

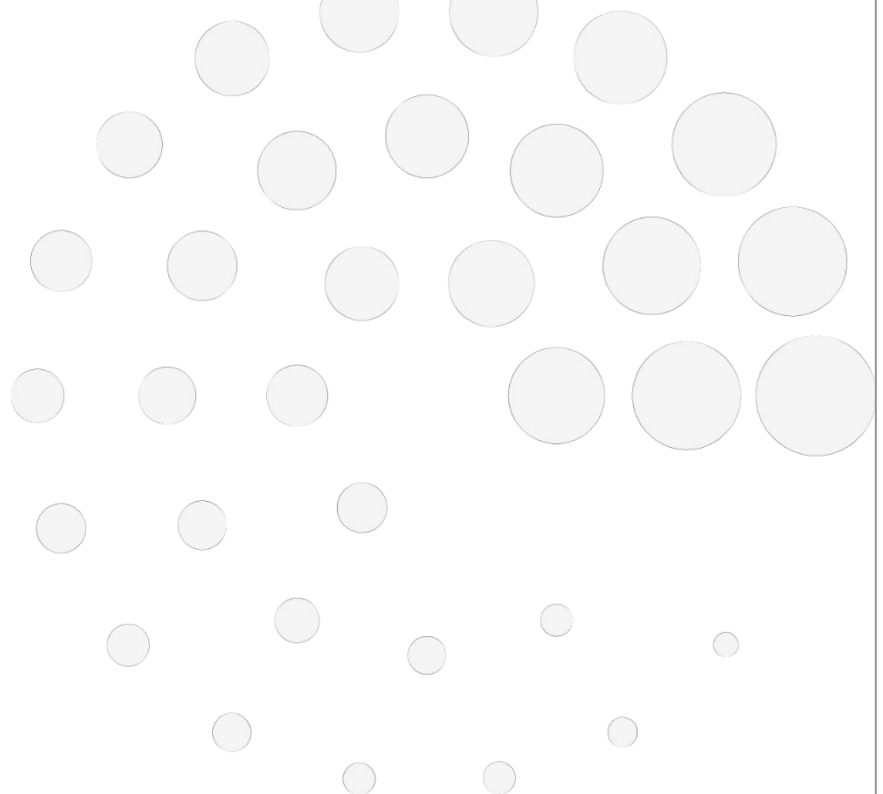


**WEB CHECKOUT DOCUMENTATION**

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**PREPARED BY: WEB PAYMENT**

**REVISED: 01/24/2022**





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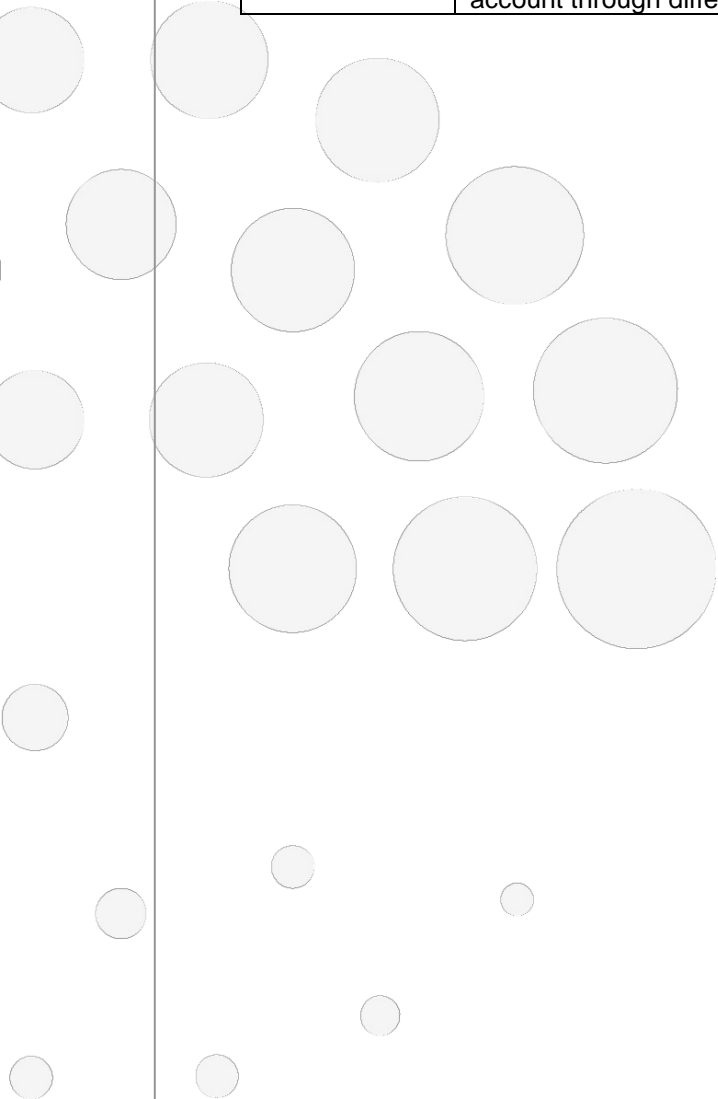


## Glossary of Terms

Term	Description
<b>ACH</b>	Payment System - Automated Clearing House (ACH) Network.
<b>ACH Returns</b>	Database with returned ACH transactions.
<b>Merchant:</b>	MMP client.
<b>Payment Gateway</b>	Services used to authorize payments.
<b>http GET / POST</b>	The GET method is used by browsers to recover data identified by a URL. The GET method may be used to transfer a small amount of information to the server in the form of attribute-value pairs at the end of an URL following a question mark. The POST method generally refers to the invocation of processes that generate data that will be returned as a response to a request. In addition, it is used to provide entry data to those applications.
<b>https</b>	Hypertext Transfer Protocol is the most common method of exchanging information in the World Wide Web; the method by which Web pages are transferred to a computer. There is an http version for the secure transfer of information called https that can use any encrypting method, provided that both the server and the client can understand it.
<b>JPG</b>	Initials of Joint Photographic Experts Group, the name of the group that created this format. JPG is an image compression format for both color and grayscale images with high quality (at full color).
<b>PIN</b>	Personal Identification Number.
<b>Web Service</b>	Web Service that allows communication between web sites and applications that need to access contents offered by the Web site.
<b>SOAP</b>	Simple Object Access Protocol. It is a protocol specification for exchanging structured information in the implementation of web services in computer networks.
<b>SSL</b>	Secured Socket Layer.
<b>String</b>	A sequence of characters, a sentence or a phrase of arbitrary length.
<b>TCP/IP</b>	Initials of the Transmission Control Protocol/Internet Protocol, a system of protocols that makes Telnet, FTP, E-mail and others services possible among computers that do not belong to the same network.
<b>URL</b>	Initials of the Uniform Resource Locator, the global address of documents and other resources of the World Wide Web.



<b>WSDL</b>	Web Services Description Language. WSDL is an XML format for describing network services as a set of endpoints operating on messages containing either document-oriented or procedure-oriented information.
<b>XML</b>	Extensible Markup Language. Is a set of rules for encoding documents electronically
<b>Plaid</b>	A third-party service that allows the client to instantly connect their financial account through different options.





## 1 – Overview

This document describes the procedure required to implement the payment service through Checkout.

For security purposes, every transaction is made through SSL connections.

All communications between Evertec and the merchant will be processed through https requests.

When a merchant registers for the service, username and password are assigned. The Merchant uses the username / password combination as a key for payment requests. In addition to the username, the merchant must provide an IP address or addresses from which the payment service will be accessed. This means that in each call to the service, the merchant identification is validated, as well as the address from which the call is made.



## 2 – Payment Services

Evertec offers multiple payment services focused on e-commerce. The following are the services that Evertec offers:

- Checkout
  - A PCI compliant web page where the payment method information is obtained and the transaction processed
- Direct service (Host-to-Host)
  - Web service for processing transactions
- Pay with Wallet
  - Web service for storing customer payment method and use it in future transactions
- Collect
  - Web service for creating a payment request that generates a url which is sent to the customer for fulfillment
- Pay with ATH
  - Web service that presents a virtual PIN pad for the input of the PIN number

### 2.1 – Other Services

Other services are offered as a complement of the payment service:

- Transaction Search
  - Lookup detailed information of a transaction
- Online Response
  - Receive a confirmation in your system when a payment is completed



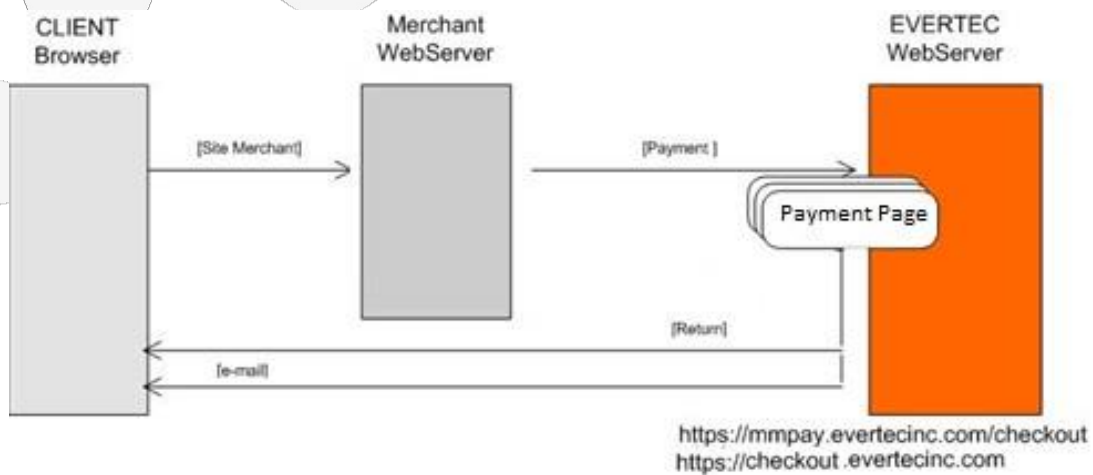


### 3 – Web Checkout

This section explains the details of integration of the Web Checkout service

#### 3.1 – Payment Process Description

The process begins with the merchant, when a client clicks the payment button implemented in the merchant's website, prior to selecting an amount to be paid. The amount will remain unchanged when being sent to the Payment Service; the transaction will reflect what the merchant sends as the paid amount.



### 3.2 – Payment Description

*Merchant*

*Payment Program* Cancel

**Outstanding balance: \$ 3,400.00**

**Amount to be Paid: \$**

PAY

Cliente: Consulting Pérez & Asociados  
Dirección: Carr 2. Plaza Guaynabo 225  
Rio Piedras, PR

*All rights reserved.*

The merchant's application processes the client's payment through the web service, which links it to Evertec. When the merchant uses the web service, the web service call must include the parameters specified in this document in the **Parameter Description** section.

The web service receives the merchant's request and redirects to the Payment Service. This Payment Service consists of three main pages. The first page asks the Client to select a payment method, the second page displays the information the Client just entered for confirmation, and a third page shows the result of the payment transaction.



### 3.3 – Merchant Implementation of the Web Payment Service

This section describes in detail the information that must be known to implement the Payment Project interface through the web service.

The interface developer must understand the standards of the REST protocol that allows the remote request to the web service.

The merchant must be registered in the Evertec Checkout Service and must have a username and a password. Evertec must also know the IP address from which the merchant will access the service.

Web Service URL address:

<https://mmpay.evertecinc.com/wscheckoutpayment.asmx>

To view Service specifications, see:

<https://mmpay.evertecinc.com/wscheckoutpayment.asmx?wsdl>

The web services use the SOAP communications standard, which is the standard for all Web Service XML communications.

Remember that the programming to use the service must be on the server side to validate correctly the IP address from which the service is being accessed.

The service was developed according to communication protocol standards; the merchant's programming should not be affected by adjustments or enhancements to the web service.

Once the Merchant has sent the required parameters to the web service, it will return a response in case of a successful verification, the Payment Service URL is: <https://checkout.evertecinc.com/V2?Token+Language>. The URL of this response must be redirected to the payment screen through a Web Browser.

In case of an unsuccessful transaction, the service may return: 1) a code with an error number returned by the project (See possible response codes on the "Response Codes" section) or, 2) an error message.

The programmer must have special considerations when programming the payment button. For example, once the user clicks on the button, it may become



disabled and display a message that indicates that the transaction is being processed. Using a BusyBox may also be helpful because it already has the programming to show this message. Please include any mechanism that simulates this wait, this so to prevent the user from clicking on the button multiple times. Every time the user clicks, a new Token request is made, and this generates failed transactions, once the Token has expired, they become Timeout-Expired transactions.

Available payment methods in the payment service: ACH (commercial, savings, checking), Credit Cards (VISA, Master Card, AMEX) and Debit Cards.

### 3.3.1 – Parameter Description – MakePayment

#### Request Structure:

Parameter	Required	Length	Description
username	Yes	30	Username assigned by EVERTEC to the merchant.
password	Yes	50	Password assigned by EVERTEC to the Merchant.
customerID	Yes	20	ID of the client who makes the payment to the merchant. The merchant must have a unique client code for each client.
customerName	Yes	40	Client name.
customerEmail	Yes	40 (max 200)	Client e-mail in a valid e-mail format. Multiple emails may be sent separated by a comma “,”. The first email value is the only one shown in the payment screens.
total	Yes	10	Merchant total payment. Must be equal or greater than 1. The symbol “,” is not accepted and only two decimals may be used. Example: “1.00”. Maximum value: 99999999.99
ignoreValues	Optional	10	Types of payments that the merchant can block. Using cash method (“E”) returns a parameter error.
address1	Optional	40	Client address.
address2	Optional	40	Client address.



Parameter	Required	Length	Description
city	Optional	20	City.
zipcode	Optional	15	Postal code associated with the client address. Accepts only 5 digits (00000).
telephone	Optional	15	Client telephone. Formats: 9999999999 or 000-000-0000.
fax	Optional	15	Client fax number. Format: 9999999999 or 000-000-0000.
descriptionBuy	Yes	50	Purchase description.
taxAmount1	Optional	5	Tax amount.
language	Yes	2	Language in which the page will be displayed. "es" = Spanish, "en" = English. The client can later switch between languages, but the parameter cannot be blank.
taxAmount 2	Optional	5	Tax amount.
taxAmount 3	Optional	5	Tax amount.
taxAmount 4	Optional	5	Tax amount.
taxAmount 5 (merchantidTransactionId)	Optional	50	Tax amount. Field Tax 5 was replaced by merchantidTransactionId. This field can be used to send a unique identifier for the TransactionSearch. Alphanumeric digit is accepted.
filler 1	Optional	50	Optional fields to send additional data in the payment transaction.
filler 2	Optional	50	Optional fields to send additional data in the payment transaction.
filler 3	Optional	50	Optional fields to send additional data in the payment transaction.

### 3.3.2 – Service Response Messages

#### Response structure:

The service returns a string in case of an error or a URL in case the transaction was successful.



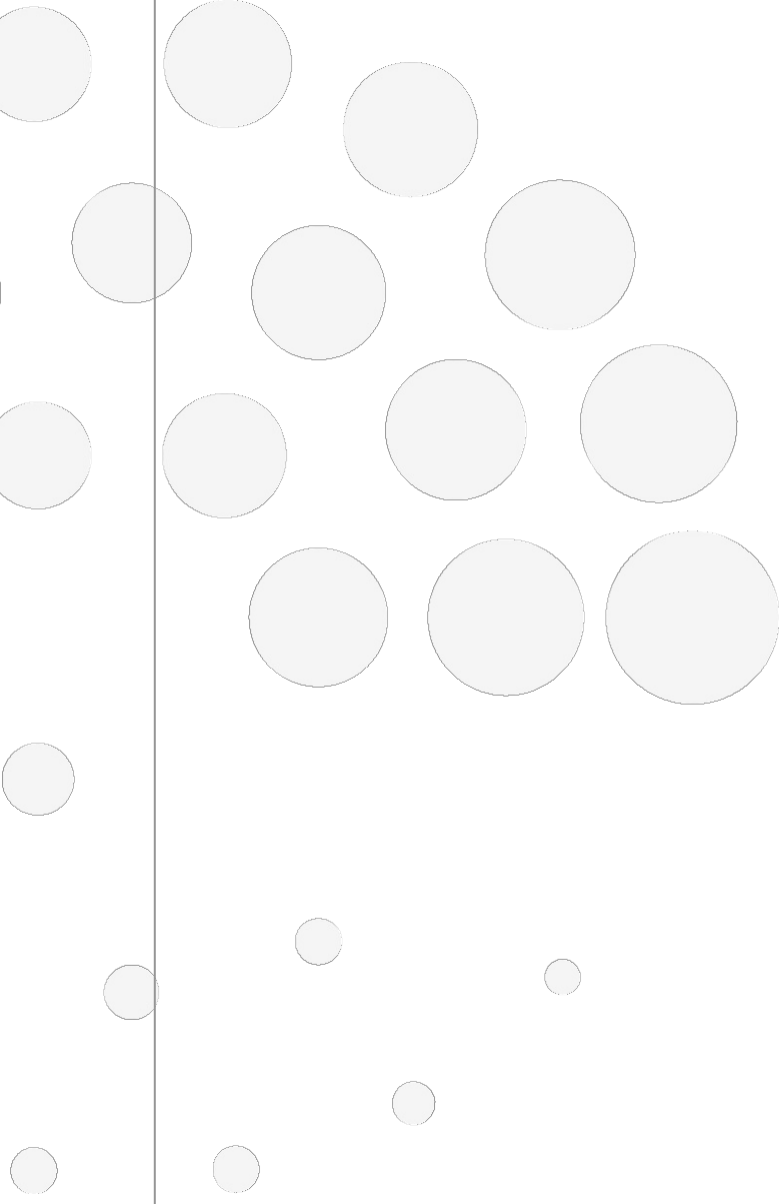
Message	Description	Action
Invalid Parameter Length	Sent parameters exceed specified length. The incorrect parameters will be identified.	Check parameters.
Invalid Parameter Format	Sent parameters have incorrect format. The incorrect parameters will be identified.	Check parameters.
Communication Error	Communication error between the Merchant and the Web Service.	Try again. If problem persists, contact the Service Desk.
Authentication Error	Combination of username, password and IP address is invalid.	Verify the combination of username, password and Merchant IP address.
The amount exceeds limits established	The payment amount exceeds the specified limit.	Verify with your financial institution's executive.

Code	Message	Description	Action
3094	Authentication Error	Invalid username / password combination or the Service is being accessed from an unauthorized IP address.	Verify Merchant username / password combination.
3095	Unauthorized Action	The Merchant account is not authorized to perform the attempted action.	Contact Service Desk.
3096	Security Error	For security purposes, the Merchant has been blocked in the Service.	Contact Service Desk.
3097	Request Data Error	Invalid characters or data format were detected in the request.	Verify data in request message.
3098	Request Error	Parameter values in Merchant's request are not valid for the transaction requested. If a timeout occurs, the system will return this message.	Verify data in request message.





Code	Message	Description	Action
3099	System Error	The Service encountered an error.	Contact Service Desk.



### 3.3.3 – Response Messages in Payment Screens

Reasons why a transaction may be rejected	Message
Invalid ABA Number Invalid Expiration Date Invalid Check Number Insufficient funds Incorrect Card Number Incorrect CVV Incorrect PIN	“You entered invalid information 3 times.”

When ACH is selected, the Bank’s Routing number is validated.

Account Type:

Banking Institution:

Route Number:   
The field RouteNumber must be a string with a minimum length of 9 and a maximum length of 9.

Bank Account:

Address:

Address 2:

City:  State:

Phone:  -  -

When ATH and Credit Cards is selected, the card number is verified to be valid before proceeding with authorization.




Card Number:   
The Card Number is not valid

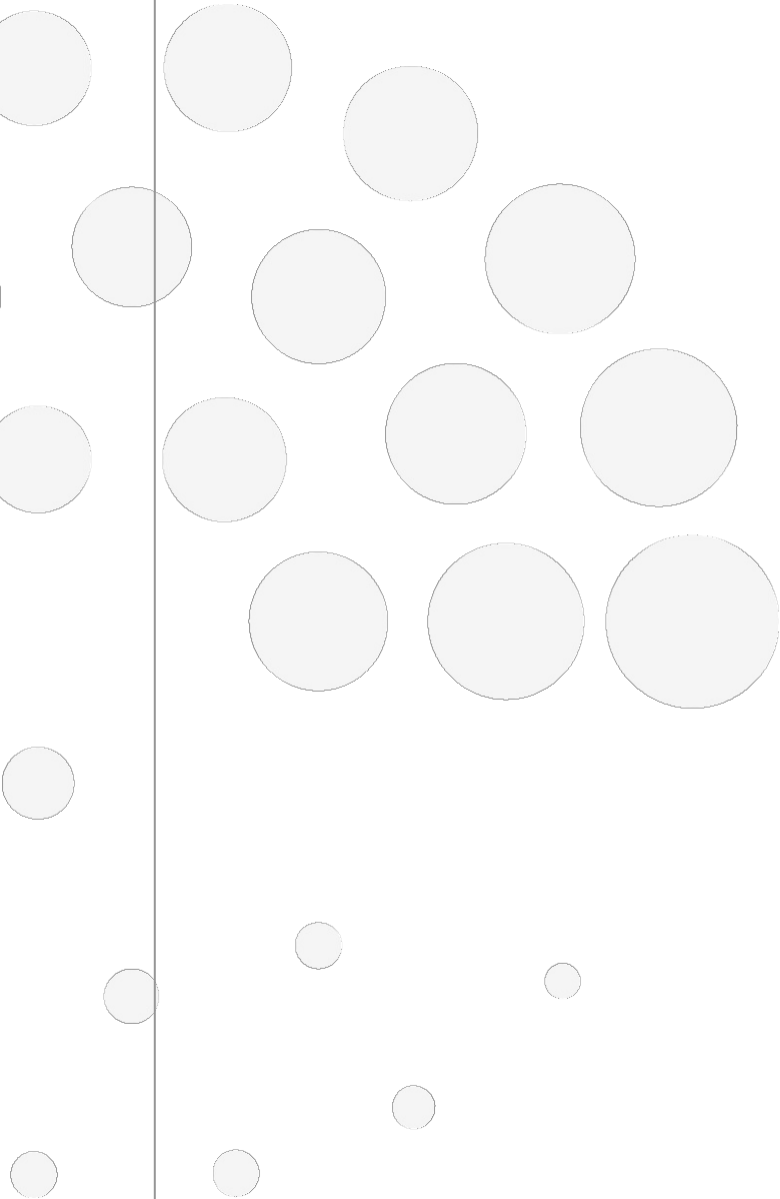
If a transaction is idle for more than 20 minutes, the following message will be displayed:







 **Session expired.** Please close your browser and try again later.





### 3.3.4 – Payment Button – Programming Considerations

It is recommended that once the submit payment button has been pressed, the client should be given alternatives to wait (disabling the button, BusyBox, displaying a “Processing Request” message). Experience reveals that when a user does not have an immediate response, tries over and over again. This generates failed transactions for the Merchant with a timeout specification. Every time the user clicks, a new Token request is sent and communication with the web service is reestablished; only the last attempt is handled. The remaining transactions are stored and returned to the merchant as timeout-expired transactions.

### 3.4 – Customizable Screen Elements – Look and Feel


This section presents the different screen elements that the Web Payment Service allows the Merchant to customize.

In the Web Payment Service, the merchant has the ability to accept the following payment methods:

- ACH (personal, savings, commercial)
- VISA credit/debit card
- MasterCard credit/debit card
- American Express credit card
- ATH debit cards from financial institutions certified by the ATH Network

### 3.4.1 – Payment Method Selection Screen

Test Merchant Español






Ref # 1 

Client: Customer  
Email Address: [ivelisse.velezsantiago@evertecinc.com](mailto:ivelisse.velezsantiago@evertecinc.com)

Ref # 2 Account: 1234  
Amount: \$0.01

1 Payment Method    2 Payment Review    3 Payment Receipt

Cards     ACH

**Card Number**

**Expiration Date**  
2018  June -06

**Name on Card**


**Zip Code**

**Address**

**City**  **State**

**Phone**  
 -  -

Thank you for your payment. Ref # 3

 [Terms & Conditions](#) Ref # 5 7.0.0.0



The previous image shows the screen where the Client selects the payment method and it includes references to the Merchant-customizable elements.

Reference	Description	Length	Width in pixels	Height in pixels
Ref # 1	Merchant image or logo. Must be in JPEG format, must not exceed 100 KB.  Default: No logo.	N/A	700	100
Ref # 2	The Merchant can specify a label to identify the accountId sent in the parameters (i.e. Subscription, Membership, Policy, Service, etc.).  Default: Account  <b>Note:</b> depending on the sensitivity of this information, the Merchant may choose a mask that shows only the last 4 digits.	20	N/A	N/A
Ref # 3	Cancel Button. The Merchant can specify a URL to which the Client will be returned.  Name: Cancel.	URL	N/A	N/A
Ref # 4	The Merchant can specify a text message that will be available to all Clients.  Default: No text.	60	N/A	N/A
Ref # 5	Label for the Return Policy link. The Merchant can specify the font and text for this label.  Default: Return Policy	Style Sheet	N/A	N/A

Additionally, the Merchant may choose if they wish to include the logo of their Financial Institution. By default, the logo will be included.

### 3.4.2 – Confirmation Screen

### 3.4.2.1 – ACH Payment Confirmation Screen

Test Merchant

Español



Client: Customer

Account: 1234

Email Address: ivelisse.velezsantiago@evertecinc.com

Amount: \$0.01

1 Payment Method

2 Payment Review

3 Payment Receipt

#### Authorization For Direct Debit

I, Customer, hereby authorize **Test Merchant**, to initiate a debit transaction to my account [ **PERSONAL CHECKING** xxxxx6789 ] for the amount of \$0.01.

I Agree

- 1 Check that the amount to be debited is correct.
- 2 Check the merchant account that will receive the payment.
- 3 Click the PAY button in order to complete the payment.

**Note:** Payment processing takes a few seconds. Please do not stop or cancel this page during the process.

CHANGE PAYMENT METHOD

CANCEL

PAY



[Terms & Conditions](#)

7.0.0.0



### 3.4.2.2 –ATH Payment Confirmation Screen

Test Merchant


Español





Client: Customer  
Email Address: [noreplay@evrtecinc.com](mailto:noreplay@evrtecinc.com)

Account: 1234  
Amount: \$1.00

1 Payment Method    2 Payment Review    3 Payment Receipt

Card Number:  xxxxxxxxxxxx2730  
Expiration Date: 12/2028

  
Card Number: XXXX XXXX XXXX 2730  
Enter PIN to verify purchase  

2	6	9
4	5	0
8	7	1
3	CLEAR	

For security, the button reshuffle each time you enter a number.

- 1 Check that the amount to be debited is correct.
- 2 Check the merchant account that will receive the payment.
- 3 Use the mouse to enter the debit card secret number (PIN) on the screen, press "Submit PIN" to process the payment.

**Note:** Payment processing takes a few seconds. Please do not stop or cancel this page during the process.

CHANGE PAYMENT METHOD

CANCEL




[Terms & Conditions](#)

7.3.3.1



### 3.4.2.3 – Credit Card Confirmation Screen

Test Merchant
Español



Technology that speaks your language

---

Client: Customer  
Email Address: [ivelisse.velezsantiago@evertecinc.com](mailto:ivelisse.velezsantiago@evertecinc.com)

Account: **1234**  
Amount: **\$0.01**

1 Payment Method
2 Payment Review
3 Payment Receipt

Card Number  
**VISA** xxxxxxxxxxxx0631

Expiration Date  
12/19

Security Code  
 ?


- 1 Check that the amount to be debited is correct.
- 2 Check the merchant account that will receive the payment.
- 3 Click the PAY button in order to complete the payment.

**Note:** Payment processing takes a few seconds. Please do not stop or cancel this page during the process.

CHANGE PAYMENT METHOD

CANCEL

PAY



Terms & Conditions

7.0.0.0

#### Button specifications:

Button	Description
Change Method	Returns to the previous screen, allowing the Client edit the selected payment method and the information entered.
Cancel	Returns to the URL the Merchant had previously specified.


### 3.4.3 – Completed Payment Screen

The screenshot displays the 'Completed Payment Screen' for a test merchant. At the top left, it says 'Test Merchant' and 'español' is in the top right. The Evertec logo is centered, with the tagline 'Technology that speaks your language'. Below the logo, 'Ref # 6' is shown. A 'Client' dropdown menu is set to 'Customer', with the email address 'ivelisse.velezsantiago@evertecinc.com' displayed. To the right, the account number is '1234' and the amount is '\$0.01'. A progress bar shows three steps: '1 Payment Method', '2 Payment Review', and '3 Payment Receipt', with a green bar below indicating 'Payment Completed'. The main message says 'Thank you!' followed by reference and authorization numbers. A note states the payment of \$0.01 was completed on June 27, 2018, with a VISA card ending in 0631. The payment description is 'Sample'. At the bottom, there are 'Return' and 'PRINT' buttons, the Evertec logo, 'Terms & Conditions', and the version number '7.0.0.0'.

References	Description
Ref #6	Title given to the Client by the Merchant. Example: Beneficiary, Student, Client, etc.  Maximum length: 20 characters. Default: Client.
Payment Description	Shows the string sent in the description Buy parameter.
Return	This button returns the Client to the Merchant's website. The button's text is customizable.  The button must have either a URL that links to the Merchant's website, or it may also be configured to generate the command to close the browser window.  Maximum text length: 20 characters. Default: Return and Close browser
Print	Opens a printable version of the Payment Confirmation.



## Payment Confirmation email:


 noreplay@evertecinc.com | Ivelisse Velez Santiago  
**Payment Confirmation**  
Retention Policy: Evertec 7 Years Permanent Delete (7 years) Expires: 6/25/2025  
This message was sent with High importance. If there are problems with how this message is displayed, click here to view it in a web browser.

---

**Payment Confirmation** Test Merchant  
Reference Number: c98d636e6f108b

Hello, Customer  
 We would like to let you know that Test Merchant has received your payment.

Payment Details		
Account	Payment Description	Amount
1234	Sample	\$0.01
Transaction Date	Authorization Number	Payment Method
6/27/2018 6:36:57 PM	171705	VISA [XXXXXXXXXXXX0531]

Thank you for your payment. — Ref # 7  
 Sincerely,  
**Test Merchant**

Reference	Description
Ref # 7	The Merchant can indicate a message that will be included in the confirmation email sent to all Clients.



If a transaction is not completed successfully, the client will receive a message:

Test Merchant

Español



Client: Customer  
Email Address: [ivelisse.velezsantiago@evertecinc.com](mailto:ivelisse.velezsantiago@evertecinc.com)

Account: 1234  
Amount: \$0.01

1 Payment Method → 2 Payment Review → 3 Payment Receipt

✘ Payment Not Completed

Your reference number is **42375420bc8a823**

**Customer**, your payment of \$0.01 has been rejected on **June 27, 2018** with **VISA** ending in **-0136**.

**Reason for rejection:** You entered invalid information three times

Please try again or select another payment method. A rejected payment confirmation email has been sent to [ivelisse.velezsantiago@evertecinc.com](mailto:ivelisse.velezsantiago@evertecinc.com)

Return



7.0.0.0

and an email:

no-reply@evertecinc.com | Ivelisse Velez Santiago

**Payment Confirmation** Expires: 6/25/2025

Retention Policy: Evertec 7 Years Permanent Delete (7 years)

**This message was sent with High importance.**  
If there are problems with how this message is displayed, click here to view it in a web browser.

---

Payment Evidence Test Merchant

Reference Number: 42375420bc8a823

Your transaction was NOT completed.  
**Reason:** You entered invalid information three times

Payment Details

Account	Payment Description	Amount
1234	Sample	\$0.01
Transaction Date	Payment Method	
6/27/2018 7:27:37 PM	VISA (xxxxxxxxxx0136)	

Thank you for your payment.

Sincerely,  
Test Merchant



### 3.4.4 – Printable Version

Test Merchant



Merchant Image

#### Payment Completed

Save the following information as evidence of the payment made to the merchant.

Client	Account	Email Address	Description	Amount Paid
Customer	1234	ivelisse.velezsantiago@evertecinc.com	Sample	\$0.01

Transaction Date	Authorization Number	Payment Method	Reference Number
6/27/2018 7:32:58 PM	144166	<b>VISA</b> (xxxxxxxxxxxx0631)	db17a74fd7f16a7

### 3.4.5 – Merchant Configuration in the Payment Service

The merchant must have a valid contract with its Financial Institution to configure the account management and service transactions. The merchant must complete a form with the information used in the content of each Payment Screen.

## 4 – Direct service (Host-to-Host)

In this service, there are no customizations since there are no screens associated with the payment process. The merchant must handle the service response and inform the result of the transaction to the client. The merchant must comply with regulations and data security standards in the credit card and ACH payment industries.



## 4.1 – Web Service URL

Web service URL address:

<https://mmpay.evertecinc.com/cpsh2h/serviceh2h.asmx>

To see service specifications, visit:

<https://mmpay.evertecinc.com/cpsh2h/serviceh2h.asmx?wsdl>

## 4.2 – Parameter Description

Parameter	Required	Length	Description
username	Yes	30	Merchant username provided by EVERTEC.
password	Yes	50	Merchant password provided by EVERTEC.
customerID	Yes	20	ID of the Client who makes the payment to the Merchant. The Merchant must have a unique client code for each Client.
customerName	Yes	40	Client name.
customerEmail	Optional	40	Client e-mail in a valid format.
telephone	Yes	12	Client telephone. Formats: 9999999999 or 000-000-0000.
fax	Optional	12	Client fax number Format: 9999999999 or 000-000-0000.
address1	Yes	40	Client address.
address2	Optional	40	Client address.
state	Yes	2	state
city	Yes	20	City
zipCode	Yes	5	Postal code associated with the Client address. Accepts only 5 digits (00000).
descriptionBuy	Optional	50	Description of the purchase or payment



Parameter	Required	Length	Description
operatorId	Optional	50	Operator ID.
channel	Optional	50	IVR Payment Channel value='2'
tax1	Optional	5	Tax amount.
tax2	Optional	5	Tax amount.
tax3	Optional	5	Tax amount.
tax4	Optional	5	Tax amount.
MerchantTransId	Optional	50	This field replaces the Tax 5. In this field, the Merchant can send a unique identifier of the transaction.
amount	Yes	9	Merchant total payment. Must be equal or greater than 1. The symbol “,” is not accepted and only two decimals may be used. Example: “1.00”.
paymentType	Yes	1	See Payment Methods table. Value “E” gives a parameter error.
securityCardCode	Required for Credit Card Payments	3	CVV on the card
expirationDate	Required for Credit Card Payments	6	Expiration date. Format: MMY.
cardNumber	Required for Credit Card Payments	16	Number of credit card.
bank Routing Numbers	Required for ACH Payments	9	Bank - routing transit number
bankAccountNumber	Required for ACH Payments	17	Customer's bank account number
authorizationBit	Required for ACH Payments	1	Indicates the value "1" that the client approves the ACH transaction.
bankClientName	Required for ACH Payments	25	Customer name as identified in the account. Or the name of the person authorized in case of commercial account.
filler1	Optional	50	Optional fields to send additional data in the payment transaction.
filler2	Optional	50	Optional fields to send additional data in the payment transaction.
filler3	Optional	50	Optional fields to send additional data in the payment transaction.
filler4	Optional	50	Optional fields to send additional data in the payment transaction.



Parameter	Required	Length	Description
note	Optional	250	This field replaces the Filler 5. Can be used to send other data of the transaction.

### 4.3 – Response Codes

Value	Description
-100	Transaction NOT Processed; Generic Host Error
0	Approved
1	User Authentication Failed
2	Invalid Transaction
3	Invalid Transaction Type
4	Invalid Amount
5	Invalid Merchant Information
7	Field Format Error
8	Not a Transaction Server
9	Invalid Parameter Stream
10	Too Many Line Items
11	Client Timeout Waiting for Response
12	Decline
13	Referral
14	Transaction Type Not Supported In This Version
19	Original Transaction ID Not Found
20	Customer Reference Number Not Found
22	Invalid ABA Number
23	Invalid Account Number
24	Invalid Expiration Date
25	Transaction Type Not Supported by Host
26	Invalid Reference Number
27	Invalid Receipt Information
28	Invalid Check Holder Name
29	Invalid Check Number
30	Check DL
40	Transaction did not connect (to NCN because SecureNCIS is not running on the web server)
50	Insufficient Funds Available
99	General Error
100	Invalid Transaction Returned from Host
101	Timeout Value too Small or Invalid Time Out Value

Value	Description
102	Processor Not Available
103	Error Reading Response from Host
104	Timeout waiting for Processor Response
105	Credit Error
106	Host Not Available
107	Duplicate Suppression Timeout
108	Void Error
109	Timeout Waiting for Host Response
110	Duplicate Transaction
111	Capture Error
112	Failed AVS Check
113	Cannot Exceed Sales Cap
1000	Generic Host Error
1001	Invalid Login
1002	Insufficient Privilege or Invalid Amount
1003	Invalid Login Blocked
1004	Invalid Login Deactivated
1005	Transaction Type Not Allowed
1006	Unsupported Processor
1007	Invalid Request Message
1008	Invalid Version
1010	Payment Type Not Supported
1011	Error Starting Transaction
1012	Error Finishing Transaction
1013	Error Checking Duplicate
1014	No Records To Settle (in the current batch)
1015	No Records To Process (in the current batch)
6000	Plaid Link URL successfully created
6001	Insufficient Funds Available
6002	Decline - Bank account pre-verification could not be completed
6003	Decline – Bank account information is invalid



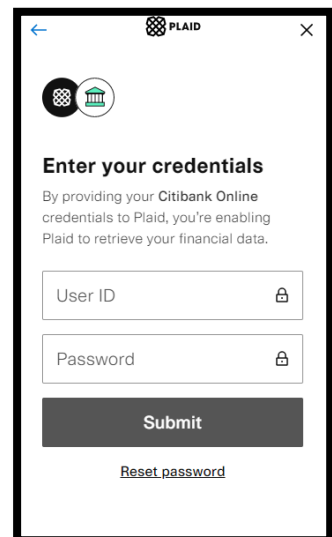
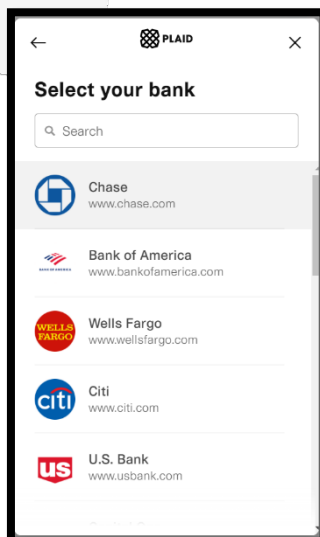
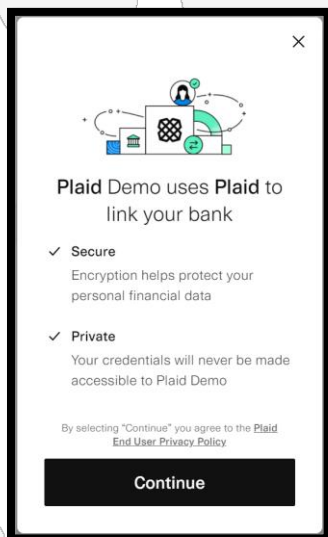
## 4.4 - Transaction Confirmation Response Message

The response message includes the following codes:

Message	Code	Description
StatusCode	0000	Successful transaction
StatusDescription	Transaction confirmed	Transaction confirmed
ConfirmationNumber	Ex. 4400001050358050114V7 504	Transaction confirmation number. Consists of a large number, a letter indicating the payment method, and the last 4 digits of the account number.
AuthorizationNumber	Ex. 254601	Transaction authorization number

## 5 – ACH Validation

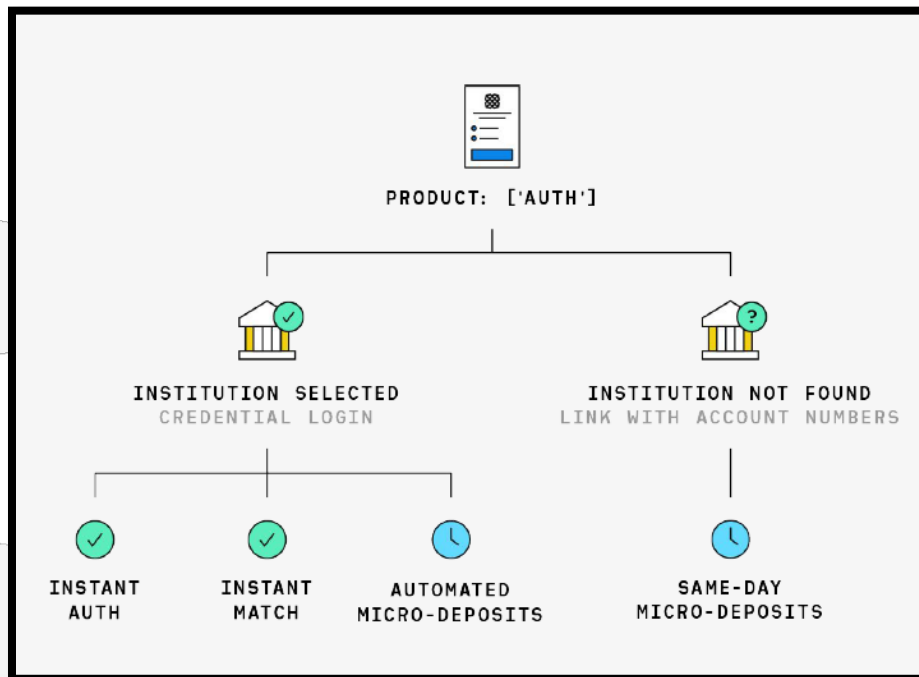
The validation of the bank account is a required process before processing an ACH transaction. This validation is through Plaid, a third-party service that allows the client to instantly connect their financial account through different options. This applies for Host-to-Host and Web checkout.



### Plaid Link



The account validation process through Plaid Link is required for all customers who use a bank account that has not been previously validated. For accounts already validated, this process will not be necessary.



**Bank account validation diagram**

There are several types of bank account validation through the Plaid Link:

- 1) **Instant Auth** (credential-based) - Flow by default and is verified instantly.
- 2) **Instant Match** (Account and routing number based) - Alternate flow when instant auth is not available. Plaid will ask the user to enter their account number and routing number.
- 3) **Automated Micro-Deposits** - Plaid will make a micro-deposit and then automatically verify within one to two business days.
- 4) **Same-Day Micro-Deposits** – Plaid will make two deposits that will be posted within one business day. Customers are then instructed to manually verify deposited amount within one business day.

\* The types of bank account validation depend on the affiliation of the financial institution to Plaid.

\*\* The minimum browser requirements for Plaid Link: Internet Explorer 11.



## 5.1 – ACH validation on (Host-to-Host)

The merchant must handle the response and implementation of the "Plaid Link" verification screen. This can be accessed through a URL and will be provided as part of the response message. The ACH validation response message will be through an ACH sale using ProcessACH. As long as the client's ACH account has not had a previous validation.

### 5.1.1 – Response message

The response message includes the following:

Parameter	Type	Description
StatusCode	string	Transaction response code E.g. 6000
StatusDescription	string	Plaid Link URL or Transaction confirmation message E.g. "https://example.com"

### 5.1.2 – Response codes

The response codes include the following:

rCode	rMsg
6000	Plaid Link URL successfully created
6001	Insufficient Funds available
6002	Decline – Bank account pre-verification could not be completed
6003	Decline – Bank account information is invalid

## 6 – Pay with Wallet

The service allows merchants to integrate their customers to a system that will automatically bill and process a payment upon an established billing cycle between merchant and customers.

## 6.1 – Web Service URL

Web service URL address:

[https://collect.evertecinc.com/api/create\\_invoice](https://collect.evertecinc.com/api/create_invoice)

## 6.2 – Web Service methods

### 6.2.1 – Enroll Customer

This method will register the enrollment of a new customer to the AutoPay Service.

#### 6.2.1.1 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Type	Description
enrollmentDate	Y	String	Request date stamp format = "YYYY-MM-DD"
merchantUser	Y	String	Username provided by EVERTEC for the merchant
customerAccountNumber	Y	String	Customer account number related to merchant
firstName	Y	String	Customer's First Name
lastName	Y	String	Customer's Last Name
email	Y	String	Customer's Email
paymentType	Y	String	Payment type V=Visa, M=MasterCard, X=Amex, C=ACH commercial, W=ACH Personal Checking, S=ACH Personal Savings
cardNumber	N	Number	Credit card Number. Required if PaymentType = V,M,X
cardExpirationDate	N	String	Credit card expiration date. format=MMYY Required if PaymentType = V,M,X
cardCVV	N	Number	Card validation Number Required if PaymentType = V,M,X
zipCode	Y	Number	Card holder zip code
bankAccountNumber	N	Number	Bank Account Number. Required if PaymentType = C,W,S
routingNumber	N	Number	Bank Routing Number. Required if PaymentType = C,W,S





### 6.2.1.2 – Response Parameter Description

Parameter	Data Type	Description
hasError	String	TRUE or FALSE: TRUE if an error occurs
message	String	Description of Result
result	String	TRUE or FALSE: TRUE if no error occurs (will be the opposite of HasError parameter)

### 6.2.2 – Edit Customer

This method provides the functionality for modifying payment information in the service. The method updates enrolled customer information from Card Vault. The process replaces the method of payment (credit card/bank account) that the customer has associated with your account number with the new information sent in the transaction.



### 6.2.2.1 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Type	Description
enrollmentDate	Y	String	Request date stamp format = "YYYY-MM-DD"
merchantUser	Y	String	Username provided by EVERTEC for the merchant
customerAccountNumber	Y	String	Customer account number related to merchant
firstName	Y	String	Customer's First Name
lastName	Y	String	Customer's Last Name
email	Y	String	Customer's Email
paymentType	Y	String	Payment type V=Visa, M=MasterCard, X=Amex, C=ACH commercial, W=ACH Personal Checking, S=ACH Personal Savings
cardNumber	N	Number	Credit card Number. Required if PaymentType =V,M,X
cardExpirationDate	N	String	Credit card expiration date. format=MMYY Required if PaymentType = V,M,X
cardCVV	N	Number	Card validation Number Required if PaymentType = V,M,X
zipCode	Y	Number	Card holder zip code
bankAccountNumber	N	Number	Bank Account Number. Required if PaymentType = C,W,S
routingNumber	N	Number	Bank Routing Number. Required if PaymentType = C,W,S

### 6.2.2.2 – Response Parameter Description

Parameter	Data Type	Description
hasError	String	TRUE or FALSE: TRUE if an error occurs
message	String	Description of Result
result	String	TRUE or FALSE: TRUE if no error occurs (will be the opposite of HasError parameter)

## 6.2.3 – Delete Customer

Method that provides the functionality for deleting an enrolled customer from the service. The process will remove the enrolled customer from the service database.

### 6.2.3.1 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Type	Description
customerAccountNumber	Y	String	Customer account number related to merchant
email	Y	String	Customer's Email

### 6.2.3.2 – Response Parameter Description

Parameter	Data Type	Description
hasError	String	TRUE or FALSE: TRUE if an error occurs
message	String	Description of Result
result	String	TRUE or FALSE: TRUE if no error occurs (will be the opposite of HasError parameter)

## 6.2.4 – Process Transaction

This method will execute a transaction using the stored method of payment of the customer in the system.

### 6.2.4.1 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Type
username	Y	String
password	Y	String
trxOper	Y	String
accountNumber	Y	String
trxID	Y	String
trxAmount	Y	String
refNumber	Y	String
trxDescription	N	String
filler1	N	String

### 5.2.1.2 – Response Parameter Description

Parameter	Data Type
authNumber	String
batchNumber	String
merchantid	String
postingdate	String
rCode	String
rMsg	String
refNumber	String
requestID	String
systemTrace	String
trxDatetime	String
trxID	String
trxoper	String
trxtype	String
	String

## 7 – Collect

This function allows the merchant to generate invoices and receive a url that can be sent to the customer via SMS, email, push notification, etc. for payment completion.



## 7.1 – Web Service URL

Web service URL address:

[https://collect.evertecinc.com/api/create\\_invoice](https://collect.evertecinc.com/api/create_invoice)

## 7.2 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Description
email	Y	Collect Merchant email
password	Y	Collect Merchant password
customer_id	Y	Merchant's customer id
customer_name	Y	Merchants customer name
customer_email	N	Merchant's customer email
invoice_number	Y	Invoice number
description	N	Invoice description
amount	Y	Invoice Amount
language	N	Interface language

## 7.3 – Response Parameter Description

Parameter	Data Type	Description
error_code	AN	Transaction status code. See annex for more details of the codes
link	B	Variable that identifies whether or not there was an error

## 7.4 – Error Codes

Code	Description
0001	Merchant email missing
0002	Merchant password missing
0003	Customer id missing
0004	Customer name missing
0005	Invoice number missing
0006	Amount missing
0007	Merchant credentials not valid
0008	Invoice xxx exists







## 8 – Pay with ATH

This function allows the merchant to integrate the PIN Pad for businesses that are used as a Host to Host service and wish to accept payments with PIN debit cards.

### 8.1 – Web Service URL

Web service URL address:

<https://mmpay.evertecinc.com/pinpadv2/pinpadservice.svc/Initiate>

To see service specifications, visit:

<https://mmpay.evertecinc.com/pinpadv2/PinpadService.svc?wsdl>

### 8.2 – Request Parameter Description

The table in this section lists and describes the required and optional fields of the service.

Parameter	Required	Data Type	Length	Description
Card_No	Y	N	13-19	The PAN for the transaction
Card_Exp_Date	Y	N	6	Expiration date in format MMYYYY
Language_Code	Y	AN	2-5	Language code. E.g. en-us
Auth_Amount	Y	N	1-X	Amount of transaction. Must be equal or greater than 1. The symbol “,” is not accepted. Only the “.” is accepted for decimal places. E.g. “1000.00”
Token	N	AN	40	Just for Evertec use. Value must be null
MerchantUser	Y	AN	1-50	Username assigned by Evertec
MerchantPass	Y	AN	1-50	Password assigned by Evertec
CustomerAccount	Y	AN	1-50	Unique identifier for the client that is executing the payment
CustomerWalletID	N	N	1-10	Just for Evertec use. Value must be null
MerchantRequestID	N	AN	1-26	Reference number from the merchant for the transaction
ConfirmationURL	Y	AN	50	Redirect URL for completed transaction
FailedURL	Y	AN	50	Redirect URL for failed transaction

Parameter	Required	Data Type	Length	Description
CancelURL	Y	AN	50	Redirect URL for cancelled transaction
CustomerName	Y	AN	100	Full name of the customer
CustomerEmail	Y	AN	100	Customer email
DescriptionBuy	Y	AN	50	Description of payment for the

- N = Numeric
- AN = Alphanumeric

### 8.3 – Response Parameter Description

Parameter	Data Type	Description
Code	AN	Transaction status code. See annex for more details of the codes
HasError	B	Variable that identifies whether or not there was an error
Message	AN	Transaction error message

- N = Numeric
- AN = Alphanumeric
- B = Boolean

The authorization code for an approved transaction is obtained from the *QueryString* in the variable *apprCode* in the confirmation URL provided by the client in the ConfirmationURL variable of the call service.

E.g. <https://confirmationurl.com/?apprCode=value> \*

\* This variable has two values separated by a comma (.). The first is the authorization number and the second is the confirmation number.

The error code for a declined transaction is obtained from the *QueryString* in the *errCode* variable in the error URL provided by the client in the FailedURL variable of the service call.

E.g. <https://failedurl.com/?errCode=value>

## 9 – Other Services

### 9.1 – Transaction Search

This function allows the merchant to locate a specific transaction, or multiple transactions to verify their status. If the merchant need to reverse a transaction, he/she must know its **requestId**; this method provides a way to get it.

This functionality has two configuration options:

- Use our payments invoice - Use the invoice that provides our payment service allows the merchant to perform queries for transactions using different search criteria such as: accountid, amount, merchantidtransaction, date ranges, etc.
- Custom Invoice - To use this service the merchant must develop its own payment invoice. This search for transactions can be performed using the requestId that is sent to the merchant in the return URL provided by the merchant.

#### 9.1.1 – Web Service URL

Web service URL address:

<https://mmpay.evertecinc.com/webservicev2/wscheckoutpayment.asmx>

To see service specifications, visit:

<https://mmpay.evertecinc.com/webservicev2/wscheckoutpayment.asmx?wsdl>.

#### 9.1.2 – Parameter Description

Request structure:

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <TransactionSearch xmlns="http://tempuri.org/WebMerchant/MerchantService">
      <TransactionSearchRequest xmlns="Evertec.MMPay.TransactionSearch">
        <Username>string</Username>
        <Password>string</Password>
        <AccountID>string</AccountID>
        <MinProcessDate>string</MinProcessDate>
        <MaxProcessDate>string</MaxProcessDate>
        <TotalPrice>string</TotalPrice>
        <TaxAmount1>string</TaxAmount1>
      </TransactionSearchRequest>
    </TransactionSearch>
  </soap:Body>
</soap:Envelope>
```



```

    <AuthorizationNum>string</AuthorizationNum>
    <ConfirmationNum>string</ConfirmationNum>
    <PaymentMethod>_X or _A or _C or _M or _W or _S or _T or _U or _V or _Unassigned or _Unknown</PaymentMethod>
    <RequestID>string</RequestID>
    <MerchantIdTransaction>string</MerchantIdTransaction>
  </TransactionSearchRequest>
</TransactionSearch>
</soap:Body>
</soap:Envelope>

```

Name	Required	Description
Username	R	Merchant Username provided by EVERTEC
Password	R	Merchant Password provided by EVERTEC
AccountID	R	Must not exceed 20 digits. It is always required, but is ignored in when a RequestID value is present
MinProcessDate		MMddyyHHmmss process starting date
MaxProcessDate		MMddyyHHmmss process end date
TotalPrice		Transaction amount #0.00
TaxAmount1		percentage of tax 1
AuthorizationNum		Authorization Number 6 digits
ConfirmationNum		Confirmation Number 20 digits
PaymentMethod	R	Payment Method _X, _A, _C, _M, _W, _S, _T, _U, _V _Unassigned, _Unknown
RequestID		Single value that is generated for each transaction. 15 digits
MerchantIdTransaction		Identification of the transaction for the Merchant - Maximum length 50.

### 9.1.3 – Response Parameters

Response structure:

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <TransactionSearchResponse xmlns="http://tempuri.org/WebMerchant/MerchantService">
      <TransactionSearchResponse xmlns="Evertec.MMPay.TransactionSearch">
        <getError>string</getError>
        <getMessage>string</getMessage>
        <statusCode>string</statusCode>
        <fieldError>boolean</fieldError>
        <fieldErrorList>
          <anyType />
          <anyType />
        </fieldErrorList>
        <responseStatus>_Approved or _AuthenticationError or _Completed or _Declined or _Error or _Exception or _Failed
          or _Pending or _Processing or _Rejected or _Reversed or _Successful or _Unassigned or
          _Unknown</responseStatus>
        <transactionDetail>
          <xsd:schema>schema</xsd:schema>xml</transactionDetail>

```



```

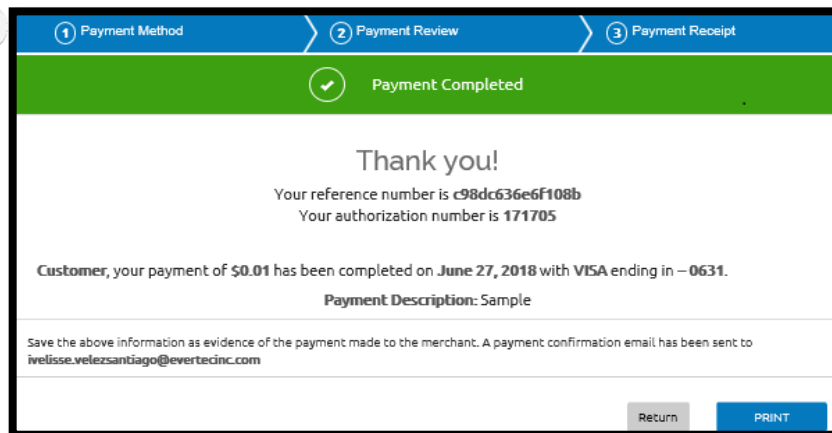
    <AffectedRows>int</AffectedRows>
  </TransactionSearchResponse>
</TransactionSearchResponse>
</soap:Body>
</soap:Envelope>

```

Name	Description
getError	Returns an error code
getMessage	Generic message, for future use
StatusCode	Response code
FieldError	Returns true if an error was found on at least one field
FieldErrorList	A list containing all fields with errors.
ResponseStatus	Method's response status: _Approved, _AuthenticationError, _Completed, _Declined, _Error, _Exception, _Failed _Pending, _Processing, _Rejected, _Reversed, _Successful, _Unassigned, _Unknown
TransactionDetail	A table with the result of the query. Displays every detail of the recovered transaction(s).
TransactionDetail Status	Successfully, PaymentNotCompleted, Started, Reversed (when a void transaction has been processed)
AffectedRows	Quantity of selected records.

## 9.2 – Online Response

This service provides the merchant an alternative to access real-time results when a transaction is sent and authorized through the Web Payment Service. The result of a transaction is sent to the merchant using the http POST method to a URL address specified by the merchant. The Online Response is generated at the same time that the client receives the payment confirmation.





## 9.2.1 – Conditions

- EVERTEC is not responsible for the security measures implemented by the merchant to protect the sent information or the functionality of this webpage.
- A transaction is considered completed once the client saw the Payment Confirmation screen. It is the merchant responsibility to make daily closings with the closing files sent every night.
- If the merchant does not receive the data of a completed transaction, the completed transaction will not be reversed.
- It is the merchant responsibility to use payment data to update their applications. Please make sure not to include the data more than once to avoid duplicate payments.
- The URL (https) that will receive the transaction data will be developed and published by the Merchant.
- The merchant may include a SSL certificate, issued by a renowned entity and deemed trustworthy. To authenticate, the certificate entity is verified. If the entity is well known, the certificate will be accepted by most browsers. When using a certificate, it must be registered and valid.
- The URL must only be available to EVERTEC. The Merchant must validate that the webpage that receives the notification accepts only calls made from one of EVERTEC'S IP addresses.
- For implementation, it is necessary to know the IP address where the webpage that receives the POST is located.
- EVERTEC does not guarantee that the response will be received. Certain events in the Internet (communication problems, Merchant's website unavailability, etc) may prevent the POST.

## 9.2.2 – Service Description

This service returns a string with a maximum length of 133 characters. This string contains the data of a successful transaction, providing the Merchant a way to update their systems at the same time the transaction has been completed in the Web Service.

## 9.2.3 – Requisites

Webpage that only accepts values sent through the http POST method.

The URL and ip address must be informed to EVERTEC when filling out the Web Payment Service application form.



## 9.2.4 – Parameters

The parameters are sent in “name and value” pairs separated by an ampersand (&). Once received in the merchant’s URL, the merchant must assign these values according to the following variable names:

Name	Description	Length
VTransactionId	Transaction identifier	26
VAccountId	Customer account identifier	20
VTotalAmount	Total amount	10
VPaymentMethod	Payment method	1
VPaymentDescription	Payment description	50
VAuthorizationNum	Transaction authorization number	6
VConfirmationNum	Transaction confirmation number	20
VFiller	Value of MerchantTransId field; formerly known as Tax5	50

## 9.2.5 – Confirmation of Sent Message

EVERTEC expects the merchant’s web server to send an http response code that indicates that the data sent to the merchant’s URL was successfully received.

http status code = 200 / description = OK

This response is only informative for the Online Response service.

The service waits ten (10) seconds for a response confirming whether or not the message was received. After this wait, EVERTEC continues with its normal workflow, storing this response in a response log.

Note: If the merchant’s web server does not respond (200 OK) in the specified response time, the transaction is considered completed.



## 9.2.6 – Example of Message Sent to the Merchant’s URL

The following data would be generated as a result of the information sent from the merchant’s website after the transaction has been authorized and confirmed.

### Parameters sent:

```
VTransactionId=IdTrans12345&VAccountId=CustomerAccount12345&VTotalAmount=10.52&
VPaymentMethod=V&VPaymentDescription=InternetPayment
&VAuthorizationNum=AutNum12345&VConfirmationNum=ConfNum12345
```

### Receiving the parameters in VB.Net:

```
Dim VTransactionId as string
...
Dim VConfirmationNum as string

    VTransactionId = Request.Form("VTransactionId")
...
    VConfirmationNum = Request.Form("VConfirmationNum")
```

## 9.3 – Reverse ACH Transaction

This is a method for reversing an ACH payment transaction. The merchant can only reverse a transaction that has not been posted. To complete the reversal, it’s necessary to know the transaction’s **requestID**. The TransactionSearch service can be used to obtain the requestID and identify the transaction in order to process the reverse.

**Note:** If the Merchant receives OnlineResponse, the merchant must reverse the ACH transaction in their environment as well.

### 9.3.1 – Web Service URL

Web service URL address:

<https://mmpay.evertecinc.com/webservicev2/wscheckoutpayment.asmx>

To see service specifications, visit:

<https://mmpay.evertecinc.com/webservicev2/wscheckoutpayment.asmx?wsdl>.





## 9.3.2 – Parameter Description

Request structure:

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ReverseACHTransaction xmlns="http://tempuri.org/WebMerchant/MerchantService">
      <ReverseTransactionRequest xmlns="Evertec.MMPay.ReverseTransaction">
        <Username>string</Username>
        <Password>string</Password>
        <RequestID>string</RequestID>
      </ReverseTransactionRequest>
    </ReverseACHTransaction>
  </soap:Body>
</soap:Envelope>
```

Name	Required	Description
Username	R	Merchant username
Password	R	Merchant password
RequestID	R	Unique value generated for each transaction. 15 digits

## 9.3.3 – Response Parameters

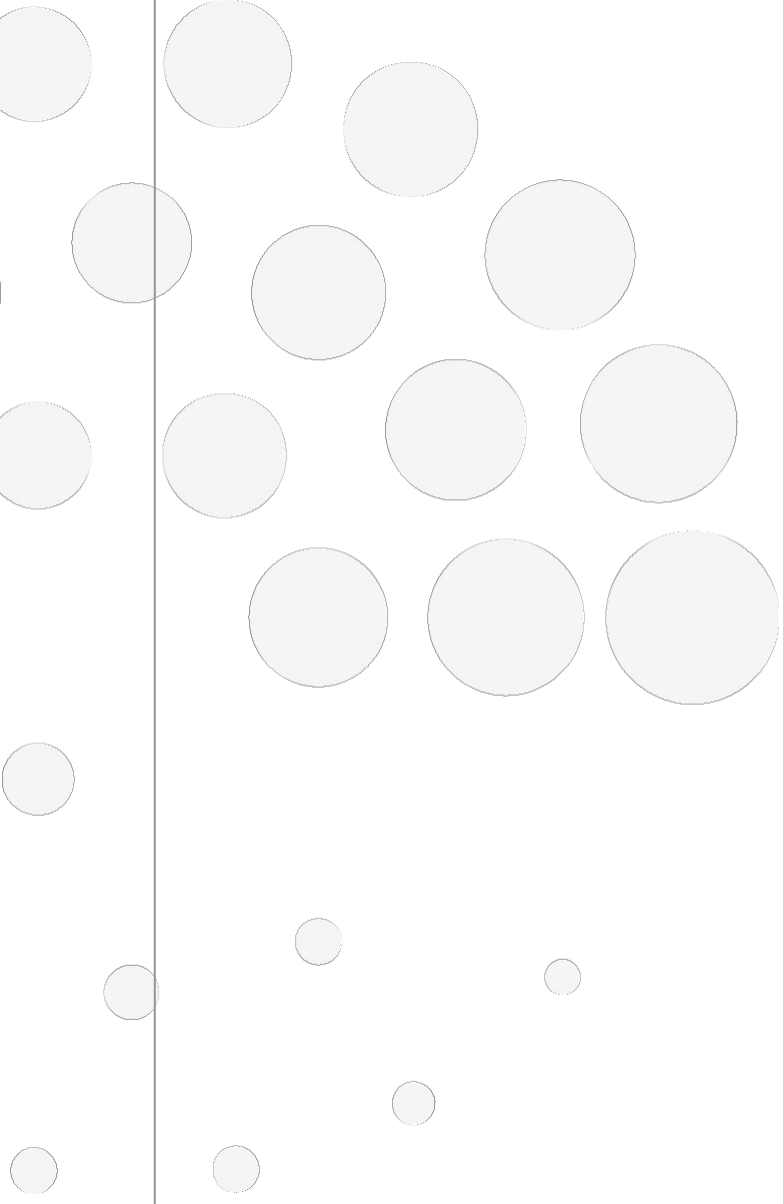
Response structure:

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ReverseACHTransactionResponse xmlns="http://tempuri.org/WebMerchant/MerchantService">
      <ReverseTransactionResponse xmlns="Evertec.MMPay.ReverseTransaction">
        <getError>string</getError>
        <getMessage>string</getMessage>
        <statusCode>string</statusCode>
        <fieldError>boolean</fieldError>
        <fieldErrorList>
          <anyType />
          <anyType />
        </fieldErrorList>
        <responseStatus>_Approved or _AuthenticationError or _Completed or _Declined or _Error or _Exception or _Failed
          or _Pending or _Processing or _Rejected or _Reversed or _Successful or _Unassigned or
          _Unknown</responseStatus>
        <requestID>string</requestID>
```





```
<Amount>decimal</Amount>  
<FullName>string</FullName>  
</ReverseTransactionResponse>  
</ReverseACHTransactionResponse>  
</soap:Body>  
</soap:Envelope>
```



Name	Description
getError	Returns an error code
getMessage	Generic message, for future use
StatusCode	Response code
FieldError	Returns true if an error was found on at least one field
FieldErrorList	A list containing all fields with errors.
ResponseStatus	Method's response status: _Approved, _AuthenticationError, _Completed, _Declined, _Error, _Exception, _Failed, _Pending, _Processing, _Rejected, _Reversed, _Successful, _Unassigned, _Unknown
RequestID	Transaction identifier
Amount	Transaction amount - decimal (10,2)
FullName	Client name

### 9.3.4 – Status Code Table

Code	Description	Action
0000	Process completed successfully.	
3091	Invalid username.	Verify Username.
3092	Invalid password.	Verify Password.
3094	The username/password combination is invalid or the Merchant is attempting to access the system from an IP address that has not been registered.	Verify the username/password combination and verify that your IP address has been registered.
3095	The current Merchant account is not authorized to perform the attempted action.	Contact your Service representative immediately.
3096	For security reasons, the Merchant has been blocked from the system.	Contact your Service representative immediately.
3097	Invalid data format in Merchant's request.	Verify request data.
3098	Invalid request parameters for the specified transaction. A timeout will also yield this error.	Verify request data.
3099	The service encountered an error.	Contact EVERTEC's Service Desk.

## 10 – Daily Closing Process

On a daily basis, the Web Payment Service automatically executes a closing process for the transactions performed by the Merchant.

This process generates three results for Merchant: a text file called LOCKBOX.txt with the authorized payment transactions, a file text called logfile.txt with all the existing data in the system regarding the transactions performed during the processing day, regardless of whether they were approved, rejected or incomplete, and a .pdf report with the authorized transactions. The returns can be included in this report if requested by the merchant.

This process is scheduled to be performed each labor day at 3:00 PM, the time of the close of transactions. The process that generates the .pdf report and the text files starts approximately at 5:30 PM.

These files generated by the daily closing are sent to the EVERTEC server in conformity with the communication protocol selected by the merchant for their retrieval.

The following sections illustrate the format for each of the files generated at the closing:

### 10.1 – Generic LOCKBOX File Format With Authorized Transactions

#### 10.1.1 – Basic

Record length = 80 bytes fixed

##### Header

Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "1"
2	Process Date	N	8	YYYYMMDD
3	Tax ID	X	20	Tax ID #
4	Merchant Name	X	20	Merchant Name
5	Filler	X	31	Spaces

##### Batch Total

Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "5"
2	Batch Description	N	15	"Web Payments"



Field No.	Data Field Name	Type	Length	Definition
3	Process Date	N	8	YYYYMMDD
4	Batch Total Items	N	7	
5	Batch Total Amount	N	12	9(10)v99
6	Filler	X	37	Spaces

#### Detail

Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "6"
2	Filler	X	5	Spaces
3	Authorization # (CPS)	X	6	
4	Type of Payment	X	1	M, V, A, X,...W
5	Merchant Client Account #	X	20	
6	Payment Amount	N	10	9(8)v99
7	Remitter Name (TelePago only)	X	37	

#### Trailer

Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "9"
2	Filler	X	6	Spaces
3	Total Items	N	7	
4	Total Amount	N	12	9(10)v99
5	Filler	X	54	Spaces

Type:                    N = Numeric                    X = Alpha - Numeric

## 10.1.2 – ACH Returns Included

Record length = 80 bytes fixed

<b>Header</b>				
<b>Field No.</b>	<b>Data Field Name</b>	<b>Type</b>	<b>Length</b>	<b>Definition</b>
1	Record ID	N	1	Value "1"
2	Process Date	N	8	YYYYMMDD
3	Tax ID	X	20	Tax ID #
4	Merchant Name	X	20	Merchant Name
5	Filler	X	31	Spaces
<b>Batch Total</b>				
<b>Field No.</b>	<b>Data Field Name</b>	<b>Type</b>	<b>Length</b>	<b>Definition</b>
1	Record ID	N	1	Value "5"
2	Batch Description	N	15	Web Payments
3	Process Date	N	8	YYYYMMDD
4	Batch Total Items	N	7	
5	Batch Total Amount	N	12	9(10)v99
6	Filler	X	37	Spaces
<b>Detail</b>				
<b>Field No.</b>	<b>Data Field Name</b>	<b>Type</b>	<b>Length</b>	<b>Definition</b>
1	Record ID	N	1	Value "6"
2	Filler	X	5	Spaces
3	Authorization # (CPS)	X	6	
4	Type of Payment	X	1	M, V, A, X... W
5	Merchant Client Account #	X	20	
6	Payment Amount	N	10	9(8)v99
7	Remitter Name (TelePago only)	X	37	
<b>Batch Total ACH Returns</b>				
<b>Field No.</b>	<b>Data Field Name</b>	<b>Type</b>	<b>Length</b>	<b>Definition</b>
1	Record ID	N	1	Value "7"
2	Batch Description	N	15	"MMPayReturns"
3	Process Date	N	8	YYYYMMDD
4	Batch Total Items	N	7	
5	Batch Total Amount	N	12	9(10)v99
7	Filler	X	37	Spaces
<b>Detail ACH Returns</b>				

Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "8"
2	Account ID	X	20	Merchant Service Account
3	Process Date transaction	N	8	YYYYMMDD
4	Reason Code Return	X	3	"R00".. "R99"
5	Description Code	X	15	
6	Payment Amount	N	10	9(8)v99
7	Authorization Number	N	6	
8	Process Date Devolution	N	8	YYYYMMDD
9	Payment type	X	1	W,S, C,T,U
10	Filler	X	8	
<b>Trailer</b>				
Field No.	Data Field Name	Type	Length	Definition
1	Record ID	N	1	Value "9"
2	Filler	N	6	Spaces
3	Batch total items	N	7	
4	Total Amount	N	12	9(10)v99
5	Filler	X	54	Spaces

Type: N = Numeric X = Alpha - Numeric

## 10.2 - Logfile Format (Authorized, Rejected or Failed Transactions)

Field No.	Data Field Name	Type	Length	Definition
1	MerchantId	N	4	
2	CustomerId	X	20	
3	CustomerName	X	40	
4	CustomerEmail	X	40	
5	Payment Amount	N	10	
6	PaymentType	X	1	Payment method
7	Description	X	50	
8	Tax 1	N	5	
9	Date	X	10	MM/DD/YYYY
10	Time	X	8	HH:MM:SS
11	AuthorizationNumber	X	6	
12	ConfirmationNumber	X	20	
13	Success?	X	1	1 = True; 0=False
14	Tax 2	N	5	
15	Tax 3	N	5	
16	Tax 4	N	5	

17	Tax 5	N	5	
18	Filler 1	X	50	
19	Filler 2	X	50	
20	Filler 3	X	50	

### 10.3 - Report called "Informe" (Authorized, Rejected or Failed Transactions) and ACH Returns (if required).

#### DAILY SUMMARY REPORT

REPORT DATE: 6/26/2018 3:00:00 PM  
 BATCH NUMBER: 177

#### Test Merchant

##### SUCCESSFUL PAYMENTS SUMMARY

TOTAL CARD TRANSACTIONS	<i>(Including Successful, Refunds &amp; Reversal)</i>	TOTAL CARD AMOUNT
<b>1129</b>		<b>\$136,038.45</b>
TOTAL ACH TRANSACTIONS	<i>(Including Successful &amp; Reversal)</i>	TOTAL ACH AMOUNT
<b>698</b>		<b>\$220,609.08</b>
TOTAL ACH RETURN		TOTAL ACH RETURN AMOUNT
<b>7</b>		<b>\$1,184.66</b>

##### SUCCESS PAYMENTS

	DATE TIME	ACCOUNT ID	PAYMENT TYPE	PAYMENT DESCRIPTION	AUTH. #	AMOUNT(\$)
1	2018-06-25 15:01:01		AMEX		244992	\$1,087.74
2	2018-06-25 15:01:19		Personal Checking		681558	\$142.60
3	2018-06-25 15:01:42		AMEX		268386	\$445.84

##### NOT COMPLETED PAYMENTS BY CUSTOMERS

	DATE TIME	ACCOUNT ID	REASON CODE	PAYMENT DESCRIPTION	AUTH. #	AMOUNT(\$)
1	2018-06-25 15:00:32					\$604.46
2	2018-06-25 15:01:00					\$556.06







## 10.4 – File Transfer

1. SFTP via Internet – We have a secured server connected to Internet. All files sent or received through this server must be encrypted.

Client requirements are:

- Possess a PGP license; if you do not have it, you may acquire it at [www.pgp.com](http://www.pgp.com).
- Assign a fixed IP address to your server.
- Share keys with EVERTEC.

2. FTP via MODEM – We have a server to which the client may connect via MODEM to send and retrieve files using FTP.

Client requirements are:

- Have a computer on his end with a MODEM and communications line.
- Have the FTP protocol active in the computer.
- Merchant must initiate the telephone call to the FTP server.
- In addition, Merchant must have a username and password provided by EVERTEC.

3. Sending and retrieval of files through a Secured Internet page.

Client requirements are:

- Have a computer on his end with Internet access and a browser.
- Connect to the assigned page:
  - <https://transfer.everttecinc.com>
- Sign in with the assigned username and password and make the transfer.

## 10.5 – Payment Methods

This table contains the codes to identify the types of payments. Merchant may use these values to interpret the codes in the closing files and to send the desired values for Ignore Payment in the Web Service. For example: Ignore method=AVM, indicates that payment methods such as ATH, Visa and MasterCard will be ignored (will not be shown in the Web Service screen).

Code	Description
A	ATH
V	Visa
M	MasterCard
X	AMEX
W	Personal Checking
S	Personal Saving
C	Business Checking
T	TEL Checking – telephone payment with checking account
U	TEL Saving – telephone payment with savings account