OmniToken Translator Transaction Info

The Token Translator functionality enables you submit a low value token in a request and receive PAN information in the response. This provides merchant the capability of allowing a third party service provider to access PAN information without accessing the information themselves. This methodology provides the third party the information they require to provide their service, while continuing to insulate merchant systems from contact with the PAN information.

The basic steps to this process are as follows:

1. The merchant obtains a low value token either via eProtect (i.e., normal operation of eProtect provides a LVT in place of the PAN) or by sending a transaction to the Worldpay eComm platform requesting a low value token in place of the submitted high value token.

2. The merchant supplies the low value token to their third party service provider. The lifespan of the LVT is 24 hours.

3. The third party service provider submits a request to translate the LVT and receives the PAN in the response message, allowing them to provide their service. The service provider can submit requests either as online or batch transactions.

4. The third party service provider supplies the merchant the required information.

This document discusses the transactional requirements for Step 3, including the message structure and element definitions, as well as testing requirement. The document has the following sections:

- Example Account Number Access Requests and Responses
- Testing Account Number Access Transactions
- cnpAPI Elements

Example Account Number Access Requests and Responses

This section provides information about the structure of both the Online and Batch versions of the Account Number Access Request and Response messages. Each section shows a high level view of the transaction, with links to the element definitions, followed by one or more cnpAPI examples.

Online Account Number Access Request Transaction

You must structure your Online Account Number Access request as shown below.
<onlineAccountNumberAccessRequest version="12.2" xmlns="http://www.vantivcnp.com/schema" merchantId="100">
  <authentication>
    <user>User Name</user>
    <password>Password</password>
  </authentication>
  <translateToAccountNumberRequest id="GCQueryAuth" reportGroup = "Mer5PM1" customerId="1">
    <orderId>Optional Merchant Assigned Value</orderId>
    <paypageRegistrationId>Low Value Token</paypageRegistrationId>
  </translateToAccountNumberRequest>
</onlineAccountNumberAccessRequest>

**Example: onlineAccountNumberAccessRequest Transaction**

<onlineAccountNumberAccessRequest version="12.2" xmlns="http://www.vantivcnp.com/schema" merchantId="100">
  <authentication>
    <user>User Name</user>
    <password>Password</password>
  </authentication>
  <translateToAccountNumberRequest id="translate1" reportGroup="abcde" customerId="05555">
    <orderId>12345654321</orderId>
    <paypageRegistrationId>amNDNkpWckGN4Skh1TTQ1Z</paypageRegistrationId>
  </translateToAccountNumberRequest>
</onlineAccountNumberAccessRequest>

**Online Account Number Access Response**

For an Online request, the system returns a response message using the following structure:

<onlineAccountNumberAccessResponse version="12.2" xmlns="http://www.vantivcnp.com/schema"
  response="0" message="Valid Format">

  <translateToAccountNumberResponse id="12345" reportGroup="xlateNum">
    <orderId>Value from Request</orderId>
    <card>
      <type>Type of Card</type>
      <number>Account Number</number>
      <expDate>The card expiration date</expDate>
    </card>
    <response>Response Code</response>
  </translateToAccountNumberResponse>
</onlineAccountNumberAccessResponse>
<message>Explanation of the Response Code</message>
<responseTime>Date and Time of the Response</responseTime>
</translateToAccountNumberResponse>
</onlineAccountNumberAccessResponse>

Example: onlineAccountNumberAccessResponse
<onlineAccountNumberAccessResponse version="12.2" xmlns="http://www.vantivcnp.com/schema" response="0" message="Valid Format">
<translateToAccountNumberResponse id="12345" reportGroup="NumBack">
  <orderId>12345654321</orderId>
  <card>
    <type>VI</type>
    <number>4100200300011001</number>
    <expDate>0421</expDate>
  </card>
  <response>803</response>
  <message>Valid Token</message>
  <responseTime>2018-01-06T16:40:30</responseTime>
</translateToAccountNumberResponse>
</onlineAccountNumberAccessResponse>

Batch Account Number Access Request Transaction
You must structure your Batch Account Number Access request as shown below.
<batchAccountNumberAccessRequest version="12.2" numBatchRequests="2" xmlns="http://www.vantivcnp.com/schema">
  <authentication>
    <user>User Name</user>
    <password>Password</password>
  </authentication>
  <batchRequest id="12345" numTranslateToAccountNumberRequests="2" merchantId="100">
    <translateToAccountNumberRequest id="GetNum1" reportGroup = "GetNum" customerId="1">
      <orderId>Optional Merchant Assigned Value</orderId>
      <paypageRegistrationId>Low Value Token</paypageRegistrationId>
    </translateToAccountNumberRequest>
    .
    .
    .
  </batchRequest>
</batchAccountNumberAccessRequest>
Example: **batchAccountNumberAccessRequest Transaction**

```xml
<batchAccountNumberAccessRequest version="12.2" xmlns="http://www.vantivcnp.com/schema" numBatchRequests="1">
  <authentication>
    <user>User Name</user>
    <password>Password</password>
  </authentication>
  <batchRequest id="xlateB1" numTranslateToAccountNumberRequests="2" merchantId="100">
    <translateToAccountNumberRequest id="translate1" reportGroup="abcde" customerId="05555">
      <orderId>12345654321</orderId>
      <paypageRegistrationId>amNDNkpWckGN4Skh1TTQ1Z</paypageRegistrationId>
    </translateToAccountNumberRequest>
    <translateToAccountNumberRequest id="translate2" reportGroup="abcde" customerId="05555">
      <orderId>12345654322</orderId>
      <paypageRegistrationId>amNDNkpWckGN4Skh1TTQ1Z</paypageRegistrationId>
    </translateToAccountNumberRequest>
  </batchRequest>
</batchAccountNumberAccessRequest>
```

**Batch Account Number Access Response**

For a Batch request, the system returns a response message using the following structure:

```xml
<batchAccountNumberAccessResponse version="12.2" xmlns="http://www.vantivcnp.com/schema" response="0" message="Valid Format" cnpSessionId="987654">
  <batchResponse id="625345" cnpBatchId="8765467" merchantId="100">
    <translateToAccountNumberResponse id="12345" reportGroup="xlateNum">
      <orderId>Value from Request</orderId>
      <card>
        <type>Type of Card</type>
        <number>Account Number</number>
        <expDate>The card expiration date</expDate>
      </card>
      <response>Response Code</response>
      <message>Explanation of the Response Code</message>
    </translateToAccountNumberResponse>
  </batchResponse>
</batchAccountNumberAccessResponse>
```
Example: batchAccountNumberAccessResponse

```xml
<batchAccountNumberAccessResponse version="12.2" xmlns="http://www.vantivcnp.com/schema" response="0" message="Valid Format" cnpSessionId="82834362428702736">
  <batchResponse id="xlateB1" cnpBatchId="344665 " merchantId="100">
    <translateToAccountNumberResponse id="translate1" reportGroup="abcde">
      <orderId>12345654321</orderId>
      <card>
        <type>VI</type>
        <number>4100200300011001</number>
        <expDate>0421</expDate>
      </card>
      <response>803</response>
      <message>Valid Token</message>
      <responseTime>2018-01-06T16:40:30</responseTime>
    </translateToAccountNumberResponse>
    <translateToAccountNumberResponse id="translate2" reportGroup="abcde">
      <orderId>12345654322</orderId>
      <card>
        <type>MC</type>
        <number>5112010000000003</number>
        <expDate>0421</expDate>
      </card>
      <response>803</response>
      <message>Valid Token</message>
      <responseTime>2018-01-06T16:40:32</responseTime>
    </translateToAccountNumberResponse>
  </batchResponse>
</batchAccountNumberAccessResponse>
```
Testing Account Number Access Transactions

You can use the following test scenarios to verify your coding of the `onlineAccountNumberAccessRequest`, as well as various responses. Before you begin, you must contact your Implementation Consultant and arrange for them to create a new Token Translator presenter in the Pre-Live environment. After creation, your Implementation Consultant provides you credentials/Paypage ID.

To test this transaction type, please do the following:

1. Navigate to the following web page:
   https://www.testvantivcnp.com/checkout/eProtect/validation/prelive/eProtect3.html

2. In the Test Input Fields section (see Figure 1), enter your assigned Paypage ID. You can change the other fields as desired, or leave the default values.

   **FIGURE 1** Test Input Fields Section

   ![Test Input Fields](image)

   Enter your Paypage ID here.

3. In the Checkout Form section, enter a valid test credit card number, as shown in Figure 2 and click the Check out button.

   **FIGURE 2** Checkout form Section

   ![Checkout Form](image)

   Enter a test card number here.

4. Copy the generated Paypage Registration ID value from the field of the same name for use in your `<translateToAccountNumberRequest>` transaction.

5. Submit a `<translateToAccountNumberRequest>` transaction using the PayPage Registration ID obtained in Step 4. Verify the PAN information returned matches the information for the PAN used to create the PayPage Registration ID.
cnpAPI Elements

This section provides definitions of the elements specific to the transactions used to redeem a low value token for PAN information.

authentication

The authentication element is a required element of both the onlineAccountNumberAccessRequest and the batchAccountNumberAccessRequest elements. It contains child elements used to authenticate that the request message originated from a valid user.

Parent Elements:

onlineAccountNumberAccessRequest, batchAccountNumberAccessRequest

Attributes:

None

Child Elements:

Required: user, password

Example: authentication Structure

```xml
<authentication>
  <user>User Name</user>
  <password>Password</password>
</authentication>
```

batchAccountNumberAccessRequest

The batchAccountNumberAccessRequest element is the root element for Account Number Access Request batches. You use this transaction type to exchange batches of merchant provided low value tokens for PAN information.

Parent Elements:

N/A

Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>version</td>
<td>String</td>
<td>Yes</td>
<td>Defines the cnpAPI schema version against which the system validates the XML.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 10</td>
</tr>
</tbody>
</table>
**batchAccountNumberAccessResponse**

The `batchAccountNumberAccessResponse` element is the parent element for the response to `batchAccountNumberAccessRequest` requests.

**Parent Elements:**

N/A

**Attributes:**

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>version</td>
<td>String</td>
<td>Yes</td>
<td>Defines the API schema version against which the system validates the XML.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 10</td>
</tr>
<tr>
<td>xmlns</td>
<td>String</td>
<td>Yes</td>
<td>Defines the URI of the schema definition. This is a fixed location specified as: <a href="http://www.vantivcn.com/schema">http://www.vantivcn.com/schema</a>.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 38</td>
</tr>
<tr>
<td>id</td>
<td>String</td>
<td>No</td>
<td>The response returns the same value submitted in the request.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 25</td>
</tr>
<tr>
<td>Attribute Name</td>
<td>Type</td>
<td>Required?</td>
<td>Description</td>
</tr>
<tr>
<td>---------------</td>
<td>---------</td>
<td>-----------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| response      | String  | Yes       | Indicates whether your XML syntax passed validation. Expected values are as follows:
|               |         |           | 0 - XML validation succeeded. |
|               |         |           | 1 - XML validation failed. See the message attribute for more details. |
|               |         |           | 2 - Indicates that the submitted content was either improperly formatted XML or non-XML content. |
|               |         |           | 3 - Indicates that the submission contains empty or invalid credentials (user and password). |
|               |         |           | 4 - Indicates that the merchant has reached the maximum number of concurrent connections. |
|               |         |           | 5 - Indicates that systems may have detected message content that violates certain restrictions. |
|               |         |           | minLength = N/A maxLength = 3 |
| message       | String  | Yes       | XML validation error message. Expected values are as follows:
|               |         |           | • If the response attribute returns 0, the message attribute returns the text “Valid Format.” |
|               |         |           | • If the response attribute returns 1, the message attribute returns an error message that helps you to identify and troubleshoot the syntax problem. See XML Validation Error Messages on page 850 of the cnpAPI Reference Guide for example messages. |
|               |         |           | • If the response attribute returns 2, the message attribute is "System Error - Call Vantiv" |
|               |         |           | • If the response attribute returns a value of 3, 4, or 5, the message attribute is "There is a problem with the system. Contact eCommerceSupport@vantiv.com." |
|               |         |           | minLength = N/A maxLength = 512 |
| cnpSessionId  | Long    | Yes       | A unique value assigned by Worldpay to identify the session. |
|               |         |           | minLength = N/A maxLength = 19 |

Child Elements:
All Required: batchResponse

batchRequest
This is the parent element for all Account Number Access Request batch requests.
Parent Elements:

*batchAccountNumberAccessRequest*

Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>id</td>
<td>String</td>
<td>No</td>
<td>A unique string to identify this batchRequest within the system.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 50</td>
</tr>
<tr>
<td>numTranslateToAccountNumberRequests</td>
<td>Integer</td>
<td>No</td>
<td>The number of translateToAccountNumberRequest transactions included in the batch.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Max totalDigits = 10</td>
</tr>
<tr>
<td>merchantId</td>
<td>String</td>
<td>Yes</td>
<td>A unique string to identify the merchant within the system.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 50</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Note: International currencies are supported on a per merchantId basis.</td>
</tr>
</tbody>
</table>

Child Elements:

Required: *translateToAccountNumberRequest*

**batchResponse**

The batchResponse element is the parent element for information returned to you in response to a batch you submitted for processing. It is a child of a batchAccountNumberAccessResponse element.

Parent Elements:

*batchAccountNumberAccessResponse*

Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>id</td>
<td>String</td>
<td>No</td>
<td>The response returns the same value submitted in the Batch Request.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 36</td>
</tr>
<tr>
<td>cnpBatchId</td>
<td>Long</td>
<td>Yes</td>
<td>A unique value assigned by Worldpay to identify the batch.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 19</td>
</tr>
</tbody>
</table>
The *card* element defines payment card information associated with the submitted low value token. It is an optional child of the `translateToAccountNumberResponse` element. It is always present, for successful transactions and never present for failed transactions. The system never returns the `cardValidationNum` element.

**Parent Elements:**
- `translateToAccountNumberResponse`

**Attributes:**
None

**Child Elements:**
- `type`, `number`, `expDate`, `cardValidationNumber` (never returned)

**Example: card Structure**
```
<card>
  <type>Card Type Abbreviation</type>
  <number>Account Number</number>
  <expDate>Expiration Date</expDate>
</card>
```

The `cardValidationNum` element is an optional child of the `card` element, which provides the CVV2 (Visa), CVC2 (MasterCard), or CID (American Express and Discover) value.

**NOTE:** The system never returns the `cardValidationNum` value in the response file.

Type = String; `minLength` = N/A; `maxLength` = 4
Parent Elements:
card

Attributes:
None

Child Elements:
None

date

The date element is a child of the card elements, which specifies the expiration date of the card (format: mmyy). The system returns his value if present in our database and the translate succeeds.

Type = String; minLength = 4; maxLength = 4

Parent Elements:
card

Attributes:
None

Child Elements:
None

message

The message element contains a brief definition of the response code returned for the transaction. The table below is a list of the possible response codes (response element) and messages for a translateToAccountNumberResponse message.

<table>
<thead>
<tr>
<th>Response (code)</th>
<th>Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>803</td>
<td>Valid Token</td>
</tr>
<tr>
<td>821</td>
<td>Merchant is not authorized for tokens</td>
</tr>
<tr>
<td>822</td>
<td>Token was not found</td>
</tr>
</tbody>
</table>

Type = String; minLength = N/A; maxLength = 512

Parent Elements:
translateToAccountNumberResponse
Attributes:

None

Child Elements:

None

**number**

The `number` element defines the account number associated with the submitted low value token.

*Type = String; minLength = 13; maxLength = 25*

Parent Elements:

card

Attributes:

None

Child Elements:

None

**onlineAccountNumberAccessRequest**

The `onlineAccountNumberAccessRequest` element is the parent element for Account Number Access Request transactions. You use this transaction type to exchange a merchant provided low value token for PAN information.

Parent Elements:

N/A

Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>version</td>
<td>String</td>
<td>Yes</td>
<td>Defines the cnpAPI schema version against which the system validates the XML.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 10</td>
</tr>
<tr>
<td>xmlns</td>
<td>String</td>
<td>Yes</td>
<td>Defines the URI of the schema definition. This is a fixed location specified as: <a href="http://www.vantivcnp.com/schema">http://www.vantivcnp.com/schema</a>.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 38</td>
</tr>
<tr>
<td>merchantId</td>
<td>String</td>
<td>Yes</td>
<td>A unique string used to identify the merchant within the system.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 50</td>
</tr>
</tbody>
</table>
Child Elements:

Required: authentication, translateToAccountNumberRequest

onlineAccountNumberAccessResponse

The onlineAccountNumberAccessResponse element is the parent element for the response to onlineAccountNumberAccessRequest requests.

Parent Elements:

N/A

Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>version</td>
<td>String</td>
<td>Yes</td>
<td>Defines the schema version against which the system validates the XML.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 10</td>
</tr>
<tr>
<td>xmlns</td>
<td>String</td>
<td>Yes</td>
<td>Defines the URI of the schema definition. This is a fixed location specified as:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 38</td>
</tr>
<tr>
<td>response</td>
<td>String</td>
<td>Yes</td>
<td>Indicates whether your XML syntax passed validation. Possible values are as follows:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0 - XML validation succeeded.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1 - XML validation failed. See the message attribute for more details.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 - Indicates that the submitted content was either improperly formatted XML or non-XML content.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3 - Indicates that the submission contains empty or invalid credentials (user and password).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4 - Indicates that the merchant has reached the maximum number of concurrent connections.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>5 - Indicates that systems may have detected message content that violates certain restrictions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 3</td>
</tr>
</tbody>
</table>
Child Elements:
All Required: translateToAccountNumberResponse

orderId
The orderId element is an optional child of the onlineAccountNumberAccessRequest and defines a submitter-assigned value representing the order in the submitter’s system.
Type = String; minLength = N/A; maxLength = 25

Parent Elements:
translateToAccountNumberRequest

Attributes:
None

Child Elements:
None

password
The password element is a required child of the authentication element. The system uses it in combination with the user element to authenticate that the message is from a valid source.
Type = String; minLength = N/A; maxLength = 20

Parent Elements:
authentication

Attributes:
None

Child Elements:
None

paypageRegistrationId
The paypageRegistrationId element is the low value token you submit when requesting the associated PAN information.
Type = String; minLength = N/A; maxLength = 512
response

The response element contains a three digit numeric code which specifies information about the transaction results (approved or reason for decline). The message element provides a brief definition of the response code. Possible values for the response element in a translateToAccountNumberResponse are listed below.

<table>
<thead>
<tr>
<th>Response (code)</th>
<th>Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>803</td>
<td>Valid Token</td>
</tr>
<tr>
<td>821</td>
<td>Merchant is not authorized for tokens</td>
</tr>
<tr>
<td>822</td>
<td>Token was not found</td>
</tr>
</tbody>
</table>

Type = String; minLength = N/A; maxLength = 3

responseTime

The responseTime element provides a date/time stamp of the response. The format of the element is YYYY-MM-DDTHH:MM:SS. For example, 2018-01-21T11:37:04.

Type = dateTime; minLength = N/A; maxLength = 19
Attributes:
None
Child Elements:
None

**translateToAccountNumberRequest**

The `translateToAccountNumberRequest` element is the parent element for the transaction used to exchange a merchant provided low value token for PAN information.

**Parent Elements:**

onlineAccountNumberAccessRequest, batchRequest

**Attributes:**

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
</table>
| id             | String | Yes       | A unique identifier assigned by the presenter and mirrored back in the response. 
|                |        |           | minLength = N/A  maxLength = 25 |
| customerId     | String | No        | A value assigned by the merchant to identify the consumer. 
|                |        |           | minLength = N/A  maxLength = 50 |
| reportGroup    | String | Yes       | Required attribute defining the merchant sub-group in the user interface where this transaction displays. 
|                |        |           | minLength = 1  maxLength = 25 |

**Child Elements:**

Required: paypageRegistrationId
Optional: orderId

**translateToAccountNumberResponse**

The `translateToAccountNumberResponse` element is the parent element for information returned to you in response to a `translateToAccountNumberRequest` transaction.

**Parent Elements:**

onlineAccountNumberAccessResponse, batchResponse
Attributes:

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Type</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>id</td>
<td>String</td>
<td>Yes</td>
<td>The response returns the same value submitted in the Authorization transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = 1 maxLength = 36</td>
</tr>
<tr>
<td>customerId</td>
<td>String</td>
<td>No</td>
<td>The response returns the same value submitted in the Authorization transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = N/A maxLength = 50</td>
</tr>
<tr>
<td>reportGroup</td>
<td>String</td>
<td>Yes</td>
<td>The response returns the same value submitted in the Authorization transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>minLength = 1 maxLength = 25</td>
</tr>
</tbody>
</table>

Child Elements:

Required: orderId, response, responseTime, message

Optional: card (Always returned, when request approved)

type

This type element defines the type of card in terms of card association, or card company.

Type = String (Enum); minLength = N/A; maxLength = 2

Parent Elements:

card

Attributes:

None

Child Elements:

None

Enumerations:

<table>
<thead>
<tr>
<th>Enumeration</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MC</td>
<td>MasterCard</td>
</tr>
<tr>
<td>VI</td>
<td>Visa</td>
</tr>
<tr>
<td>AX</td>
<td>American Express</td>
</tr>
<tr>
<td>DC</td>
<td>Diner’s Club</td>
</tr>
<tr>
<td>Enumeration</td>
<td>Description</td>
</tr>
<tr>
<td>-------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>DI</td>
<td>Discover</td>
</tr>
<tr>
<td>PP</td>
<td>PayPal</td>
</tr>
<tr>
<td>JC</td>
<td>JCB (Japanese Credit Bureau)</td>
</tr>
<tr>
<td>EC</td>
<td>eCheck</td>
</tr>
<tr>
<td>GC</td>
<td>Gift Card</td>
</tr>
<tr>
<td>&quot;&quot; (empty)</td>
<td>Card type unknown or undefined</td>
</tr>
</tbody>
</table>

**user**

The user element is a required child of the authentication element. It is a unique identifier of the submitter used to authenticate that the message originated from a valid source.

Type = String; **minLength** = N/A; **maxLength** = 20

**Parent Elements:**

authentication

**Attributes:**

None

**Child Elements:**

None