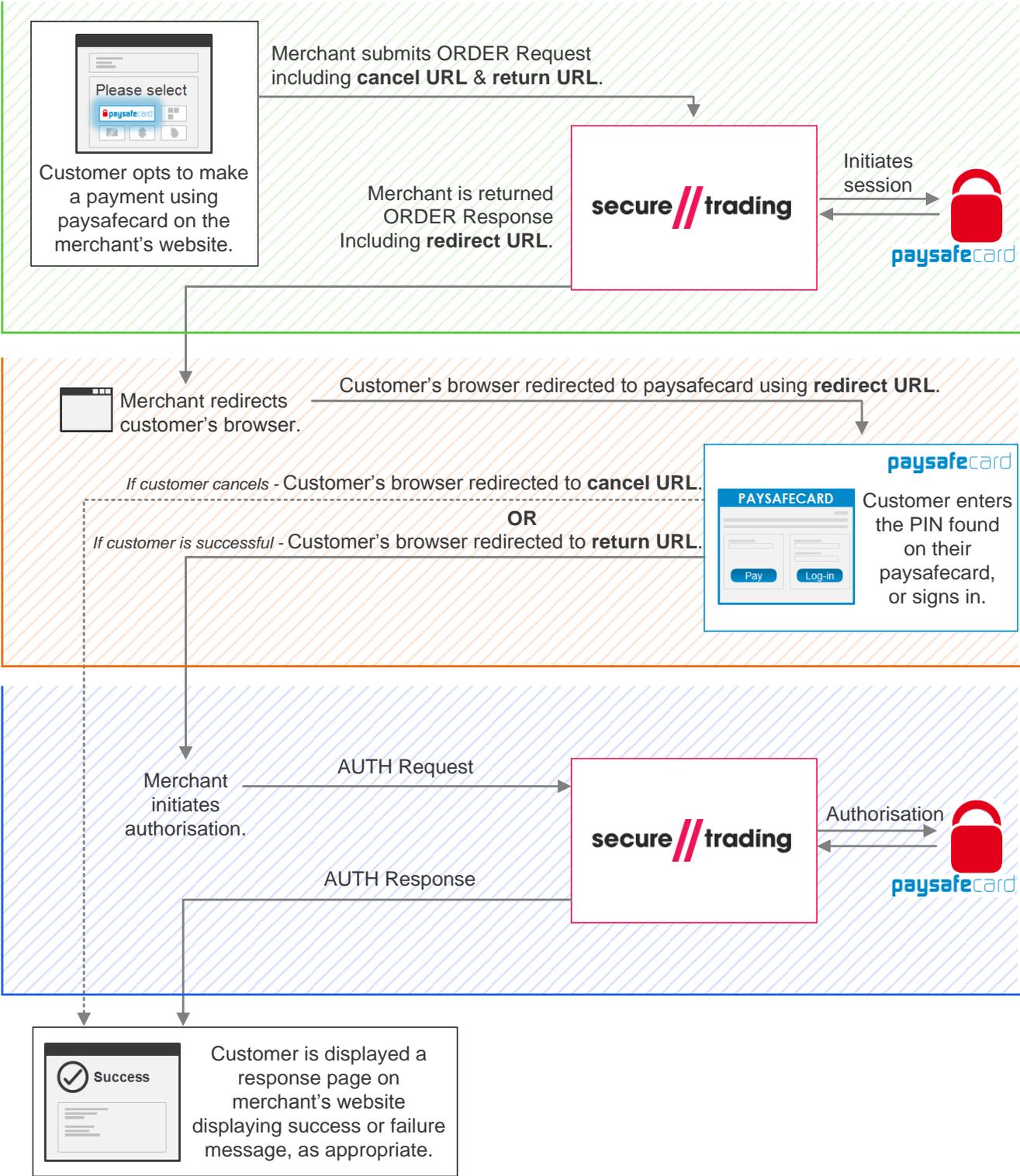
"my paysafecard" is a personal online payments account to help customers keep track of multiple paysafecard PINs. The customer can opt to sign in to their "my paysafecard" account at time of purchase, which allows them to pay with paysafecard PINs stored on their account.

1.3 What the customer sees



2 Process overview

The following is a diagrammatic overview of the paysafecard payment flow. This is split into three main parts, as shown below: performing the order (section 3), authenticating with paysafecard (section 4) & performing the authorisation (section 5):



3 Performing the order

Once the customer opts to make a payment with their paysafecard, your system will need to perform an ORDER Request to the Secure Trading API and interpret the response returned.

3.1 ORDER Request

3.1.1 ORDER Request Example

The following is an example of an ORDER Request to be submitted to Secure Trading. Fields of specific importance to paysafecard transactions have been highlighted in **bold**:

```
<?xml version='1.0' encoding='utf-8'?>
<requestblock version="3.67">
  <alias>test_site12345</alias>
  <request type="ORDER">
    <merchant>
      <orderreference>Example_paysafecard</orderreference>
      <returnurl>https://yourwebsite.com</returnurl>
      <cancelurl>https://yourwebsite.com</cancelurl>
    </merchant>
    <billing id="000001">
      <amount currencycode="GBP">100</amount>
      <payment type="PAYSAFECARD">
        <paysafe>
          <!--Elements submitted in the paysafe tag are optional-->
          <minage>18</minage>
          <kyclevel>SIMPLE</kyclevel>
          <countryrestriction>DE</countryrestriction>
        </paysafe>
      </payment>
    </billing>
    <operation>
      <sitereference>test_site12345</sitereference>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
  </request>
</requestblock>
```

3.1.2 ORDER Request Specification

3.1.2.1 Billing fields

Tag	Type	Length	Required	Comment
billing id = "[unique ref]"	an	100	Y	<p>An id provided by you, used to identify the customer.</p> <p>You must always submit a billingid:</p> <ul style="list-style-type: none"> # Each customer must be assigned a unique id. # This id must be re-used by returning customers.
payment type = "PAYSAFECARD"	an	20	Y	The payment type value will be set as "PAYSAFECARD".
paysafe			N	
minage	n	3	N	Specifies the minimum age of the "my paysafecard" account holder. e.g. To restrict to over-18s only, submit "18" in this field.
kyclevel	an	6	N	<p>Specifies the required KYC level for the "my paysafecard" account holder. There are two levels:</p> <p>"SIMPLE" - The customer has successfully completed the initial registration process and confirmed their mobile number and email address.</p> <p>"FULL" - In addition to the above, the customer has also provided proof of identification (e.g. passport, driving license) and proof of address (e.g. utility bill).</p>
country restriction	an	2	N	Restricts the payment to be processed exclusively from the country specified (in iso2a format). e.g. "GB" for United Kingdom.

3.1.2.2 Merchant fields

Tag	Type	Length	Required	Comment
merchant			Y	
returnurl	an	500	Y	The URL that the customer will be returned to following a successful authorisation.
cancelurl	an	500	Y	The URL that the customer will be returned to if they cancel the authorisation while on paysafecard's servers.

All orders are assigned a paysafe id by paysafecard. This is returned in the ORDER Response, but you can also opt to have it included in the `returnurl` and `cancelurl`, for the purposes of keeping track of your customer's orders as they return from paysafecard's server.

To achieve this, you will need to include the placeholder "{payment_id}" in your URLs, as follows:

`https://yourwebsite.com/id={payment_id}`

3.2 ORDER Response

3.2.1 ORDER Response Example

The following is an example of an ORDER Response to be returned by Secure Trading. Fields of specific importance to paysafecard transactions have been highlighted in **bold**:

```

<?xml version='1.0' encoding='utf-8'?>
<responseblock version="3.67">
  <requestreference>X62d3qhev</requestreference>
  <response type="ORDER">
    <merchant>
      <orderreference>Example paysafecard</orderreference>
      <operatorname>test_site12345</operatorname>
    </merchant>
    <customer>
      <redirecturl>https://www.paysafecard.com/etc</redirecturl>
    </customer>
    <transactionreference>1-2-345</transactionreference>
    <billing id="000001">
      <payment type="PAYSAFECARD">
        <paysafe>
          <!--Elements only returned if submitted in the request-->
          <minage>18</minage>
          <kyclevel>SIMPLE</kyclevel>
          <countryrestriction>DE</countryrestriction>
        </paysafe>
      </payment>
    </billing>
    <timestamp>2014-11-27 12:08:04</timestamp>
    <settlement>
      <settleduedate>2014-11-27</settleduedate>
      <settlestatus>0</settlestatus>
    </settlement>
    <live>0</live>
    <error>
      <message>Ok</message>
      <code>0</code>
    </error>
    <operation>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
    <paysafe id="23842"/>
  </response>
  <secrand>vSQ</secrand>
</responseblock>

```

3.2.2 ORDER Response Specification

3.2.2.1 Billing fields

Tag	Type	Length	Required	Comment
billing id = "[unique ref]"	an	100	Y	Returns the billing id you assigned in the ORDER Request.
payment type="PAYSAFECARD"	an	20	Y	The payment type value will be set as "PAYSAFECARD" for all successful paysafecard ORDER Responses.
paysafe			N	
minage	n	3	N	The minimum age of the "my paysafecard" account holder, if specified in the request.
kyclevel	an	6	N	Specifies the required KYC level for the "my paysafecard" account holder. There are two levels: "SIMPLE" - The customer has successfully completed the initial registration process and confirmed their mobile number and email address. "FULL" - In addition to the above, the customer has also provided proof of identification (e.g. passport, driving license) and proof of address (e.g. utility bill).
country restriction	an	2	N	The payment can only be processed for customers residing in the country returned (in iso2a format), if specified in the request. e.g. "GB" for United Kingdom.

3.2.2.2 Customer fields

Tag	Type	Length	Required	Comment
customer			Y	
redirecturl	an	500	Y	You will need to redirect the customer's browsers URL to continue with the payment.

3.2.2.3 Paysafe id

Tag	Type	Length	Required	Comment
paysafe id=""	an	255	Y	A unique id assigned to the transaction by paysafecard. You can store these ids for future correspondence with paysafecard.

3.2.2.4 Error code

Ensure the value of the error code is "0", indicating a successful request. Any other code indicates an error. If an error occurs, you will need to investigate the issue and then send a new ORDER Request in order to continue with the payment.

For a full list of error codes, please see:
<http://webapp.securetrading.net/errorcodes.html>

4 Authenticating with paysafecard

After successfully submitting an ORDER Request, your system will be returned a `redirecturl` in the response. Your system will need to redirect the customer to this URL, which is a page hosted by paysafecard, in order to process the payment. When testing, you will be redirected to paysafecard's sandbox page, which simulates the page that will be displayed to your customers (screenshot below).

The customer will be offered the choice between either:

- // Entering the PIN found on their card (they can enter multiple PINs if needed).
- // Signing in to their “my paysafecard” account.

The customer can proceed with the payment by clicking the “Pay” button.



Please note that if you specify certain restrictions in the ORDER Request (see section 3.1.2.1), the customer may be forced to sign in to their “my paysafecard” account to verify their details (e.g. to check their age). For further information, please refer to paysafecard’s own resources (see section 7.1).

If successful authentication

The customer’s browser is redirected to the `returnurl` specified in the ORDER Request.



The payment is not completed until you successfully process the AUTH Request described in the next section of this document.

You must wait for the customer to return from paysafecard to the `returnurl` hosted on your servers before continuing.

If customer cancels

The customer can cancel by clicking the cross in the upper-right. This redirects the customer’s browser to the `cancelurl` specified in the ORDER Request. You can then provide alternative methods of payment. If the customer wants to try again with paysafecard, you must start again by submitting a new ORDER Request.

5 Performing the authorisation

Following the redirect to paysafecard, if the customer is redirected back to your `returnurl`, you will need to perform the following steps in order to complete the payment.



If the customer is redirected to your `cancelurl`, you must not proceed and attempt to perform authorisation.

You can start a new paysafecard payment (by resending the ORDER Request) or alternatively offer other methods of payment.

5.1 AUTH Request

5.1.1 AUTH Request Example

The following is an example of an AUTH Request to be submitted to Secure Trading:

```
<?xml version="1.0" encoding="utf-8"?>
<requestblock version="3.67">
<alias>test_site12345</alias>
  <request type="AUTH">
    <operation>
      <sitereference>test_site12345</sitereference>
      <parenttransactionreference>1-2-345</parenttransactionreference>
    </operation>
    <billing>
      <payment type="PAYSAFECARD"/>
    </billing>
  </request>
</requestblock>
```

5.1.2 AUTH Request Specification

Tag	Type	Length	Required	Comment
operation			Y	
parent transaction reference	an	25	Y	The transaction reference returned in the preceding ORDER XML Response.
site reference	an	25	Y	The site reference identifies your Secure Trading account.
billing			Y	
payment type="PAYSAFECARD"	an	20	Y	The payment type value will be set as "PAYSAFECARD".

5.2 AUTH Response

5.2.1 AUTH Response Example

The following is an example of an AUTH Response returned by Secure Trading. Fields of specific importance to paysafecard transactions have been highlighted in **bold**:

```
<?xml version='1.0' encoding='utf-8'?>
<responseblock version="3.67">
  <requestreference>X538160153</requestreference>
  <response type="AUTH">
    <merchant>
      <merchantname>My Test Site</merchantname>
      <orderreference>Example paysafecard</orderreference>
      <merchantnumber>00000000</merchantnumber>
      <operatorname>test_site12345</operatorname>
    </merchant>
    <transactionreference>1-2-347</transactionreference>
    <timestamp>2016-09-30 16:40:02</timestamp>
    <operation>
      <parenttransactionreference>1-2-346</parenttransactionreference>
      <accounttypedescription>ECOM</accounttypedescription>
    </operation>
    <settlement>
      <settleduedate>2016-10-01</settleduedate>
      <settlestatus>100</settlestatus>
    </settlement>
    <billing id="000001">
      <amount currencycode="GBP">100</amount>
      <payment type="PAYSAFECARD">
        <paysafe>
          <!--Elements only returned if submitted in the ORDER
request-->
          <minage>18</minage>
          <kyclevel>SIMPLE</kyclevel>
          <countryrestriction>DE</countryrestriction>
        </paysafe>
      </payment>
    </billing>
    <live>0</live>
    <error>
      <message>Ok</message>
      <code>0</code>
    </error>
    <paysafe id="23842"/>
  </response>
  <secrand>7iNleP44</secrand>
</responseblock>
```

5.2.2 AUTH Response Specification
5.2.2.1 Billing fields

Tag	Type	Length	Required	Comment
billing id = "[unique ref]"	an	100	Y	Returns the billing id you assigned in the ORDER Request.
payment type="PAYSAFECARD"	an	20	Y	The payment type value will be set as "PAYSAFECARD" for all successful paysafecard AUTH Responses.
paysafe			N	
minage	n	3	N	The minimum age of the "my paysafecard" account holder, if specified in the ORDER request.
kyclevel	an	6	N	The required KYC level for the "my paysafecard" account holder, if specified in the ORDER request. Either: "SIMPLE" or "FULL".
country restriction	an	2	N	The payment can only be processed for customers residing in the country returned (in iso2a format), if specified in the ORDER request. e.g. "GB" for United Kingdom.

5.2.2.2 Paysafe id

Tag	Type	Length	Required	Comment
paysafe id=""	an	255	Y	A unique id assigned to the transaction by paysafecard. You can store these ids for future correspondence with paysafecard.

5.2.2.3 Settlement fields

Tag	Type	Length	Required	Comment
settlement			Y	
settlestatus	n	3	Y	<ul style="list-style-type: none"> "100" indicates funds will be captured immediately. "3" indicates the request was unsuccessful.

6 Additional Notes

This section details additional notes, which are relevant to the processing of paysafecard payments using the Secure Trading platform.

6.1 Settlement

Provided the requests were successful, the funds are settled immediately after the customer has completed the payment.

6.2 Refunds

Paysafecard does not support the refunding of transactions.

6.3 Fraud-prevention

6.3.1 Fraud and duplicate checks

Fraud and duplicate checks are not performed on paysafecard transactions.

6.3.2 Address Verification Service (AVS) checks

AVS checks cannot be performed on paysafecard transactions.

6.3.3 Protect Plus

Protect Plus can be enabled on your account to check the billing details submitted by the customer. For further information on Protect Plus, please refer to the [Protect Plus Guide](#).

6.3.4 Frozen cards

At the customer's request, paysafecards can be "frozen", to prevent all further purchases. Please refer to paysafecard's website for further details:

<https://www.paysafecard.com/en-gb/security/using-paysafecard-safely/>

6.4 If the customer fails to enter their PIN

After performing the ORDER request and receiving a successful response, the customer will have 30 minutes to enter their payment details on paysafecard's website, after which the payment will be flagged as "expired" by paysafecard, and the customer will need to start again with a new ORDER.

6.5 Currencies

The following is a list of currencies that are supported when processing paysafecard transactions:

ARS, AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HRK, HUF, MXN, NOK, NZD, PEN, PLN, RON, SEK, TRY, USD, UYU

Before you can process paysafecard transactions in any of these currencies, you must first ensure that they are enabled on your paysafecard account.

6.6 Account type

Only "ECOM" (e-commerce) is supported as the account type for paysafecard transactions. The customer must be present at time-of-purchase to enter their PIN, or to sign in to their account.

6.7 Iframes

The paysafecard-hosted page can be hosted in an iframe.
Always allow vertical scrolling or dynamic sizing. Maximum height of 840px.

paysafecard's payment page is optimised automatically for mobile devices.
If a customer is using a device with a resolution with width smaller than 600px, a payment panel optimised for mobile devices will be automatically shown. This is also the case if the embedded iframe has a smaller width than 600px.

7 Further Information and Support

This section provides useful information with regards to documentation and support for your Secure Trading solution.

7.1 Paysafecard Support

If you are experiencing problems when processing paysafecard transactions, please ensure that you have first read and fully understood all relevant documentation provided by paysafecard, and that your paysafecard account is configured correctly. All of paysafecard contact details and documentation can be found on their website, <https://www.paysafecard.com/en/business/support/>.

7.2 Secure Trading Support

If you have any further questions regarding your paysafecard solution, 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

7.3 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

7.4 Frequently Asked Questions

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