



Testing UPC Money Transfer Service

Version 1.6

2017

Request Types

- ✓ [CardZoneRequest](#)
- ✓ TransactionRequest
 - [Card-to-Card](#)
 - [Card-To-Account](#)
 - Reversal on funding
 - [Account-To-Card](#)
- ✓ [StatusRequest](#)

Example of a full cycle for Card-to-Card operation

- ❖ [3D-secure](#)
 1. [Defining transfer type using Card Zone service](#)
 2. [Defining technology of Sender's card](#)
 - [<Enrolled>Y</Enrolled> 3D-secure](#)
 - [<Enrolled>U</Enrolled> impossible to define](#)
 3. [Parameters transfer PaReq, TermUrl through HTTP POST to AcsURL](#)
 4. [Request on Authorisation data receipt](#)
 5. [CardToCard Funds transfer \(Sender's card is 3D-secure\)](#)
- ❖ [Non 3D-secure](#) with Look-up Authorization (not obligatory)
 1. [Defining transfer type using Card Zone service](#)
 2. [Look-up authorization](#)
 3. [Defining technology of Sender's card \(3D-secure ?\)](#)
 - [<Enrolled>N</Enrolled>](#)
 - [<Enrolled>U</Enrolled> impossible to define](#)
 4. [CardToCard Funds transfer \(Sender's card is NOT 3D-secure\)](#)
 5. Cross-boarder

- In all Requests: the data in bold is changed by the Client for the Requests and by the Server Part for Responses.
- Required data for testing:
 - **MerchantId**
 - **TerminalId**
 - URL for sending Requests (indicated below)
 - Test numbers of credit cards
- All Requests must contain Digital Signature and the Server Responses are checked for the signature validity.
- Tag <Signature>...</Signature> is indicated as a shortcut because signature creation method is widely known and is not in scope of the UPC Money Transfer Service.

Test Cards

Generalized	Approximate response interpretation on the	Card number (expiration date)
VISA		
000	Authorized transaction	499999999990011
105	Transaction not allowed by the issuing bank	499999999990029
116	Shortage of funds	499999999990037
111	Non-existent card	499999999990045
108	Lost or stolen card	499999999990052
101	Wrong expiration date	499999999990060
130	Allowed overexpenditure limit exceeded	499999999990078
290	Issuing bank unavailable	499999999990086
291	Technical or communication problem	499999999990094
401	Format error	
402	Acquirer/Merchant parameters error	
403	Connection with PS source (DS) error	499999999990102
404	Purchaser authentication error	499999999990110
405	Signature error	
501	Transaction cancelled by the user	
502	Browser session expired	
MASTERCARD		
000	Authorized transaction	5559490000000007
000	Authorized transaction	5559490000000015
000	Authorized transaction	5559490000000023
105	Transaction not allowed by the issuing bank	5559490000000106
116	Shortage of funds	5559490000000114
111	Non-existent card	5559490000000122
101	Wrong expiration date	5559490000000148
291	Technical or communication problem	5559490000000213

Card Zone Service Validation

Request	Expected Result	Test Result
<p>TEST url - https://ecg.test.upc.ua/mt/card_zone WORK url - https://secure.upc.ua/mt/card_zone</p> <pre><CardZoneRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <CardFromNumber>5409530000000077</CardFromNumber> <CardToNumber>5559490000000148</CardToNumber> <Signature> </Signature> </CardZoneRequest></pre>	<p>(SUCCESS)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <CardZoneResponse> <Status> <Code>000</Code> <Message>Operations on this card(s) are allowed</Message> </Status> <CardFromInfo> <CountryCode>UKR</CountryCode> <CardType>MCS</CardType> <Brand>MAST</Brand> <CardZone>DOMESTIC</CardZone> </CardFromInfo> <CardToInfo> <CountryCode>RUS</CountryCode> <CardType>TNW</CardType> <Brand>MAST</Brand> <CardZone>CROSS_BOARD</CardZone> </CardToInfo> <Signature> </Signature> </CardZoneResponse></pre>	<p>Successful Status (000)</p>

Possible Errors		
Request	Unexpected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/card_zone WORK url - https://secure.upc.ua/mt/card_zone	(ERROR)	
<pre> <CardZoneRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <CardFromNumber>5309530000000077</CardFromNumber> <CardToNumber>5559490000000148</CardToNumber> <Signature> </Signature> </CardZoneRequest> 5309530000000077 – card doesn't exist </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <CardZoneResponse> <Status> <Code>908</Code> <Message>INCORRECT_CARD_NUMBER (luhn algorithm error)</Message> </Status> <Signature> </Signature> </CardZoneResponse> </pre>	Unsuccessful Status (908)

CardToCard Transfer (card in not 3D-secure)		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran	(SUCCESS)	
<pre> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>fd4e1c67a284</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <CVV2>123</CVV2> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Payment> <RecipientCardNumber>4999999999990011</RecipientCardNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-25 10:25:24 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1752739</MerchantId> <TerminalId> E7880539</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>056074</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408410455360</RRN> </FundingResult> <PaymentResult> <Date>2014-03-25 10:25:24 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>011838</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408410455629</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	Successful Status (000)

Possible Errors		
Request	Unexpected Result (ERROR)	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran		
<pre> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>fd4e1c67a284</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <CVV2>123</CVV2> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Payment> <RecipientCardNumber> 4999999999990086</RecipientCardNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>903</Code> <Message>Payment auth FAILED, auto reversal was sent</Message> </Status> <FundingResult> <Date>2014-03-26 11:18:52 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>024023</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408511455773</RRN> </FundingResult> <PaymentResult> <Date>2014-03-26 11:18:52 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>031215</ApprovalCode> <AuthCode>290</AuthCode> <RRN>408511455654</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	<p>Unsuccessful Status (903) Issuing Bank is unaccessible (4999999999990086)</p>

CardToAccount Transfer		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran	(SUCCESS)	
<pre> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>fd4e1c67a2846ce</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <CVV2>123</CVV2> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-25 10:40:30 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>072151</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408410455650</RRN> </FundingResult> <Signature> </Signature> </TransactionResponse> </pre>	Successful Status (000)
Comments, remarks		

AccountToCard Transfer		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran	(SUCCESS)	
<pre> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>fd4e1c67a2846ce</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Payment> <RecipientCardNumber>499999999990011</RecipientCardNumber> <SenderAccountNumber>26385001215533</SenderAccountNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <PaymentResult> <Date>2014-03-25 10:53:17 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>056433</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408410455131</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	Successful Status (000)
Comments, remarks		

Checking CardToCard transaction Status		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/status WORK url - https://secure.upc.ua/mt/status	(SUCCESS)	
<pre> <StatusRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>232323</TrackingId> <Signature> </Signature> </StatusRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <StatusResponse> <TransactionResponses> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-25 11:11:37 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>051901</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408411455934</RRN> </FundingResult> <PaymentResult> <Date>2014-03-25 11:11:37 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>026122</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408411455429</RRN> </PaymentResult> </TransactionResponse> </TransactionResponses> <Signature> </Signature> </StatusResponse> </pre>	Successful Status (000)

Checking CardToCard transaction status		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/status WORK url - https://secure.upc.ua/mt/status	(SUCCESS)	
<pre> <StatusRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>232323</TrackingId> <Signature> </Signature> </StatusRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>903</Code> <Message>Payment auth FAILED, auto reversal was sent</Message> </Status> <FundingResult> <Date>2014-03-26 11:18:52 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>024023</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408511455773</RRN> </FundingResult> <PaymentResult> <Date>2014-03-26 11:18:52 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>031215</ApprovalCode> <AuthCode>290</AuthCode> <RRN>408511455654</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	Status check completed successfully , but status of the verified transaction is unsuccessful

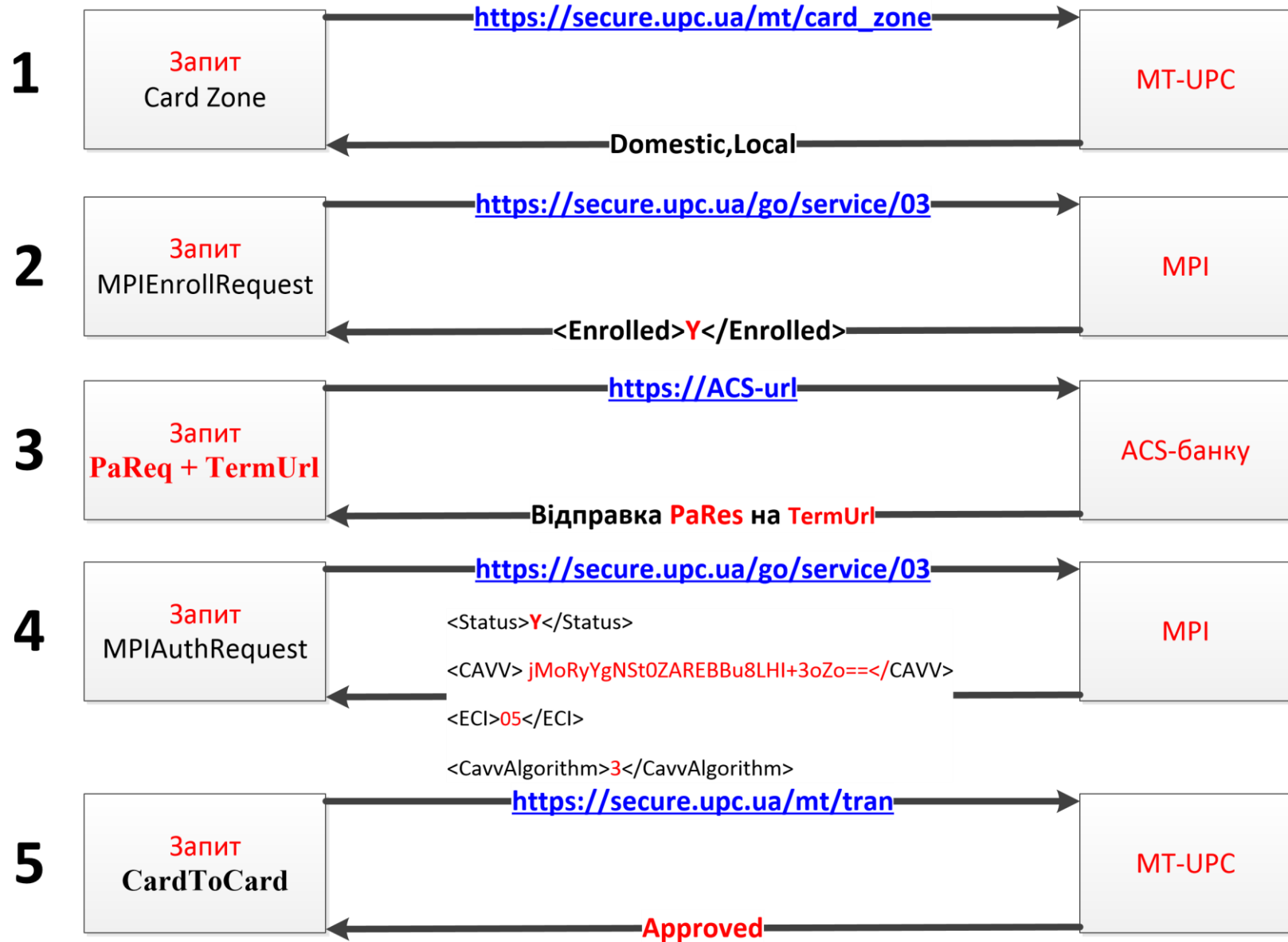
Checking CardToAccount transaction status		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/status WORK url - https://secure.upc.ua/mt/status	(SUCCESS)	
<pre> <StatusRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>121212</TrackingId> <Signature> </Signature> </StatusRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <StatusResponse> <TransactionResponses> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-25 11:22:58 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>050253</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408411455280</RRN> </FundingResult> </TransactionResponse> </TransactionResponses> <Signature> </Signature> </StatusResponse> </pre>	Successful Status (000)

Reversal on funding		
Request	Expected Result	Test Result
<p>a. TEST url - https://ecg.test.upc.ua/mt/reversal d. WORK url - https://secure.upc.ua/mt/reversal</p>	<p>(SUCCESS)</p>	
<pre> <ReversalRequest> <MerchantId>9752130</MerchantId> <TerminalId> E9879930</TerminalId> <TrackingId>trantest2</TrackingId> <Amount> <Value>100</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <ApprovalCode>019997</ApprovalCode> <RRN>511110701902</RRN> </Funding> </ReversalRequest> </pre>	<pre> <ReversalResponse> <TrackingId>trantest2</TrackingId> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <ReversalResult> <Date>2015-04-21 10:30:05 +0300</Date> <MerchantCliche> <MerchantId>9752130</MerchantId> <TerminalId> E9879930</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>040529</ApprovalCode> <AuthCode>000</AuthCode> <RRN>511110701902</RRN> </ReversalResult> </ReversalResponse> </pre>	<p>Successful Status (000)</p>

Checking AccountToCard transaction status		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/status WORK url - https://secure.upc.ua/mt/status	(SUCCESS)	
<pre> <StatusRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>101010</TrackingId> <Signature> </Signature> </StatusRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <StatusResponse> <TransactionResponses> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <PaymentResult> <Date>2014-03-25 11:29:03 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>042670</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408411455157</RRN> </PaymentResult> </TransactionResponse> </TransactionResponses> <Signature> </Signature> </StatusResponse> </pre>	Successful Status (000)

If Responses coincide structurally with Expected Result, the testing of MT-UPC functions is completed.

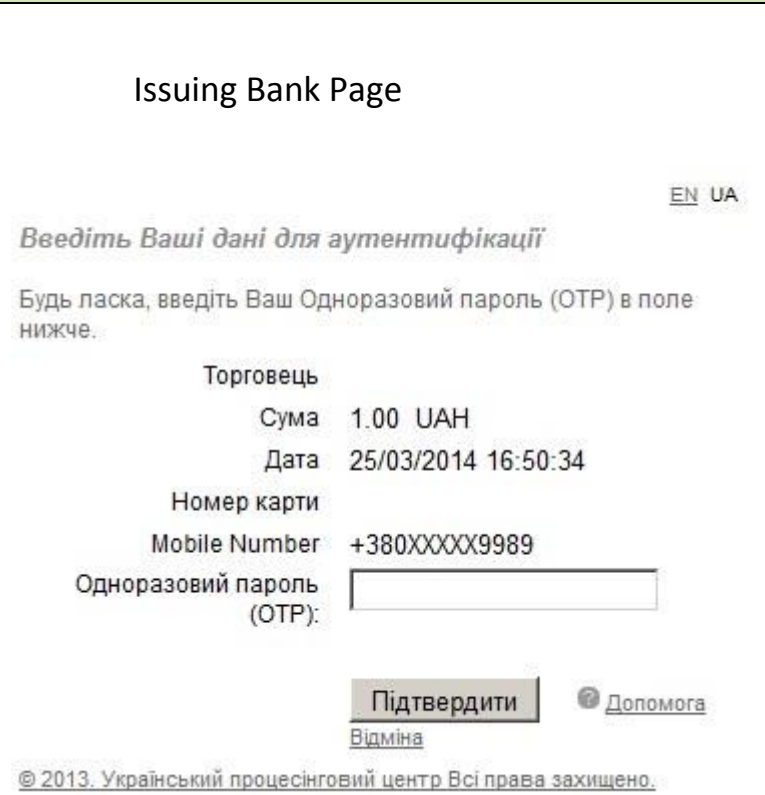
Sequence of Actions. MT-UPC based on CardToCard example
FULL 3D-secure



1. Defining transfer type by using Card Zone service		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/card_zone WORK url - https://secure.upc.ua/mt/card_zone	(SUCCESS)	
<pre> <CardZoneRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <CardFromNumber>5409530000000077</CardFromNumber> <CardToNumber>5559490000000148</CardToNumber> <Signature> </Signature> </CardZoneRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <CardZoneResponse> <Status> <Code>000</Code> <Message>Operations on this card(s) are allowed</Message> </Status> <CardFromInfo> <CountryCode>UKR</CountryCode> <CardType>MCS</CardType> <Brand>MAST</Brand> <CardZone>DOMESTIC</CardZone> </CardFromInfo> <CardToInfo> <CountryCode>UA</CountryCode> <CardType>E</CardType> <Brand>VISA</Brand> <CardZone>DOMESTIC</CardZone> </CardToInfo> <Signature> </Signature> </CardZoneResponse> </pre>	Transfer Type should be DOMESTIC

2. Defining Sender's card technology (3D- secure ?)		
a) 3D- secure		
Request	Expected Result	Test Result
<p>TEST and WORK url - https://secure.upc.ua/go/service/03 (MPI emulation in test environment is impossible)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/ecgtest/pub /schema/xmlpay-1.7.xsd"> <Message id="30115" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequestID="28832"> <MPIEnrolRequest> <CardNum>499999*****0011</CardNum> (real card !, not test card) <ExpYear>2017</ExpYear> <ExpMonth>4</ExpMonth> <TotalAmount>100</TotalAmount> <Currency>980</Currency> <Description>Transfer</Description> <DeviceCategory>0</DeviceCategory> </MPIEnrolRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<p>(SUCCESS)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/schema /xmlpay-1.5.xsd"> <Message id="30115" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>0</Code> <MPIEnrolResponse> <Enrolled>Y</Enrolled> <AcURL>https://acsm.ukrcard.com.ua/ACS/servlet/VPASPayerAuthHTT PServlet?PS=S </AcURL> <PaReq> eJxVUk1vwjAM/StV72s+SNoEmUwMNsEBVg3YvU ojKBptl7aj269fAh3bDpH8ni0/+zlw35/egg9jm6lqJyGJcBiYUld5Ue4n4W77 dCfCewXbgzVmvjG6s0bByjRntjdBkU/CNHsx72QkecJqoTglEpMGeOUETy Sik4kZ6GCdOrqFAxKyglFFNAPdC2tPmRlqyDT7w/LtelspkwCGiCcjF3OVsy4l JIDuklos5NRj5vFcxq8Pu9mi8eXYJfOAF140FVXtvZTCcwa/QDo7Js6tG09Ru h8PkfNoaqjrtZRIwHyOUC/w6SdjxrXqy9ytZpPz+716/n0a3Xc9esCj1ZbzdFH 5QSQR4A8a42imDA8ojwgbIzJmAtAFx6yKx/CL4/dZlCAtdeYDhmf+EuAc9y6 g3wqKVzqhsD0dVUaV+FcvMWQm0arTV3YoiRO1CNAv0vMft5f3TrrCGOY C5LE3A3KEiEFvVHe9UuRVymcZyTxDg4AkG+DhoOi4TO46N8n+QYUBr7u </PaReq> <XID>14032516-717962</XID> </MPIEnrolResponse> </MPIResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<p>Card technology defined (3D-secure), data is received: ACSURL, PaReq</p>

6) impossible to define		
Request	Unexpected Result	Test Result
<p>TEST and WORK url - https://secure.upc.ua/go/service/03 (MPI emulation in test environment is impossible)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub /schema/xmlpay-1.7.xsd"> <Message id="30115" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequestID="28832"> <MPIEnrolRequest> <CardNum>499999*****0011</CardNum> (real card !, not test card) <ExpYear>2017</ExpYear> <ExpMonth>4</ExpMonth> <TotalAmount>100</TotalAmount> <Currency>980</Currency> <Description>Transfer</Description> <DeviceCategory>0</DeviceCategory> </MPIEnrolRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation ="https://secure.upc.ua/go/pub/schema/xmlpay-1.5.xsd"> <Message id="24341" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>1022</Code> - error code. <MPIEnrolResponse> <Enrolled>U</Enrolled> <XID>14032513-713805</XID> </MPIEnrolResponse> </MPIResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<p>Card technology is impossible to define. Pay Attention to MPI Error code and correct the failure reason.</p>

3. Sending PaReq, TermUrl parameters through HTTP POST to AcsURL		
Request	Expected Result	Test Result
<p>TEST and WORK url - AcsURL</p> <pre><form method='post' action= AcsURL > <input type='hidden' name='TermUrl' value= TermUrl <input type='hidden' name='PaReq' value= PaReq <input name='button' type='submit' value="to Bank"> </form></pre> <p>TermUrl – URL where the Response must be sent from the Bank’s ACS</p>	<p>(SUCCESS)</p> <p>Issuing Bank Page</p>  <p>EN UA</p> <p><i>Введіть Ваші дані для аутентифікації</i></p> <p>Будь ласка, введіть Ваш Одноразовий пароль (OTP) в поле нижче.</p> <p>Торговець</p> <p>Сума 1.00 UAH</p> <p>Дата 25/03/2014 16:50:34</p> <p>Номер карти</p> <p>Mobile Number +380XXXXX9989</p> <p>Одноразовий пароль (OTP): <input type="text"/></p> <p><input type="button" value="Підтвердити"/> Допомога</p> <p>Відміна</p> <p>© 2013. Український процесінговий центр Всі права захищено.</p>	<p>Card holder goes to Bank’s ACS and inserts One-time-password, Payment Systems sends Merchant Data and PaRes to the indicated TermUrl</p> <p>Through HTTP POST <u>In some cases the switch to ACS is imaginary, authentication attempt can not be completed, but proof of authentication (CAVV) is generated.</u></p>

4.1 Request to receive authorization data (Full 3D Secure)

Request	Expected Result	Test Result
<p>TEST and WORK url - https://secure.upc.ua/go/service/03</p> <pre> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub /schema/xmlpay-1.5.xsd"> <Message id="7418361" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequest ID="1111"> <MPIAuthRequest> <PaRes> eNrNWGmzokrS/isdPR+Ze9IVbnhORBW7ArljfmOTXRRQkF8/.....NrNWG </PaRes> </MPIAuthRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<p style="text-align: center;">(SUCCESS)</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns: xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/schema /xmlpay-1.5.xsd"> <Message id="7418361" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>0</Code> <MPIAuthResponse> <Status>Y</Status> <CAVV> jMoRyYgNSt0ZAREBBu8LHI+3oZo==</CAVV> <ECI>05</ECI> <CavvAlgorithm>2</CavvAlgorithm> </MPIAuthResponse> </MPIResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<p>Data received for card authorization with 3D-secure technology</p>
<h3>4.2 Request to Receive authorization data (Attempt)</h3>		

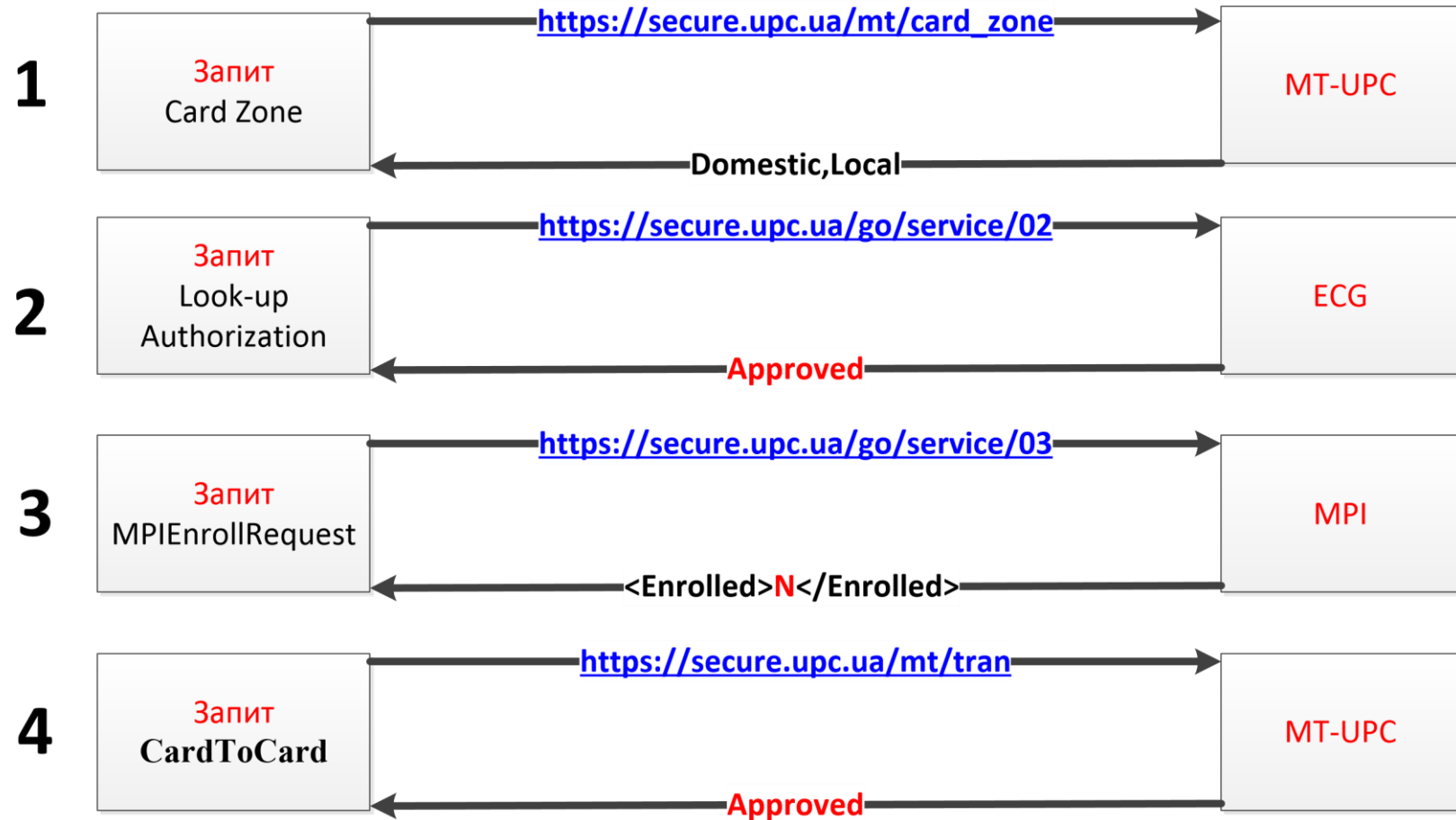
Request	Expected Result	Test Result
<p>TEST and WORK url - https://secure.upc.ua/go/service/03</p> <pre> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub /schema/xmlpay-1.5.xsd"> <Message id="7418361" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequest ID="1111"> <MPIAuthRequest> <PaRes> eNrNWGmzokrS/isdPR+Ze9IVbnhORBW7ArljfmOTXRRQkF8NrNWG </PaRes> </MPIAuthRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<p>(SUCCESS)</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns: xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/schema /xmlpay-1.5.xsd"> <Message id="7418361" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>0</Code> <MPIAuthResponse> <Status>A</Status> <CAVV>hoIJ71ONDNFnYwAAADW0AxIAAAA=</CAVV> <ECI>01</ECI> <CavvAlgorithm>3</CavvAlgorithm> </MPIAuthResponse> </MPIResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<p>Data for Attempt Authorization received. For final authorization</p>
<p>5. CardToCard Transfer (Sender's card is 3D-secure)</p>		

Request	Expected Result	Test Result
<p>TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <PAREs> <Status>Y</Status> <CAVV>hoIJ71ONDnFnYwAAADW0AxIAAAA=</CAVV> <ECI>05</ECI> <CavvAlgorithm>2</CavvAlgorithm> </PAREs> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Payment> <RecipientCardNumber>4999999999990011</RecipientCardNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<p>(SUCCESS)</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-27 12:31:41 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>086976</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455719</RRN> </FundingResult> <PaymentResult> <Date>2014-03-27 12:31:41 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>092625</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455498</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	

5. CardToCard Transfer (Attempt)		
Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran	(SUCCESS)	
<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <PARES> <Status>A</Status> <CAVV>jMoRyYgNSt0ZAREBBu8LHI+3oZo=</CAVV> <ECI>01</ECI> <CavvAlgorithm>3</CavvAlgorithm> </PARES> <CVV2>123</CVV2> </Funding> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Payment> <RecipientCardNumber>4999999999990011</RecipientCardNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-27 12:31:41 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>086976</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455719</RRN> </FundingResult> <PaymentResult> <Date>2014-03-27 12:31:41 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>092625</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455498</RRN> </PaymentResult> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	<p>In final authorization the following fields must be filled in <PARES> (Status + CAVV + ECI + CavvAlgorithm) and CVV2 code.</p>

**Sequence of Actions with MT-UPC, CardToCard transaction taken as an example (non 3D-secure card)
With Look-up Authorization (not mandatory)**

NOT 3D-secure



1. Defining Transfer Type by using Card Zone Service

Request	Expected Result	Test Result
<p>TEST url - https://ecg.test.upc.ua/mt/card_zone WORK url - https://secure.upc.ua/mt/card_zone</p> <pre> <CardZoneRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <CardFromNumber>5409530000000077</CardFromNumber> <CardToNumber>5559490000000148</CardToNumber> <Signature> </Signature> </CardZoneRequest> </pre>	<p>(SUCCESS)</p> <pre> <?xml version="1.0" encoding="UTF-8"?> <CardZoneResponse> <Status> <Code>000</Code> <Message>Operations on this card(s) are allowed</Message> </Status> <CardFromInfo> <CountryCode>UKR</CountryCode> <CardType>MCS</CardType> <Brand>MAST</Brand> <CardZone>DOMESTIC</CardZone> </CardFromInfo> <CardToInfo> <CountryCode>UA</CountryCode> <CardType>E</CardType> <Brand>VISA</Brand> <CardZone>DOMESTIC</CardZone> </CardToInfo> <Signature> </Signature> </CardZoneResponse> </pre>	<p>Transfer type should be DOMESTIC</p>

2. Look-up authorization		
Request	Expected Result	Test Result
<p>TEST url - https://ecg.test.upc.ua/ecgtest/service/02 WORK url - https://secure.upc.ua/go/service/02</p>	<p>(SUCCESS)</p>	
<pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmldsig#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/schema/xmlpay-1.4.xsd"> <Message id="748112032436"> <XMLPayRequest> <RequestData> <MerchantID>1700000</MerchantID> <TerminalID>E7000000</TerminalID> <Transactions> <Transaction Id="2"> <Authorization> <PayData> <Invoice> <OrderID>10vtlpu55</OrderID> <Date>1234567890</Date> <TotalAmount>12334</TotalAmount> <Currency>980</Currency> <Description>Rec#15</Description> </Invoice> <Card> <CardNum>4999999999990011</CardNum> <ExpYear>1234</ExpYear> <ExpMonth>12</ExpMonth> </Card> </PayData> </Authorization> </Transaction> </RequestData> </XMLPayRequest> </Message> <Signature></Signature> </ECommerceConnect></pre>	<pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmldsig#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/schema/xmlpay-1.0.xsd"> <Message id="748112032436" version="1.0"> <XMLPayResponse> <ResponseData> <MerchantID>1700000</MerchantID> <TerminalID>E7000000</TerminalID> <TransactionResults> <TransactionResult> <TranCode>000</TranCode> <ApprovalCode>856257</ApprovalCode> <Rrn>120516000144</Rrn> <Comment>Approved</Comment> <HostCode>000</HostCode> </TransactionResult> <TransactionResult> </TransactionResult> </ResponseData> </XMLPayResponse> </Message> <Signature></Signature> </ECommerceConnect></pre>	<p>Code inserted by the Client should coincide with the last 6 digits of RRN field</p>

3. Defining Sender's card technology (3D- secure ?)		
a) not 3D- secure		
Request	Expected Result	Test Result
<p>TEST and WORK - https://secure.upc.ua/go/service/03 (MPI emulation in test environment is impossible)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub /schema/xmlpay-1.7.xsd"> <Message id="30115" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequestID="28832"> <MPIEnrolRequest> <CardNum>499999*****0011</CardNum> (real card !, not test card) <ExpYear>2017</ExpYear> <ExpMonth>4</ExpMonth> <TotalAmount>100</TotalAmount> <Currency>980</Currency> <Description>Transfer</Description> <DeviceCategory>0</DeviceCategory> </MPIEnrolRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<p>(SUCCESS)</p> <pre><?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub/sc hema /xmlpay-1.5.xsd"> <Message id="30115" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>1109</Code> <ErrorMessage>PAN is not enrolled</ErrorMessage> <ErrorDetail>Enrolment status: N</ErrorDetail> </MPIResponse> <MPIEnrolResponse> <Enrolled>N</Enrolled> <XID>14032516-711111</XID> </MPIEnrolResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect></pre>	<p>Card technology is defined (not 3 D Secure). Card-to-cardTransaction can be performed</p>

b) impossible to define		
Request	Unexpected Result	Test Result
TEST and WORK url - https://secure.upc.ua/go/service/03 (MPI emulation in test environment is impossible)	(ERROR)	
<pre> <?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="https://secure.upc.ua/go/pub /schema/xmlpay-1.7.xsd"> <Message id="30115" version="1.0"> <XMLMPIRequest> <MerchantID>6859995</MerchantID> <TerminalID>E0129998</TerminalID> <MPIRequestID="28832"> <MPIEnrolRequest> <CardNum>499999*****0011</CardNum> (real card!, not test card) <ExpYear>2017</ExpYear> <ExpMonth>4</ExpMonth> <TotalAmount>100</TotalAmount> <Currency>980</Currency> <Description>Transfer </Description> <DeviceCategory>0</DeviceCategory> </MPIEnrolRequest> </MPIRequest> </XMLMPIRequest> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <ECommerceConnect xmlns:ds="http://www.w3.org/2000/09/xmldsig#" xmlns:xenc="http://www.w3.org/2001/04/xmlenc#" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation ="https://secure.upc.ua/go/pub/schema/xmlpay-1.5.xsd"> <Message id="24341" version="1.0"> <XMLMPIResponse> <MPIResponse> <Code>1022</Code> - error code. <MPIEnrolResponse> <Enrolled>U</Enrolled> <XID>14032513-713805</XID> </MPIEnrolResponse> </MPIResponse> </XMLMPIResponse> </Message> <Signature> </Signature> </ECommerceConnect> </pre>	<p>Card technology is impossible to define. Pay Attention to MPI Error code and correct the failure reason.</p>

4. CardToCard Transfer (Sender's card is not 3D-secure)

UKRAINIAN PROCESSING CENTER

Request	Expected Result	Test Result
TEST url - https://ecg.test.upc.ua/mt/tran WORK url - https://secure.upc.ua/mt/tran	(SUCCESS)	
<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>123</TrackingId> <Amount> <Value>10000</Value> <CurrencyCode>980</CurrencyCode> <Surcharge>100</Surcharge> </Amount> <Funding> <CVV2>123</CVV2> <CardInfo> <CardNumber>4999999999990011</CardNumber> <ExpYear>2017</ExpYear> <ExpMonth>12</ExpMonth> </CardInfo> </Funding> <Payment> <RecipientCardNumber>4999999999990011</RecipientCardNumber> </Payment> <Signature> </Signature> </TransactionRequest> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <TransactionResponse> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <FundingResult> <Date>2014-03-27 12:31:41 +0200</Date> <CVResult>M</CVResult> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>086976</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455719</RRN> </FundingResult> <PaymentResult> <Date>2014-03-27 12:31:41 +0200</Date> <MerchantCliche> <MerchantId>1234567</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>092625</ApprovalCode> <AuthCode>000</AuthCode> <RRN>408612455498</RRN> </PaymentResult> <Signature> </Signature> </TransactionResponse> </pre>	Successful Status (000)

XSD Schemes

1. CardZone Request/Response

Request	Response
<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="CardZoneRequest" type="cardZoneRequest"/> <xs:complexType name="cardZoneRequest"> <xs:all> <xs:element name="MerchantId" type="merchantId"/> <xs:element name="TerminalId" type="terminalId" minOccurs="0"/> <xs:element name="TrackingId" type="trackingId"/> <xs:element name="CardFromNumber" type="cardFromNumber" minOccurs="0"/> <xs:element name="CardToNumber" type="cardToNumber" minOccurs="0"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="CardInfo" type="cardBinInfo"/> <xs:element name="CardZoneResponse" type="cardZoneResponse"/> <xs:complexType name="cardZoneResponse"> <xs:all> <xs:element name="TrackingId" type="trackingId"/> <xs:element name="Status" type="status"/> <xs:element name="CardFromInfo" type="cardBinInfo" minOccurs="0"/> <xs:element name="CardToInfo" type="cardBinInfo" minOccurs="0"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> </pre>

<pre> </xs:complexType> <xs:simpleType name="merchantId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,15}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="terminalId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,8}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="trackingId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,16}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="cardFromNumber"> <xs:restriction base="xs:string"> <xs:pattern value="[0-9]{13,19}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="cardToNumber"> </pre>	<pre> <xs:complexType name="status"> <xs:all> <xs:element name="Code" type="xs:string"/> <xs:element name="Message" type="xs:string"/> </xs:all> </xs:complexType> <xs:complexType name="cardBinInfo"> <xs:all> <xs:element name="CountryCode" type="xs:string"/> <xs:element name="CardType" type="xs:string"/> <xs:element name="Brand" type="cardBrand"/> <xs:element name="CardZone" type="cardZone"/> </xs:all> </xs:complexType> <xs:simpleType name="cardBrand"> <xs:restriction base="xs:string"> <xs:enumeration value="VISA"/> <xs:enumeration value="MAST"/> <xs:enumeration value="MAES"/> <xs:enumeration value="ONIX"/> </xs:restriction> </xs:simpleType> </pre>
---	---


```
<xs:restriction base="xs:string">
  <xs:pattern value="[0-9]{13,19}"/>
</xs:restriction>
</xs:simpleType>
</xs:schema>
```

```
<xs:simpleType name="cardZone">
  <xs:restriction base="xs:string">
    <xs:enumeration value="NATIVE"/>
    <xs:enumeration value="LOCAL"/>
    <xs:enumeration value="DOMESTIC"/>
    <xs:enumeration value="CROSS_BOARD"/>
    <xs:enumeration value="FORBIDDEN"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="trackingId">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Za-z0-9]{1,16}"/>
  </xs:restriction>
</xs:simpleType>
</xs:schema>
```

2. Transaction Request/Response

Request	Response
<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="Amount" type="amount"/> <xs:element name="TransactionRequest" type="transactionRequest"/> <xs:element name="address" type="address"/> <xs:element name="funding" type="funding"/> <xs:element name="paRes" type="paRes"/> <xs:element name="payment" type="payment"/> <xs:element name="personInfo" type="personInfo"/> <xs:complexType name="transactionRequest"> <xs:all> <xs:element name="TrackingId" type="trackingId"/> <xs:element name="MerchantId" type="merchantId"/> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="TransactionResponse" type="transactionResponse"/> <xs:element name="tranCliche" type="tranCliche"/> <xs:element name="tranResult" type="tranResult"/> <xs:complexType name="transactionResponse"> <xs:all> <xs:element name="TrackingId" type="trackingId"/> <xs:element name="Status" type="status"/> <xs:element name="FundingResult" type="tranResult" minOccurs="0"/> <xs:element name="PaymentResult" type="tranResult" minOccurs="0"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </pre>

<pre> <xs:element name="TerminalId" type="terminalId" minOccurs="0"/> <xs:element ref="Amount"/> <xs:element name="Funding" type="funding" minOccurs="0"/> <xs:element name="Payment" type="payment" minOccurs="0"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> <xs:complexType name="funding"> <xs:all> <xs:element name="CVV2" type="cvv2" minOccurs="0"/> <xs:element name="PARes" type="paRes" minOccurs="0"/> <xs:element name="SenderInfo" type="personInfo" minOccurs="0"/> <xs:element name="CardInfo" type="fullCardInfo" minOccurs="0"/> </xs:all> </xs:complexType> <xs:complexType name="paRes"> <xs:sequence> <xs:element name="Status" type="status"/> <xs:element name="CAVV" type="xs:string" minOccurs="0"/> <xs:element name="ECI" type="eci" minOccurs="0"/> <xs:element name="CavvAlgorithm" type="cavvAlgorithm"/> </xs:sequence> </pre>	<pre> </xs:complexType> <xs:complexType name="status"> <xs:all> <xs:element name="Code" type="xs:string"/> <xs:element name="Message" type="xs:string"/> </xs:all> </xs:complexType> <xs:complexType name="tranResult"> <xs:sequence> <xs:element name="Date" type="xs:string"/> <xs:element name="CVResult" type="xs:string" minOccurs="0"/> <xs:element name="MerchantCliche" type="tranCliche" minOccurs="0"/> <xs:element name="ApprovalCode" type="xs:string"/> <xs:element name="AuthCode" type="xs:string"/> <xs:element name="RRN" type="xs:string"/> </xs:sequence> </xs:complexType> <xs:complexType name="tranCliche"> <xs:sequence> <xs:element name="MerchantId" type="xs:string"/> </pre>
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<pre> </xs:complexType> <xs:complexType name="personInfo"> <xs:all> <xs:element name="Name" type="name"/> <xs:element name="Address" type="address"/> </xs:all> </xs:complexType> <xs:complexType name="address"> <xs:all> <xs:element name="Zip" type="zip"/> <xs:element name="Country" type="country"/> <xs:element name="City" type="city"/> <xs:element name="Street" type="street"/> </xs:all> </xs:complexType> <xs:complexType name="fullCardInfo"> <xs:all> <xs:element name="CardNumber" type="cardNumber"/> <xs:element name="ExpYear" type="expYear"/> <xs:element name="ExpMonth" type="expMonth"/> <xs:element name="CardHolderName" type="cardHolderName" minOccurs="0"/> </xs:all> </pre>	<pre> <xs:element name="TerminalId" type="xs:string"/> <xs:element name="MCC" type="xs:string"/> </xs:sequence> </xs:complexType> <xs:simpleType name="trackingId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,16}"/> </xs:restriction> </xs:simpleType> </xs:schema> </pre>
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```
</xs:complexType>

<xs:complexType name="payment">

  <xs:all>

    <xs:element name="SenderAccountNumber" type="senderAccountNumber"
minOccurs="0"/>

    <xs:element name="RecipientCardNumber" type="recipientCardNumber"/>

    <xs:element name="SenderPhoneNumber" type="senderPhone" minOccurs="0"/>

    <xs:element name="Message" type="message" minOccurs="0"/>

  </xs:all>

</xs:complexType>

<xs:complexType name="amount">

  <xs:all>

    <xs:element name="Value" type="xs:nonNegativeInteger"/>

    <xs:element name="CurrencyCode" type="currencyNumericCode"/>

    <xs:element name="Surcharge" type="xs:nonNegativeInteger" minOccurs="0"/>

  </xs:all>

</xs:complexType>

<xs:simpleType name="merchantId">

  <xs:restriction base="xs:string">

    <xs:pattern value="[A-Za-z0-9]{1,15}"/>

  </xs:restriction>

</xs:simpleType>

<xs:simpleType name="terminalId">
```

```
<xs:restriction base="xs:string">
  <xs:pattern value="[A-Za-z0-9]{1,8}"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="trackingId">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Za-z0-9]{1,16}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="cvv2">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{3}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="status">
  <xs:restriction base="xs:string">
    <xs:pattern value="[YNAUynau]{1}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="eci">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{2}"/>
  </xs:restriction>
</xs:simpleType>
```

```
</xs:restriction>

</xs:simpleType>

<xs:simpleType name="cavvAlgorithm">

  <xs:restriction base="xs:string">

    <xs:pattern value="[0-9]{1}"/>

  </xs:restriction>

</xs:simpleType>

<xs:simpleType name="name">

  <xs:restriction base="xs:string">

    <xs:pattern value="[0-9A-Za-z .-]{1,50}"/>

  </xs:restriction>

</xs:simpleType>

<xs:simpleType name="zip">

  <xs:restriction base="xs:string">

    <xs:pattern value="[0-9]{0,7}"/>

  </xs:restriction>

</xs:simpleType>

<xs:simpleType name="country">

  <xs:restriction base="xs:string">

    <xs:pattern value="[A-Za-z]{3}"/>

  </xs:restriction>

</xs:simpleType>
```

```
<xs:simpleType name="city">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Za-z .-]{1,16}"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="street">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Za-z .-]{1,128}"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="cardNumber">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{13,19}"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="expYear">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{4}"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="expMonth">
  <xs:restriction base="xs:string">
```



```
<xs:pattern value="0?[1-9]|1[0-2]"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="cardHolderName">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Za-z \.]{1,25}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="senderAccountNumber">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{0,20}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="recipientCardNumber">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{13,19}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="senderPhone">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{0,20}"/>
  </xs:restriction>
```

```
</xs:simpleType>
<xs:simpleType name="message">
  <xs:restriction base="xs:string">
    <xs:maxLength value="45"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="currencyNumericCode">
  <xs:restriction base="xs:string">
    <xs:pattern value="[0-9]{3}"/>
  </xs:restriction>
</xs:simpleType>
</xs:schema>
```

3. Reversal Request/Response

Request	Response
<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="ReversalRequest" type="reversalRequest"/> <xs:complexType name="reversalRequest"> <xs:all> <xs:element name="MerchantId" type="merchantId"/> <xs:element name="TerminalId" type="terminalId" minOccurs="0"/> <xs:element name="TrackingId" type="trackingId"/> <xs:element name="Amount" type="amount"/> <xs:element name="Funding" type="tranResult"/> </xs:all> </xs:complexType> </xs:schema> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="ReversalResponse" type="reversalResponse"/> <xs:complexType name="reversalResponse"> <xs:all> <xs:element name="TrackingId" type="xs:string"/> <xs:element name="Status" type="status"/> <xs:element name="ReversalResult" type="tranResult"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> </xs:schema> </pre>

<pre> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> <xs:simpleType name="merchantId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,15}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="terminalId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,8}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="trackingId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,16}"/> </xs:restriction> </xs:simpleType> </pre>	<pre> </xs:complexType> <xs:complexType name="status"> <xs:all> <xs:element name="Code" type="xs:string"/> <xs:element name="Message" type="xs:string"/> </xs:all> </xs:complexType> <xs:complexType name="tranResult"> <xs:sequence> <xs:element name="Date" type="xs:string"/> <xs:element name="CVResult" type="xs:string" minOccurs="0"/> <xs:element name="MerchantCliche" type="tranCliche" minOccurs="0"/> <xs:element name="ApprovalCode" type="xs:string"/> <xs:element name="AuthCode" type="xs:string"/> <xs:element name="RRN" type="xs:string"/> </xs:sequence> </xs:complexType> <xs:complexType name="tranCliche"> <xs:sequence> </pre>
--	---

<pre> <xs:simpleType name="currencyNumericCode"> <xs:restriction base="xs:string"> <xs:pattern value="[0-9]{3}"/> </xs:restriction> </xs:simpleType> <xs:complexType name="amount"> <xs:all> <xs:element name="Value" type="xs:nonNegativeInteger"/> <xs:element name="CurrencyCode" type="currencyNumericCode"/> <xs:element name="Surcharge" type="xs:nonNegativeInteger" minOccurs="0"/> </xs:all> </xs:complexType> <xs:complexType name="tranResult"> <xs:all> <xs:element name="ApprovalCode" type="approvalCode"/> <xs:element name="RRN" type="rrn"/> </xs:all> </xs:complexType> <xs:simpleType name="approvalCode"> </pre>	<pre> <xs:element name="MerchantId" type="xs:string"/> <xs:element name="TerminalId" type="xs:string"/> <xs:element name="MCC" type="xs:string"/> </xs:sequence> </xs:complexType> </xs:schema> </pre>
---	---

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```
<xs:restriction base="xs:string">  
  <xs:pattern value="[A-Za-z0-9]{6}"/>  
</xs:restriction>  
</xs:simpleType>  
  
<xs:simpleType name="rrn">  
  <xs:restriction base="xs:string">  
    <xs:pattern value="[A-Za-z0-9]{12}"/>  
  </xs:restriction>  
</xs:simpleType>  
  
</xs:schema>
```

4. Status Request/Response

Request	Response
<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="StatusRequest" type="statusRequest"/> <xs:complexType name="statusRequest"> <xs:all> <xs:element name="MerchantId" type="merchantId"/> <xs:element name="TerminalId" type="terminalId" minOccurs="0"/> <xs:element name="TrackingId" type="trackingId"/> <xs:element ref="ds:Signature" minOccurs="0"/> </xs:all> </xs:complexType> </pre>	<pre> <?xml version="1.0" encoding="UTF-8"?> <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:ds="http://www.w3.org/2000/09/xmldsig#" version="1.0" elementFormDefault="qualified" attributeFormDefault="qualified"> <xs:import namespace="http://www.w3.org/2000/09/xmldsig#" schemaLocation="classpath:schemas/xmldsig-core-schema.xsd"/> <xs:element name="CardInfo" type="cardBinInfo"/> <xs:element name="CardZoneResponse" type="cardZoneResponse"/> <xs:element name="StatusResponse" type="statusResponse"/> <xs:element name="Status" type="statusElement"/> <xs:element name="TransactionResponse" type="transactionResponse"/> </pre>

<pre> </xs:complexType> <xs:simpleType name="merchantId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,15}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="terminalId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,8}"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="trackingId"> <xs:restriction base="xs:string"> <xs:pattern value="[A-Za-z0-9]{1,16}"/> </xs:restriction> </xs:simpleType> </xs:schema> </pre>	<pre> <xs:element name="tranCliche" type="tranCliche"/> <xs:element name="tranResult" type="tranResult"/> <xs:complexType name="statusResponse"> <xs:all> <xs:element minOccurs="0" ref="Status"/> <xs:element minOccurs="0" name="CardZoneResponses"> <xs:complexType> <xs:sequence> <xs:element maxOccurs="unbounded" minOccurs="0" ref="CardZoneResponse"/> </xs:sequence> </xs:complexType> </xs:element> <xs:element minOccurs="0" name="TransactionResponses"> <xs:complexType> <xs:sequence> <xs:element maxOccurs="unbounded" minOccurs="0" ref="TransactionResponse"/> </xs:sequence> </xs:complexType> </xs:element> </xs:all> </xs:complexType> </pre>
--	---


```
</xs:all>

</xs:complexType>

<xs:complexType name="cardZoneResponse">
  <xs:all>
    <xs:element name="TrackingId" type="xs:string"/>
    <xs:element name="Status" type="status"/>
    <xs:element minOccurs="0" name="CardFromInfo" type="cardBinInfo"/>
    <xs:element minOccurs="0" name="CardToInfo" type="cardBinInfo"/>
  </xs:all>
</xs:complexType>

<xs:complexType name="status">
  <xs:all>
    <xs:element name="Code" type="xs:string"/>
    <xs:element name="Message" type="xs:string"/>
  </xs:all>
</xs:complexType>

<xs:complexType name="statusElement">
  <xs:all>
    <xs:element minOccurs="0" name="Code" type="xs:string"/>
  </xs:all>
</xs:complexType>
```

```
<xs:element minOccurs="0" name="Message" type="xs:string"/>

</xs:all>

</xs:complexType>

<xs:complexType name="cardBinInfo">

  <xs:all>

    <xs:element name="CountryCode" type="xs:string"/>

    <xs:element name="CardType" type="xs:string"/>

    <xs:element name="Brand" type="cardBrand"/>

    <xs:element name="CardZone" type="cardZone"/>

  </xs:all>

</xs:complexType>

<xs:complexType name="transactionResponse">

  <xs:all>

    <xs:element name="TrackingId" type="xs:string"/>

    <xs:element name="Status" type="status"/>

    <xs:element minOccurs="0" name="FundingResult" type="tranResult"/>

    <xs:element minOccurs="0" name="PaymentResult" type="tranResult"/>

    <xs:element ref="ds:Signature" minOccurs="0"/>

  </xs:all>

</xs:complexType>
```

```
<xs:complexType name="tranResult">
  <xs:sequence>
    <xs:element name="Date" type="xs:string"/>
    <xs:element name="CVResult" type="xs:string" minOccurs="0"/>
    <xs:element name="MerchantCliche" type="tranCliche" minOccurs="0"/>
    <xs:element name="ApprovalCode" type="xs:string"/>
    <xs:element name="AuthCode" type="xs:string"/>
    <xs:element name="RRN" type="xs:string"/>
  </xs:sequence>
</xs:complexType>

<xs:complexType name="tranCliche">
  <xs:sequence>
    <xs:element name="MerchantId" type="xs:string"/>
    <xs:element name="TerminalId" type="xs:string"/>
    <xs:element name="MCC" type="xs:string"/>
  </xs:sequence>
</xs:complexType>

<xs:simpleType name="cardBrand">
  <xs:restriction base="xs:string">
```

	<pre><xs:enumeration value="VISA"/> <xs:enumeration value="MAST"/> <xs:enumeration value="MAES"/> <xs:enumeration value="ONIX"/> </xs:restriction> </xs:simpleType> <xs:simpleType name="cardZone"> <xs:restriction base="xs:string"> <xs:enumeration value="NATIVE"/> <xs:enumeration value="LOCAL"/> <xs:enumeration value="DOMESTIC"/> <xs:enumeration value="CROSS_BOARD"/> <xs:enumeration value="FORBIDDEN"/> </xs:restriction> </xs:simpleType> </xs:schema></pre>
--	--

Transaction Result Codes

Code	Definition (Message)	Comments
Response by Money Transfer Service		
0	Approved	Successful operation
451	Off-us Payment forbidden	
801	server cant sign response message	
803	transaction with such trackingId has already payed	Transfer with such tracking ID has been already performed before
803	NOT_IMPLEMENTED	
888	NAMELESS_ERROR	
902	FUNDING_AUTH_FAILED	Funds write-off error. Need to check the authorization error
902	PAYMENT_AUTH_FAILED	Funds enrollment error. Need to check the authorization error
903	Payment auth FAILED, auto reversal was sent	Funds enrollment error, funds return to the sender is formed
903	PAYMENT_TIMEOUT	Response timeout. Repeat the operation later
903	REVERSAL_TIMEOUT	Reversal response timeout
904	REVERSAL_AUTH_FAILED	Funds return error
904	Funding limit error	Sender card limits
905	Payment limit error	Recipient card limits
905	OPERATIONS_LIMIT	Gateway limits
905	Funding failed by timeout, auto-reverse was sent	Response timeout. Repeat the operation later
906	operation zone is forbidden	
907	forbidden by BIN	BIN is disabled for the merchant
907	MasterCard operation is forbidden	Check the limit
907	CROSSBOARD_FORBIDDEN	CROSSBOARD operations are forbidden for the terminal
908	VISA_PAYMENT_US_FORBIDDEN	Check the limit
908	INCORRECT_CARD_NUMBER (luhn algorithm error)	Wrong card number
910	MERCHANT_HAS_NOT_CLICHE	MID is not registered
911	MERCHANT_CLICHE_IS_INACTIVE	MID is deactivated
912	SENDER_ACCOUNT_NUMBER_MISSED (AtoC)	No account number is indicated in Request
991	General merchant count limit	Number of Transaction per MerchantId per period
992	Payment receipient count limit	Number of Transaction per Recipient Card per period
993	Payment receipient amount limit	Total Amount per Recipient Card per period

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994	Payment sender count limit	Number of Transaction per Sender Card per period
995	Payment sender amount limit	Number of Transaction per Sender Card per period
996	General merchant amount limit	Total Amount per MerchantId per period
998	Duplicate transaction	Transfer with such parameters already exists in the system
Response received not within Money Transfer service		
0	Approved	
101	Invalid card parameters	
105	Not approved by emitent	
108	Lost/stolen card	
111	Non existent card	
116	Insufficient funds	
130	Limit is exceeded	
290	Issuer is not accessible	
291	Technical/Communication problem	
401	Invalid format	
402	Invalid Acquirer/Merchant data	
403	Component communication failure	
404	Authentication error	
405	Signature is invalid	
406	Quota of transactions exceeded	
407	Merchant is not active	
408	Transaction was not found	
409	Too many transactions were found	
410	The order was paid (possible replay)	
411	The order request time is out-of-date	
412	Replay order condition	
413	Unknown card type	
420	The total amount of successful transactions per day is limited	
421	Tran amount limit (non 3-D Secure full authenticated)	
430	Transaction is prohibited by Gateway	
431	Attempted 3D-Secure is not accepted	
432	Card is in stop list	

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433	The number of transactions has exceeded the limit
434	The merchant does not accept cards from the country
435	Client IP address is on stop list
436	The sum of amount transactions has exceeded the limit
438	Unacceptable currency code
439	The time limit from request to authorization has been exceeded
440	The authorization time limit has been exceeded
441	MPI communication problem
450	Recurrent payments are prohibited
451	MPI service not enabled
452	CARD-TO-CARD Payment service not enabled
501	Canceled by user
502	The web session is expired
503	Transaction was canceled by merchant
504	Transaction was canceled by gateway with reversal
505	Invalid sequence of operations
506	Preauthorized transaction is expired
507	Preauthorized transaction already processed with payment
508	Invalid amount to pay a preauthorized transaction
509	Not able to trace back to original transaction
510	Refund is expired
511	Transaction was canceled by settlement action
512	Transaction already reversed

CROSS BORDER PAYMENT

Cross boarder transfers are enabled by Money Transfer service: currently there is a possibility to send funds transfers from Ukraine abroad.

Supported Currencies:

980-UAH; 840-USD; 978-EUR

Cross boarder Request should have tag PaymentInfo with completed parameters to send data

Name-Recipient's Name

SenderPhoneNumber-Sender's Phone number

Zip-Recipient's postal code

City-Recipient's city

Street-Recipient's street

DateofBirth-Sender's date of birth

Request	Response
<pre><?xml version="1.0" encoding="UTF-8"?> <TransactionRequest> <MerchantId>1752739</MerchantId> <TerminalId>E7880539</TerminalId> <TrackingId>11a211122</TrackingId> <Amount> <Value>10400</Value> <CurrencyCode>978</CurrencyCode> <Surcharge>0</Surcharge> </Amount> <Payment> <SenderPhoneNumber>0952740142</SenderPhoneNumb er> <DateOfBirth>19830115</DateOfBirth> <PaymentInfo> <Name>Vasia Pupkin</Name> <Address> <Zip>1234</Zip> <Country>RUS</Country> <City>Kiev</City> <Street>pr.Moskovskiy</Street> </Address> </PaymentInfo> </Payment> <RecipientCardNumber>499999999990011</RecipientCar dNumber> </TransactionRequest></pre>	<pre><?xml version="1.0" encoding="UTF-8" standalone="no"?> <TransactionResponse> <TrackingId>11a211122</TrackingId> <Status> <Code>000</Code> <Message>Approved</Message> </Status> <PaymentResult> <Date>2017-09-12 13:20:47 +0300</Date> <MerchantCliche> <MerchantId>1752739</MerchantId> <TerminalId>E1234567</TerminalId> <MCC>6012</MCC> </MerchantCliche> <ApprovalCode>089589</ApprovalCode> <AuthCode>000</AuthCode> <RRN>725513732973</RRN> </PaymentResult> </TransactionResponse></pre>

Format of TAGs is indicated in xsd scheme.

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If PaymentInfo data is empty, data inserted at Merchant registration will be sent to authorization.

The transfer is successful if CODE=000 is received

Testing available at <https://ecg.test.upc.ua/mt/tran/> by sending xml by POST method.