



## VIRTUAL PAY

### INTRODUCTION

The **initiator** will send an **xml formatted string** via http post method to **Virtual pay Gateway**. The system will pack response in xml.

### Input Parameter(s)

The **XML message request** to the **Virtual Pay Gateway**.

### Protocol Definition

#### Key

Key	Value
Protocol	
Method	HTTP
Payload	POST
RESPONSE	XML STRING
Authentication	XML STRING
Data Encryption	Http header containing username and password Symmetric Encryption

### Urls

- 3D Authentication** Live API URL: <https://evirtualpay.com:5443/api/authenticate> or <https://evirtualpay.com:8580/api/authenticate> Test API URL: <https://uat.evvirtualpay.com:65443/api/authenticate> or <http://uat.evvirtualpay.com:6580/api/authenticate>
- validation** Live API URL: <https://evirtualpay.com:5443/api/validate> or <https://evirtualpay.com:8580/api/validate> Test API URL: <https://uat.evvirtualpay.com:65443/api/validate> or <http://uat.evvirtualpay.com:6580/api/validate>
- redirectUrl URL** provide on the request body that redirects the request
- timeoutUrl URL** provided to the request body indicating that the request sent from the client to the web server **took more time** than the web server allows for
- mobileCheckout** Live API URL: <http://evirtualpay.com:8580/api/mobileCheckout> or <https://evirtualpay.com:5443/api/mobileCheckout> Test API URL: <https://uat.evvirtualpay.com:65443/api/mobileCheckout> or <http://uat.evvirtualpay.com:6580/api/mobileCheckout>

## Headers

The following headers listed below should be added to every request otherwise you will get an **INVALID CREDENTIALS** error.

1. **Username:** testmerch1
2. **Password:** e4de3ed19c76bc31a845a21359c4c631

## Data Fields

Parameter	Description	Parameter Type	Sample values	Max Length
Request ID	Request identifier	String	158875886	10
Merchant ID	Unique merchant identifier	String	merchant1	
Date	Transaction Date (MMDDYY)	String	2019-08-19	
Request Time	Request timestamp (YYYY-MM-DD 24HH:MIN: SS)	String	2019-08-19 12:00:00	
Customer Name	Card holder's name	String	Jane Doe	
Customer Phone Number	Card holder's phone number	Numeric	822229966211	
Card Number	16-digit card number for transacting card	Numeric	4000000000001091	
Expiry	expiry date (MMDDYY)	String	022021	
Amount	Amount to send	Numeric	100 X 100 = 10000.00	
Currency	Destination Currency	String	KES	
Description	Description for reason for payment	String	Groceries payment	
Response Code	Transaction status code	Numeric	200	
Response Description	Response description	String	Authentication Failed	
Response Time	YYYY-MM-dd HH:MM: SS	String	2020-06-16 2406:44:479	
Extra Info	Extra information about the transaction	String		
Merchant Trace	Unique transaction trace number	String	1e8523d1-efc0-4e4b-a070-bb2ff4cdeb9	
Country	Country of origin for the payment	String	KE	2
City	City name	Numeric	Nakuru	
cvv	Security code for card payment	Numeric	123	
Email	Email Email address of payer	String	gitundu@gmail.com	
Redirect Url	URL user will be redirected to after OTP confirmation	String	<a href="https://redirecturl.com">https://redirecturl.com</a>	
Postal Code	Postal code address	Numeric	20100	
State Code	State representation code	String	LA	
CHECKSUM	Validation checksum	String	validation text	

## Error Codes

Code	Response	DetailedResponse
-1	Unpaid transaction	The transaction was not completed by the customer.
00	Transaction Successful	Transaction Approved Successfully
01	Refer to Issuer	The customer's card issuer has indicated there is a problem with the credentials used in the transaction. The customer should use an alternate credit card, or contact their bank.
01	Do Not Honour	Check the transaction details against the account's Settings. This error indicates that one of the rules has triggered.
01	Do Not Honour	This error will be received by merchants who are not passing the CVN.
02	Refer to Issuer, Special	The customer's card issuer has indicated there is a problem with the card number. The customer should use an alternate credit card, or contact their bank.
03	No Merchant	This error indicates that either your merchant facility is non-functional or the details entered into eWAY are incorrect.
04	Pick Up Card	The customer's card issuer has declined the transaction and requested that the card be retained as the card may have been reported as lost or stolen.
05	Do Not Honour	The '05 Do Not Honour' error is a generic bank response code that has several possible causes. However it does generally indicate a card error rather than an error with your merchant facility. The '05' error indicates your bank declining the customer's card for an unspecified reason.
06	Error	The customer's card issuer has declined the transaction as there is a problem with the card number. The customer should contact their card issuer and/or use an alternate card.
08	Honour with Identification	Transaction processed successfully - identification NOT required. This code is returned by some banks in place of 00 response.
09	Request in Progress	The card issuer has indicated there is a problem with the card number. The customer should contact their bank and/or use an alternate credit card.
10	Approved for Partial Amount	The transaction was successful.
12	Invalid Transaction	The bank has declined the transaction because of an invalid format or field. This indicates the card details were incorrect. Check card data entered and try again. Ensure there are no spaces, or special characters (, &, \$) in the card number.

13	Invalid Amount	The customer's card issuer has declined the transaction because of an invalid format or field. Check the transaction information and try processing the transaction again.
14	Invalid Card Number	The card issuing bank has declined the transaction as the credit card number is incorrectly entered, or does not exist. Check card details and try processing again.
15	No Issuer	The customer's card issuer does not exist. Check the card information and try processing the transaction again.
19	Re-Enter Last Transaction	The transaction has not been processed and the customer should attempt to process the transaction again. No further information is provided from the bank as to the reason why this was not processed.
21	No Action Taken	The customer's card issuer has indicated there is a problem with the credit card number. The customer should use an alternate credit card, or contact their bank.
22	Suspected Malfunction	The customer's card issuer could not be contacted during the transaction. The customer should check the card information and try processing the transaction again.
23	Unacceptable Transaction Fee	An unspecified bank error has occurred. No further information is available from eWAY or the bank. The customer should attempt to process the transaction again.
25	Unable to Locate Record on File	The customer's card issuer does not recognise the credit card details. The customer should check the card information and try processing the transaction again.
30	Format Error	The customer's card issuer does not recognise the transaction details being entered. This is due to a format error. The customer should check the transaction information and try processing the transaction again.
31	Bank Not Supported by Switch	The customer's card issuer has declined the transaction as it does not allow transactions originating through mail/telephone, fax, email or Internet orders.
33	Expired Card, Capture	The customer's card issuer has declined the transaction as Card has expired or the date is incorrect. Check the expiry date in the transaction and try processing the transaction again. Sometimes, this error code will be provided if the expiry date is entered incorrectly, NOT only for expired cards.

34	Suspected Fraud, Retain Card	The customer's card issuer has declined the transaction as there is a suspected fraud on this credit card number.
35	Card Acceptor, Contact Acquirer, Retain Card	The customer's card issuer has declined the transaction and requested that your customer's card be retained as the card was reported as lost or stolen.
36	Restricted Card, Retain Card	The customer's card issuer has declined the transaction and requested that your customer's card be retained.
37	Contact Acquirer Security Department, Retain Card	The customer's card issuer has declined the transaction and requested that your customer's card be retained.
38	PIN Tries Exceeded, Capture	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN three times.
39	No Credit Account	The customer's card issuer has declined the transaction as the Credit Card number used is not a credit account.
40	Function Not Supported	The customer's card issuer has declined the transaction as it does not allow this type of transaction.
41	Lost Card	The customer's card issuer has declined the transaction as the card has been reported lost.
42	No Universal Account	The customer's card issuer has declined the transaction as the account type selected is not valid for this credit card number. The customer should use an alternate credit card, or contact their bank.
43	Stolen Card	The customer's card has been reported as stolen. While you could contact this customer yourself, it's very possible that this transaction is fraudulent. Tread carefully.
44	No Investment Account	The customer's card issuer has declined the transaction as the account type selected is not valid for this credit card number.
51	Insufficient Funds	The customer's card issuer has declined the transaction as the credit card does not have sufficient funds. Advise your customer of this fact, and they should either use an alternate card or contact their bank.
52	No Cheque Account	The customer's card issuer has declined the transaction as the credit card number is associated to a cheque account that does not exist.
53	No Savings Account	The customer's card issuer has declined the transaction as the credit card number is associated to a savings account that does not exist.

54	Expired Card	The customer's card is expired. Contact your customer and confirm that the correct dates were entered and that there were no mistakes (e.g. 05/21 rather than 05/20).
55	Incorrect PIN	The customer's card issuer has declined the transaction as the customer has entered an incorrect PIN. The customer should re-enter their PIN.
56	No Card Record	The customer's card issuer has declined the transaction as the credit card number does not exist. The customer should re-enter their card details, or use an alternate credit card.
57	Function Not Permitted to Cardholder	The customer's card issuer has declined the transaction as this credit card cannot be used for this type of transaction. The customer should use an alternate credit card, or contact their bank.
58	Function Not Permitted to Terminal	The customer's card issuer has declined the transaction as this credit card cannot be used for this type of transaction. This may be associated with a test credit card number. The customer should use an alternate credit card, or contact their bank.
59	Suspected Fraud	The customer's card issuer has declined this transaction as the credit card appears to be fraudulent. While you could contact this customer yourself, it's very possible that this transaction is fraudulent. Tread carefully.
60	Acceptor Contact Acquirer	The customer's card issuer has declined the transaction. The customer should contact their bank and retry the transaction.
61	Exceeds Withdrawal Limit	The customer's card issuer has declined the transaction as it will exceed the customer's card limit. The customer should use an alternate credit card, or speak with their bank.
62	Restricted Card	The customer's card issuer has declined the transaction as the credit card has some restrictions. The customer should use an alternate credit card, or contact their bank.
63	Security Violation	The customer's card issuer has declined the transaction. The customer should use an alternate credit card, and contact their bank.
64	Original Amount Incorrect	The customer's card issuer has declined the transaction due to the amount attempting to be processed. The customer should check the transaction amount and try again, contacting their card issuer should the problem persist.
65	Exceeds withdrawal	The customer's card issuer has declined the transaction as the customer has exceeded the withdrawal frequency limit.
66	Acceptor Contact Acquirer, Security	The customer should use an alternative credit card. Neither eWAY nor the bank can provide more details.

57	Function Not Permitted to Cardholder	The customer's card issuer has declined the transaction as this credit card cannot be used for this type of transaction. The customer should use an alternate credit card, or contact their bank.
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64	Original Amount Incorrect	The customer's card issuer has declined the transaction due to the amount attempting to be processed. The customer should check the transaction amount and try again, contacting their card issuer should the problem persist.
65	Exceeds withdrawal	The customer's card issuer has declined the transaction as the customer has exceeded the withdrawal frequency limit.
66	Acceptor Contact Acquirer, Security	The customer should use an alternative credit card. Neither eWAY nor the bank can provide more details.
67	Capture Card	The customer's card issuer has declined the transaction as the card is suspected to be a counterfeit. The customer's card issue has requested that your customer's credit card be retained by you.
75	PIN Tries Exceeded	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN more than three times.

82	CVV Validation Error	The customer's card issuer has declined the transaction as the CVV is incorrect. The customer should check the CVV details (the 3 numbers on the back for Visa/MC, or 4 numbers on the front for AMEX) and try again. If not successful, the customer should use an alternate credit card.
90	Cutoff In Progress	The customer's card issuer is temporarily not able to process this customer's credit card. The customer should attempt to process this transaction again.
91	Card Issuer Unavailable	The customer's card issuer is unable to be contacted to authorize the transaction. The customer should attempt to process this transaction again.
92	Unable To Route Transaction	The customer's card issuer cannot be found for routing. This response code is often returned when the customer is using a test credit card number. The customer should attempt to process this transaction again.
93	Cannot Complete, Violation Of The Law	The customer's card issuer has declined the transaction and request the customer to contact their bank.
94	Duplicate Transaction	The customer's card issuer has declined the transaction as this transaction appears to be a duplicate transmission. Check this is the case and process the transaction again if needed.
96	System Error	The customer's card issuer was not able to process the transaction. The customer should attempt to process this transaction again.
101	Declined	Encountered a Payer Authentication problem. Payer could not be authenticated
101	Declined - The request is missing one or more fields	See the reply fields missingField_0...N for which fields are invalid. Resend the request with the correct information.
102	Declined - One or more fields in the request contains invalid data.	See the reply fields invalidField_0...N for which fields are invalid. Resend the request with the correct information.
104	Declined - The merchantReferenceCode sent with this authorization request matches the merchantReference Code of another authorization request that you sent in the last 15 minutes.	Resend the request with a unique merchantReferenceCode value.
110	Partial amount was approved	Partial Authorizations in Credit Card Services Using the Simple Order API



150	Error - General system failure.	See the documentation for your CyberSource client (SDK) for information about how to handle retries in the case of system errors.
151	Error - The request was received but there was a server timeout. This error does not include timeouts between the client and the server.	To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center.
152	Error: The request was received, but a service did not finish running in time.	To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Enterprise Business Center.
200	Soft Decline - The authorization request was approved by the issuing bank but flagged by CyberSource because it did not pass the Address Verification Service (AVS) check.	You can capture the authorization, but consider reviewing the order for the possibility of fraud.
201	Decline - The issuing bank has questions about the request. You do not receive an authorization code programmatically, but you might receive one verbally by calling the processor.	Call your processor to possibly receive a verbal authorization. For contact phone numbers, refer to your merchant bank information
202	Decline - Expired card. You might also receive this if the expiration date you provided does not match the date the issuing bank has on file	Request a different card or other form of payment
203	Decline - General decline of the card. No other information provided by the issuing bank.	Request a different card or other form of payment.
204	Decline - Insufficient funds in the account.	Request a different card or other form of payment.
205	Decline - Stolen or lost card.	Refer the transaction to your customer support center for manual review.
207	Decline - Issuing bank unavailable.	Wait a few minutes and resend the request.

208	Decline - Inactive card or card not authorized for card-not-present transactions.	Request a different card or other form of payment.
209	Decline - card verification number (CVN) did not match.	Request a different card or other form of payment.
210	Decline - The card has reached the credit limit.	Request a different card or other form of payment.
211	Decline - Invalid Card Verification Number (CVN).	Request a different card or other form of payment.
220	Decline - Generic Decline	Request a different form of payment.
221	Decline - The customer matched an entry on the processor's negative file.	Review the order and contact the payment processor
222	Decline - customer's account is frozen	Review the order or request a different form of payment.
230	Soft Decline - The authorization request was approved by the issuing bank but flagged by CyberSource because it did not pass the Card Verification Number (CVN) check.	You can capture the authorization, but consider reviewing the order for the possibility of fraud.
231	Decline - Invalid account number	Request a different card or other form of payment.
232	Decline - The card type is not accepted by the payment processor.	Contact your merchant bank to confirm that your account is set up to receive the card in question.
233	Decline - General decline by the processor.	Request a different card or other form of payment.
234	Decline - There is a problem with your CyberSource merchant configuration.	Do not resend the request. Contact Customer Support to correct the configuration problem.
235	Decline - The requested amount exceeds the originally authorized amount. Occurs, for example, if you try to capture an amount larger than the original authorization amount.	Issue a new authorization and capture request for the new amount.

236	Decline - Processor failure.	Wait a few minutes and resend the request.
237	Decline - The authorization has already been reversed	No action required.
238	Decline - The transaction has already been settled.	No action required
239	Decline - The requested transaction amount must match the previous transaction amount.	Correct the amount and resend the request.
240	Decline - The card type sent is invalid or does not correlate with the credit card number.	Confirm that the card type correlates with the credit card number specified in the request, then resend the request.
241	Decline - The referenced request id is invalid for all follow-on transactions.	No action required.
242	Decline - The request ID is invalid.	Request a new authorization, and if successful, proceed with the capture.
243	Decline - The transaction has already been settled or reversed.	No action required.
246	Decline - The capture or credit is not voidable because the capture or credit information has already been submitted to your processor. Or, you requested a void for a type of transaction that cannot be voided.	No action required.
247	Decline - You requested a credit for a capture that was previously voided.	No action required
248	Decline - The boleto request was declined by your processor.	
250	Error - The request was received, but there was a timeout at the payment processor.	To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Enterprise Business Center.
251	Decline - The Pinless Debit card's use frequency or maximum amount per use has been exceeded.	Request a different card or other form of payment

254	Decline - Account is prohibited from processing stand-alone refunds.	Submit a follow-on credit by including a request ID in the credit request. A follow-on credit must be requested within 60 days of the authorization.
400	Soft Decline - Fraud score exceeds threshold.	You can capture the authorization, but consider reviewing the order for the possibility of fraud.
450	Apartment number missing or not found.	Ask the customer to verify the address information and resend the request.
451	Insufficient address information.	Ask the customer to verify the address information and resend the request.
452	House/Box number not found on street	Ask the customer to verify the address information and resend the request.
453	Multiple address matches were found.	Ask the customer to verify the address information and resend the request.
454	P.O. Box identifier not found or out of range.	Ask the customer to verify the address information and resend the request.
455	Route service identifier not found or out of range.	Ask the customer to verify the address information and resend the request.
456	Street name not found in Postal code.	Ask the customer to verify the address information and resend the request.
457	Postal code not found in database.	Ask the customer to verify the address information and resend the request.
458	Unable to verify or correct address.	Ask the customer to verify the address information and resend the request.
459	Multiple address matches were found (international)	Ask the customer to verify the address information and resend the request.
460	Address match not found (no reason given)	Ask the customer to verify the address information and resend the request.
461	Unsupported character set	
475	The cardholder is enrolled in Payer Authentication. Please authenticate the cardholder before continuing with the transaction.	
476	Encountered a Payer Authentication problem. Payer could not be authenticated.	

480	The order is marked for review by Decision Manager	
481	The order has been rejected by Decision Manager	
490	Your aggregator or acquirer is not accepting transactions from you at this time.	490 Your aggregator or acquirer is not accepting transactions from you at this time.
491	Your aggregator or acquirer is not accepting this transaction.	491 Your aggregator or acquirer is not accepting this transaction.
520	Soft Decline - The authorization request was approved by the issuing bank but declined by CyberSource based on your Smart Authorization settings.	Do not capture the authorization without further review. Review the ccAuthReply_avsCode, ccAuthReply_cvCode, and ccAuthReply_authFactorCode fields to determine why CyberSource rejected the request.
700	The customer matched the Denied Parties List	Reject the customer's order.
701	Export bill_country/ship_country match	Reject the customer's order.
702	Export email_country match	Reject the customer's order.
703	Export hostname_country/ip_country match	Reject the customer

## Callback

The following shows a sample call back response that a user expects. The signature for all transactions is generated as shown below:

```
"signature"="Base64(SHA-256(requestID+merchantId+amount+currency))"
{
"signature": "wtRvN5UXk+BjzzfpJJM91p0RE6wxxi3E33qF5RcdBVM=",
"amount": "100",
"currency": "USD",
"card": "400000#####0119",
"requestID": "A72155295154736",
"responseCode": "91",
"responsedescription": "Request Timedout"
}
```

## VIRTUAL PAY WORDPRESS PLUGIN

To use our plugin Please start by installing the woo commerce plugin. There are two steps for the installation.

### Manual Installation

1. Upload Virtual Pay Payment Gateway to the /wp-content/plugins/ directory.
2. Activate the plugin through the 'Plugins' menu in WordPress.
3. Go to the plugin settings page and configure as required

### Automatic Installation

1. In the dashboard navigate to Plugins > `Add New`
2. Search for Virtual Pay Payment Gateway
3. Locate the Virtual Pay Payment Gateway by Virtual Pay and click Install Now
4. After installation, click on Activate Plugin to activate

Ensure the Enable Test Mode is activated to enable the test transactions.

## Download Plugin

[Virtual Pay Plugin](#)

## REFERENCE

## VIRTUAL PAYMENTS AUTHENTICATION

**3D Authentication** API Url: <http://evirtualpay.com:6580/api/authenticate>

Point to note

The requestID should be unique otherwise you will get duplicate card error.

Authenticate

**Sample request.**

```
<?xml version= "1.0" encoding= "utf-8"?>
  <message>
    <merchantID>merchant1</merchantID>
    <requestID>1588758867</requestID>
    <date>081919</date>
    <requestTime>2019-08-19 12:00:00</requestTime>
```

```
<customerName>Jane Doe</customerName>
<customerPhoneNumber>822229966211</customerPhoneNumber>
<cardNumber>4000000000001091</cardNumber>
<expiry>022021</expiry>
<amount>1000</amount>
<redirectUrl>https://redirecturl.com</redirectUrl>
<timeoutUrl>https://redirecturl.com</timeoutUrl>
<currency>KES</currency>
<country>KEN</country>
<city>Nakuru</city>
<cvv>123</cvv>
<postalCode>20100</postalCode>
<stateCode></stateCode>
<email>gitundu@gmail.com</email>
<description>TEST PAYMENT1</description>
<checksum>validation text</checksum>
</message>
```

## Checksum Parameter Formula

```
"checksum"="Base64(SHA-256(requestId+merchantId+amount+currency))"
```

## Sample response.

```
<?xml version= "1.0" encoding= "utf-8"?>
  <message>
    <responsedescription>Card Enrolled</responsedescription>
    <responsecode>0</responsecode>
    <responsetime>2020-06-16 2408:22:458</responsetime>
    <TransactionId>1588758867482</TransactionId>

<Payload>eNpVUstuwjAQvPsrEPfGD0IKaLGu81bLQ5AicbQS14RCEpwEwt/XTqC0t53ZHxtnbP
BCJevWI/1CSQ5zmwviLxtR0G9e6Fe4n8w731uHLjfJ0C07pM1h5a71mcNFqixKYk4tYjHAD4j0E
coPRZxzEP75bbgTtN11AF8hwhOUs2GFDRyzteEtNpUy2sKQsX0km9na+/T/wis3B3gikHgJ0wc
qxu3iQ34ARAU6sjDPE97GF+vV+sSqbWQx5dU3KwoAWzaCPBzpvVhqkw7La0AB4fxSUyCqadD2B5
2pUCX1/VobC+Hbh+wmUAQjFxyRhghDuk2SKfHWI9RwBWPQJzMLvw9CzOLEosQ7bOmEKTmMrdG1J
jwX0Z7kpSSsf8w9UAIZJKmsdQzOpnfwvt4bj+Ymnj9XIfwcih5bbvNvhwu5JFoh1FS66MqKmw0+
P56+P7Quvr3AX4Am/2piQ==</Payload>
  <Enrolled>Y</Enrolled>
  <requestID>v1fhgGM8kv610SoDax80</requestID>
  <EciFlag>Y</EciFlag>
```





```
<form action="{acsUrl}" method="POST" >
  <input type="hidden" name="PaReq" value="{PaReq}" >
  <input type="hidden" name="TermUrl" value="{TermUrl}" >
  <input type="hidden" name="MD" value="{MD}" >
</form>
```

## VIRTUAL PAYMENTS VALIDATION

**Validation** API Url: <http://evirtualpay.com:6580/api/validate>

### Validate

Point to **note**

The Payload, TransactionId, and requestID should be obtained from the authentication response.

### Sample request.

```
<?xml version= "1.0" encoding= "utf-8"?>
<message>
  <merchantID>merchant1</merchantID>
  <requestID>1588758867486</requestID>
  <date>081919</date>
  <requestTime>2019-08-19 12:00:00</requestTime>
</message>
```

### Sample response.

```
<?xml version= "1.0" encoding= "utf-8"?>
<message>
  <requestID>36bY881s37cNX0z6r9S0</requestID>
  <TransactionId>1588758867487</TransactionId>
  <responsecode>101</responsecode>
  <merchantTrace>1e8523d1-efc0-4e4b-a070-bb2ff4cdebf9</merchantTrace>
  <responsedescription>Authentication Failed</responsedescription >
  <currency>USD</currency>
  <amount>100</amount>
  <responsetime>2020-06-162 2406:44:479</responsetime>
</message>
```

### Sample callback.

```
{  
  "signature": "wtRvN5UXk+BjzzfpJJM91p0RE6wxxi3E33qF5RcdBVM=",  
  "requestID": "A72155295154736",  
  "responseCode": "91",  
  "currency": "USD",  
  "card": "400000#####0119",  
  "amount": "100",  
  "responsedescription": "Request Timedout"  
}
```

### Try in console

201 Created

>