

PayU⁺ | Nigeria

Introduction: Tokenization API

Introduction

The Tokenization product provides the ability for a merchant to store card details in a Payment Card Industry Data Security Standard (PCI DSS) compliant way by making use of PayU's card store. PayU's card store will be used to store and encrypt details and not exposing any sensitive data to the merchant.

During the transaction PayU will store the shopper's credit card and returns a token to the merchant, the merchant then associate this token against a known user and uses that token to transact on-line. The shopper can then in future visits checkout without entering a card number. Authentication of the user is done at the merchant. Subsequent credit card checkouts are then processed by only providing a token, CVV, and an amount. If secure 3D is required the transaction will automatically perform secure 3D check and issue redirect responses. It is mainly aimed at API integration but do have some card management functions that can be used via a responsive redirect screen. The API merchants have the ability to save a new card during the transaction.

Integration overview (Enterprise API)

Integration into PayU's Enterprise API is accomplished server side SOAP API calls as this provides an extra layer of security.

In order to complete a successful integration, it is recommended to first do a test integration against the PayU staging environment with details given in the test overview section, before moving to the production environment. Once the test integration process is complete, the staging details will need to be substituted with the production detail. This detail will be provided by PayU once confirmation of a successful test integration has been received.

API call overview (Enterprise API - Tokenization)

There are two approaches to tokenizing a card using the enterprise API. They are:

- Straight Approach: Enterprise API call without redirect
- Hybrid Approach: Enterprise API call with redirect.

The straight approach requires that the merchant be PCI-DSS complaint. The merchant can accept card details via mobile app or web site and process them by using PayU enterprise API. This gives the merchant a seamless flow from their application to PayU system without any redirection to PayU page.

Process flow to tokenize a card using Enterprise API without redirect

- Cards are captured via merchant app or site.
- Card details are sent via Enterprise API for tokenization

- PayU tokenizes the card and return a token.
- Merchant saves the token and can now consummate transaction using the token.

The hybrid approach enables non-PCI-DSS complaint merchant to tokenize card using the PayU redirect page. Card details are captured directly on the PayU page which saves the merchant the need to be PCIDSS complaint. The token can then be retrieved by calling the Enterprise API getTransaction method.

Process flow to tokenize a card using Enterprise API with redirect

- Merchant calls the PayU redirect page for Tokenization. Redirect page is responsive and fits perfectly well on Mobile.
- Customer enters card details on PayU page.
- PayU tokenizes the card details and return a token to the Merchant via a notification URL.
- Merchant saves the token against the customer profile.
- Token can now be used to consummate transaction via Enterprise API

SOAP header (Enterprise API)

Each server to server SOAP call to PayU's API will require a SOAP header with a username and password defined. The SOAP header provides an extra layer of security for the merchant's transaction. Following is a detailed overview on using SOAP Headers in the PayU API calls

An example of a PayU SOAP header XML is:

```
<wsse:Security SOAP-ENV:mustUnderstand="1" xmlns:wsse="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
  <wsse:UsernameToken wsu:Id="UsernameToken-9" xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd">
    <wsse:Username>PayU provided SOAP username</wsse:Username>
    <wsse:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-1.0#PasswordText">PayU provided SOAP password</wsse:Password>
  </wsse:UsernameToken>
</wsse:Security>
```

Enterprise API (Tokenization without redirect)

doTransaction

Request Body Parameters

Name	Description	Data Type
Api	Version of the API. <i>Current Version: 1.0</i>	xml:string
Safekey	PayU Merchant Identifier. Provided to merchant upon integration	xml:string
TransactionType	The type of transaction being performed <i>RESERVE</i> <i>RESERVE_CANCEL</i> <i>PAYMENT</i> <i>FINALIZE</i> <i>CREDIT</i>	transactionType
AuthenticationType	The method of authentication used if a payment is being made that requires a user's permission. Value is TOKEN if card needs to be tokenized.	authenticationType
AdditionalInformation		additionalInfo
Customer		customer
Basket		basket
Fraud		fraud
Creditcard		creditCard
Customfield		customField

AdditionalInformation

Name	Description	Data Type
callCenterRepld	Optional	xml:string
cancelUrl	Optional	xml:string

demoMode	To determine if the API request should be handled as a demo transaction <i>Values: True/False</i>	xml:string
deviceId	Optional	xml:string
devicePlatform	Optional	xml:string
locale	Optional	xml:string
merchantReference	Unique merchant identifier for transaction	xml:string
notificationUrl	URL where the merchant would like to be notified of transaction result via IPN (Instant Payment Notification).	xml:string
payUReference	Unique merchant identifier for transaction	xml:string
redirectChannel	Optional	xml:string
returnUrl	Optional	xml:string
Secure3d	To determine if the API request should process the transaction with 3DSecure <i>Values: True/False</i>	xml:string
showBudget	Optional	xml:string
storePaymentMethod	Indicates if PayU must save this card and provide the merchant with a token to use for subsequent payments for the customer - True or False * (Only required for the first call, do not resend on subsequent calls for the customer)	xml:string
supportedPaymentMethods	Optional	xml:string
traceReference	Optional	xml:string
transactionalCode	Optional	xml:string
transactionalMessage	Optional	xml:string
transactionalStatus	Optional	xml:string

Customer

Name	Description	Data Type
address1	Optional	xml:string
address2	Optional	xml:string
addressCity	Optional	xml:string
countryCode	Optional	xml:string
countryOfResidence	Optional	xml:string

dob	Customer Date of Birth. <i>Format 1970-07-30</i>	xml:string
email	Customer Email Address	xml:string
firstName	Customer first name	xml:string
ip	Optional	xml:string
known	Optional	xml:string
language	Optional	xml:string
lastName	Customer last name	xml:string
merchantUserId	*Unique Customer ID in merchant system (Required for Token payment)	xml:string
mobile	Customer Mobile Number in international format without +(e.g. 27827891248)	xml:string
postCode	Optional	xml:string
regionalId	Regional identifier for customer such as RSA ID	xml:string
regionalIdType	Optional	xml:string
stateCode	Optional	xml:string

Basket

Name	Description	Data Type
amountInCents	Total amount of the basket in cents. <i>Format as 1000 for NGN10.00</i>	xml:string
currencyCode	Currency code defined by PayU. <i>Example: NGN</i>	xml:string
description	Basket description that will show on PayU	xml:string
productLineItem	Optional	productLineItem
shippingDetails	Optional	shippingDetails

ProductLineItem

Name	Description	Data Type
amount	Optional	xml:string
costAmount	Optional	xml:string
description	Optional	xml:string
giftMessage	Optional	xml:string
productCode	Optional	xml:string
quantity	Optional	xml:string
recipientAddress1	Optional	xml:string
recipientAddress2	Optional	xml:string
recipientCity	Optional	xml:string
recipientCountryCode	Optional	xml:string
recipientEmail	Optional	xml:string
recipientFirstName	Optional	xml:string
recipientLastName	Optional	xml:string
recipientPhone	Optional	xml:string
recipientPostalCode	Optional	xml:string
recipientStateCode	Optional	xml:string
shippingNumber	Optional	xml:string
Sku	Optional	xml:string

shippingDetails

Name	Description	Data Type
shippingAddress1	Optional	xml:string
shippingAddress2	Optional	xml:string
shippingAddressCity	Optional	xml:string

shippingCountryCode	Optional	xml:string
shippingEmail	Optional	xml:string
shippingFax	Optional	xml:string
shippingId	Optional	xml:string
shippingLastName	Optional	xml:string
shippingMethod	Optional	xml:string
shippingPhone	Optional	xml:string
shippingPostCode	Optional	xml:string
shippingStateCode	Optional	xml:string
shippingFirstName	Optional	xml:string

Fraud

Name	Description	Data Type
pmlId	Optional	xml:string
amountInCents	Optional	xml:string
caseManagerNote	Optional	xml:string
checkFraudOverride	Optional	xml:string
merchantWebSite	Optional	xml:string
pcFingerPrint	Optional	xml:string

Creditcard

Name	Description	Data Type
amountInCents	Amount in cents for payment method. <i>Format as 1000 for NGN10.00</i>	xml:string
budgetPeriod	Optional	xml:string
cardExpiry	The expiry month and year of the credit card. Format required: 042002 where the first two digits represents the month and the last four represents the year in the following format MMYYYY	xml:string
cardNumber	The credit card number that appears on the credit card	xml:string

cvv	The credit card CVV number. Maximum length is 4 and the numbers must be positive integer	xml:string
nameOnCard	The full names that appears on the credit card, e.g. John Doe	xml:string

Response Body Parameters

Name	Description	Data Type
bankDepositDetails	Optional	bankDepositDetails
basket	Optional	basket
customFields	Optional	xml:string
displayMessage	Optional	xml:string
fraud	Optional	fraud
merchantReference	Optional	xml:string
payUReference	Optional	xml:string
paymentMethodsUsed	Optional	PaymentMethod
pointOfFailure	Optional	xml:string
recurringDetails	Optional	recurringDetails
redirect	Optional	redirect
requestTrace	Optional	xml:string
resultCode	Optional	xml:string
resultMessage	Optional	xml:string
secure3D	Optional	secure3D
stage	Optional	xml:string
successful	Optional	xml:string

basket

Name	Description	Data Type
amountInCents	Optional	xml:string
currencyCode	Optional	xml:string
description	Optional	xml:string

productLineItem	Optional	xml:string
shippingDetails	Optional	shippingDetails

customFields

Name	Description	Data Type
key	Optional	xml:string
value	Optional	xml:string

fraud

Name	Description	Data Type
defaultPM	Optional	xml:string
pmlId	Optional	xml:string
amountInCents	Optional	xml:string
caseManagerNote	Optional	xml:string
checkFraudOverride	Optional	xml:string
merchantWebSite	Optional	xml:string
pcFingerPrint	Optional	xml:string
resultCode	Optional	xml:string
resultMessage	Optional	xml:string

paymentMethod

Name	Description	Data Type
defaultPM	Optional	xml:string
pmlId	Optional	xml:string

recurringDetails

Name	Description	Data Type
deductionDay	Optional	xml:string
frequency	Optional	xml:string

recurrences	Optional	xml:string
recurringPaymentToken	Optional	xml:string
statementDescription	Optional	xml:string

redirect

Name	Description	Data Type
method	Optional	xml:string
type	Optional	xml:string
url	Optional	xml:string

Secure3D

Name	Description	Data Type
secure3Did	Optional	xml:string
secure3DUrl	Optional	xml:string

getTransaction

Request Body Parameters

Name	Description	Data Type
Api	Version of the API. <i>Current Version: 1.0</i>	xml:string
Safekey	PayU Merchant Identifier. <i>Provided to merchant upon integration</i>	xml:string
AdditionalInformation		additionalInfo

AdditionalInformation

Name	Description	Data Type
callCenterRepId	Optional	xml:string

cancelUrl	Optional	xml:string
demoMode	Optional	xml:string
deviceId	Optional	xml:string
devicePlatform	Optional	xml:string
locale	Optional	xml:string
merchantReference	MerchantReference supplied for previous transaction	xml:string
notificationUrl	Optional	xml:string
payUReference	PayU unique reference number for transaction	xml:string
redirectChannel	Optional	xml:string
returnUrl	Optional	xml:string
Secure3d	Optional	xml:string
showBudget	Optional	xml:string
storePaymentMethod	Optional	xml:string
supportedPaymentMethods	Optional	xml:string
traceReference	Optional	xml:string
transactionalCode	Optional	xml:string
transactionalMessage	Optional	xml:string
transactionalStatus	Optional	xml:string

Either *PayUReference* or *MerchantReference* should be supplied for the call. If both are supplied the call will fail.

Response Body

Name	Description	Data Type
bankDepositDetails	Optional	bankDepositDetails
basket	Optional	basket

customFields	Optional	customFields
displayMessage	Customer friendly message to display in a browser to the customer	xml:string
fraud	Optional	fraud
merchantReference	Merchant identifier for transaction.	xml:string
payUReference	Optional	xml:string
paymentMethodsUsed	Optional	PaymentMethod
pointOfFailure	Indicated on failed transactions where the point of failure was, blank if successful transaction	xml:string
recurringDetails	Optional	recurringDetails
requestTrace	Optional	xml:string
resultCode	Result code returned by PayU for transaction	xml:string
resultMessage	Result message relating to result code for transaction	xml:string
stage	Optional	xml:string
successful	Optional	xml:string
transactionState	The current state of the transaction being referenced. NEW PROCESSING SUCCESSFUL FAILED	xml:string
transactionType	Optional	xml:string

bankDepositDetails

Name	Description	Data Type
defaultPM	Optional	xml:string
pmlId	Optional	basket
accountNumber	Optional	xml:string
amountInCents	Optional	xml:string
bankName	Optional	fraud
branchCode	Optional	xml:string

basket

Name	Description	Data Type
amountInCents	Total amount of the basket in cents. <i>Format as 1000 for NGN10.00</i>	xml:string
currencyCode	International Currency Code. <i>Example: NGN</i>	xml:string
description	Basket description that will show on PayU	xml:string
productLineItem	Optional	xml:string
shippingDetails	Optional	shippingDetails

customFields

Name	Description	Data Type
key	Optional	xml:string
value	Optional	xml:string

fraud

Name	Description	Data Type
defaultPM	Optional	xml:string
pmlId	Optional	xml:string
amountInCents	Optional	xml:string
caseManagerNote	Optional	xml:string
checkFraudOverride	Optional	xml:string
merchantWebSite	Optional	xml:string
pcFingerPrint	Optional	xml:string
resultCode	Optional	xml:string
resultMessage	Optional	xml:string

paymentMethod

Name	Description	Data Type
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pmlId	Optional	xml:string
amountInCents	Optional	xml:string
cardExpiry	Optional	xml:string
cardNumber	Optional	xml:string
gatewayReference	Optional	xml:string
Information	Optional	xml:string
nameOnCard	Optional	xml:string

recurringDetails

Name	Description	Data Type
deductionDay	Optional	xml:string
frequency	Optional	xml:string
recurrences	Optional	xml:string
recurringPaymentToken	Optional	xml:string
statementDescription	Optional	xml:string

doTransaction (Payment using token)

Request Body Parameters

Name	Description	Data Type
Api	Version of the API. <i>Current Version: 1.0 (ONE_ZERO)</i>	xml:string
Safekey	PayU Merchant Identifier. Provided to merchant upon integration	xml:string
TransactionType	The type of transaction being performed <i>PAYMENT</i>	transactionType
AuthenticationType	The method of authentication used if a payment is being made that requires a user's permission. Value is TOKEN if card needs to be tokenized.	authenticationType
AdditionalInformation		additionalInfo

Customer		customer
Basket		basket
Fraud		fraud
Creditcard		creditCard
Customfield		customField

AdditionalInformation

Name	Description	Data Type
cancelUrl	Optional	xml:string
demoMode	To determine if the API request should be handled as a demo transaction <i>Values: True/False</i>	xml:string
deviceId	Optional	xml:string
devicePlatform	Optional	xml:string
locale	Optional	xml:string
merchantReference	Unique merchant identifier for transaction	xml:string
notificationUrl	URL where the merchant would like to be notified of transaction result via IPN (Instant Payment Notification).	xml:string
returnUrl	Optional	xml:string
Secure3d	To determine if the API request should process the transaction with 3DSecure <i>Values: True/False</i>	xml:string
showBudget	Optional	xml:string

Customer

Name	Description	Data Type
address1	Optional	xml:string
address2	Optional	xml:string
addressCity	Optional	xml:string
countryCode	Optional	xml:string

countryOfResidence	Optional	xml:string
dob	Customer Date of Birth. <i>Format 1970-07-30</i>	xml:string
email	Customer Email Address	xml:string
firstName	Customer first name	xml:string
ip	Optional	xml:string
known	Optional	xml:string
language	Optional	xml:string
lastName	Customer last name	xml:string
merchantUserId	*Unique Customer ID in merchant system (Required for Token payment)	xml:string
mobile	Customer Mobile Number in international format without +(e.g. 27827891248)	xml:string
postCode	Optional	xml:string
regionalId	Regional identifier for customer such as RSA ID	xml:string
regionalIdType	Optional	xml:string
stateCode	Optional	xml:string

Basket

Name	Description	Data Type
amountInCents	Total amount of the basket in cents. <i>Format as 1000 for NGN10.00</i>	xml:string
currencyCode	Currency code defined by PayU. <i>Example: NGN</i>	xml:string
description	Basket description that will show on PayU	xml:string
productLineItem	Optional	productLineItem
shippingDetails	Optional	shippingDetails

ProductLineItem

Name	Description	Data Type
amount	Optional	xml:string
costAmount	Optional	xml:string
description	Optional	xml:string
giftMessage	Optional	xml:string
productCode	Optional	xml:string
quantity	Optional	xml:string
recipientAddress1	Optional	xml:string
recipientAddress2	Optional	xml:string
recipientCity	Optional	xml:string
recipientCountryCode	Optional	xml:string
recipientEmail	Optional	xml:string
recipientFirstName	Optional	xml:string
recipientLastName	Optional	xml:string
recipientPhone	Optional	xml:string
recipientPostalCode	Optional	xml:string
recipientStateCode	Optional	xml:string
shippingNumber	Optional	xml:string
Sku	Optional	xml:string

shippingDetails

Name	Description	Data Type
shippingAddress1	Optional	xml:string
shippingAddress2	Optional	xml:string
shippingAddressCity	Optional	xml:string
shippingCountryCode	Optional	xml:string
shippingEmail	Optional	xml:string
shippingFax	Optional	xml:string

shippingId	Optional	xml:string
shippingLastName	Optional	xml:string
shippingMethod	Optional	xml:string
shippingPhone	Optional	xml:string
shippingPostCode	Optional	xml:string
shippingStateCode	Optional	xml:string
shippingFirstName	Optional	xml:string

Fraud

Name	Description	Data Type
defaultPM	Optional	xml:string
pmlId	Optional	xml:string
amountInCents	Optional	xml:string
caseManagerNote	Optional	xml:string
checkFraudOverride	Optional	xml:string
merchantWebSite	Optional	xml:string
pcFingerPrint	Optional	xml:string
resultCode	Optional	xml:string
resultMessage	Optional	xml:string

Creditcard

Name	Description	Data Type
pmlId	Token required in place of card number	xml:string
amountInCents	Amount in cents for payment method. <i>Format as 1000 for NGN10.00</i>	xml:string
budgetPeriod	Optional	xml:string
cardExpiry	The expiry month and year of the credit card. Format required: 042002 where the first two digits represents the month and the last four represents the year in the following format MMYYYY	xml:string

cardNumber	Masked card number. Optional	xml:string
cvv	The credit card CVV number. Maximum length is 4 and the numbers must be positive integer	xml:string
nameOnCard	The full names that appears on the credit card, e.g. John Doe	xml:string

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Request Body Parameters

Name	Description	Data Type
Api	Version of the API. <i>Current Version: 1.0 (ONE_ZERO)</i>	xml:string
Safekey	PayU Merchant Identifier. Provided to merchant upon integration	xml:string
TransactionType	The type of transaction being performed <i>CREDIT</i>	transactionType
AdditionalInformation		additionalInfo
Customer	Optional	customer
Basket		basket
Fraud	Optional	fraud

AdditionalInformation

Name	Description	Data Type
cancelUrl	Optional	xml:string
demoMode	To determine if the API request should be handled as a demo transaction <i>Values: True/False</i>	xml:string

deviceId	Optional	xml:string
devicePlatform	Optional	xml:string
locale	Optional	xml:string
merchantReference	Unique merchant identifier for transaction	xml:string
PayUReference	URL where the merchant would like to be notified of transaction result via IPN (Instant Payment Notification).	xml:string

Basket

Name	Description	Data Type
amountInCents	Total amount of the basket in cents. <i>Format as 1000 for NGN10.00</i>	xml:string
currencyCode	Currency code defined by PayU. <i>Example: NGN</i>	xml:string

Enterprise API (Tokenization with redirect)

setTransaction

Request Body Parameters

Name	Description	Data Type
Api	Version of the API. <i>Current Version: 1.0</i>	xml:string
Safekey	PayU Merchant Identifier. Provided to merchant upon integration	xml:string
TransactionType	The type of transaction being performed <i>PAYMENT</i>	transactionType
AuthenticationType	The method of authentication used if a payment is being made that requires a user's permission. Value is TOKEN if card needs to be tokenized.	authenticationType

AdditionalInformation		additionalInfo
Customer		customer
Basket		basket
Fraud		fraud
Creditcard		creditCard
Customfield		customField

AdditionalInformation

Name	Description	Data Type
cancelUrl	Optional	xml:string
demoMode	To determine if the API request should be handled as a demo transaction <i>Values: True/False</i>	xml:string
deviceId	Optional	xml:string
devicePlatform	Optional	xml:string
locale	Optional	xml:string
merchantReference	Unique merchant identifier for transaction	xml:string
notificationUrl	URL where the merchant would like to be notified of transaction result via IPN (Instant Payment Notification).	xml:string
payUReference	Unique merchant identifier for transaction	xml:string
redirectChannel	Optional	xml:string
returnUrl	Optional	xml:string
Secure3d	To determine if the API request should process the transaction with 3DSecure <i>Values: True/False</i>	xml:string
showBudget	Optional	xml:string
storePaymentMethod	Indicates if PayU must save this card and provide the merchant with a token to use for subsequent payments for the customer - True or False * (Only required for the first call, do not resend on subsequent calls for the customer)	xml:string
supportedPaymentMethods	Value is CREDITCARD_TOKEN	xml:string

Customer

Name	Description	Data Type
address1	Optional	xml:string
address2	Optional	xml:string
addressCity	Optional	xml:string
countryCode	Optional	xml:string
countryOfResidence	Optional	xml:string
dob	Customer Date of Birth. <i>Format 1970-07-30</i>	xml:string
email	Customer Email Address	xml:string
firstName	Customer first name	xml:string
ip	Optional	xml:string
known	Optional	xml:string
language	Optional	xml:string
lastName	Customer last name	xml:string
merchantUserId	*Unique Customer ID in merchant system (Required for Token payment)	xml:string
mobile	Customer Mobile Number in international format without +(e.g. 27827891248)	xml:string
postCode	Optional	xml:string
regionalId	Regional identifier for customer such as RSA ID	xml:string
regionalIdType	Optional	xml:string
stateCode	Optional	xml:string

Basket

Name	Description	Data Type
amountInCents	Total amount of the basket in cents. <i>Format as 1000 for NGN10.00</i>	xml:string
currencyCode	Currency code defined by PayU. <i>Example: NGN</i>	xml:string
description	Basket description that will show on PayU	xml:string
productLineItem	Optional	productLineItem
shippingDetails	Optional	shippingDetails

ProductLineItem

Name	Description	Data Type
amount	Optional	xml:string
costAmount	Optional	xml:string
description	Optional	xml:string
giftMessage	Optional	xml:string
productCode	Optional	xml:string
quantity	Optional	xml:string
recipientAddress1	Optional	xml:string
recipientAddress2	Optional	xml:string
recipientCity	Optional	xml:string
recipientCountryCode	Optional	xml:string
recipientEmail	Optional	xml:string
recipientFirstName	Optional	xml:string
recipientLastName	Optional	xml:string
recipientPhone	Optional	xml:string
recipientPostalCode	Optional	xml:string
recipientStateCode	Optional	xml:string
shippingNumber	Optional	xml:string
Sku	Optional	xml:string

shippingDetails

Name	Description	Data Type
shippingAddress1	Optional	xml:string
shippingAddress2	Optional	xml:string
shippingAddressCity	Optional	xml:string
shippingCountryCode	Optional	xml:string
shippingEmail	Optional	xml:string
shippingFax	Optional	xml:string
shippingId	Optional	xml:string
shippingLastName	Optional	xml:string
shippingMethod	Optional	xml:string
shippingPhone	Optional	xml:string
shippingPostCode	Optional	xml:string
shippingStateCode	Optional	xml:string
shippingFirstName	Optional	xml:string

Fraud

Name	Description	Data Type
pmlId	Optional	xml:string
amountInCents	Optional	xml:string
caseManagerNote	Optional	xml:string
checkFraudOverride	Optional	xml:string
merchantWebSite	Optional	xml:string
pcFingerPrint	Optional	xml:string

Response Body Parameters

Name	Description	Data Type
bankDepositDetails	Optional	bankDepositDetails

basket	Optional	basket
customFields	Optional	xml:string
displayMessage	Optional	xml:string
fraud	Optional	fraud
merchantReference	Optional	xml:string
payUReference	Optional	xml:string
paymentMethodsUsed	Optional	PaymentMethod
pointOfFailure	Optional	xml:string
recurringDetails	Optional	recurringDetails
redirect	Optional	redirect
requestTrace	Optional	xml:string
resultCode	Optional	xml:string
resultMessage	Optional	xml:string
secure3D	Optional	secure3D
stage	Optional	xml:string
successful	Optional	xml:string

basket

Name	Description	Data Type
amountInCents	Optional	xml:string
currencyCode	Optional	xml:string
description	Optional	xml:string
productLineItem	Optional	xml:string
shippingDetails	Optional	shippingDetails

customFields

Name	Description	Data Type
key	Optional	xml:string
value	Optional	xml:string

Sample XML for doTransaction

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:soap="http://soap.api.controller.web.payjar.com/">
  <soapenv:Header>
    <ns3:Security xmlns:ns2="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:ns3="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
      <ns3:UsernameToken>
        <ns3:Username>Test username</ns3:Username>
        <ns3:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">Test Password</ns3:Password>
        <ns2:Created>2011-10-24T13:29:15</ns2:Created>
      </ns3:UsernameToken>
    </ns3:Security>
  </soapenv:Header>
  <soapenv:Body>
    <soap:doTransaction>
      <Api>ONE_ZERO</Api>
      <SafekeyTest SafeKey</Safekey>
      <TransactionType>PAYMENT</TransactionType>
      <AuthenticationType>TOKEN</AuthenticationType>
      <AdditionalInformation>
        <merchantReference>staging_demo1</merchantReference>
        <returnUrl>merchant return url</returnUrl>
        <demoMode>false</demoMode>
        <secure3d>true</secure3d>
        <storePaymentMethod>true</storePaymentMethod>
      </AdditionalInformation>
      <Customer>
        <countryCode>27</countryCode>
        <countryOfResidence>NGN</countryOfResidence>
        <merchantUserId>demo1</merchantUserId>
        <email>test@payu.com.ng</email>
        <firstName>John</firstName>
        <mobile>43828888888</mobile>
        <lastName>Doe</lastName>
        <regionalId>5612124567897</regionalId>
      </Customer>
      <Basket>
        <amountInCents>1000</amountInCents>
        <currencyCode>NGN</currencyCode>
        <description>Fraud Basket</description>
      </Basket>
    </soap:doTransaction>
  </soapenv:Body>
</soapenv:Envelope>
```

```

</Basket>
<Creditcard>
  <amountInCents>1000</amountInCents>
  <!--budgetPeriod/-->
  <cardExpiry> Test card expiry</cardExpiry>
  <cardNumber>Test card number</cardNumber>
  <cvv>Test card CVV</cvv>
  <nameOnCard>John Doe</nameOnCard>
</Creditcard>
</soap:doTransaction>
</soapenv:Body>
</soapenv:Envelope>

```

Sample XML for getTransaction

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:soap="http://soap.api.controller.web.payjar.com/">
  <soapenv:Header>
    <ns3:Security xmlns:ns2="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:ns3="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
      <ns3:UsernameToken>
        <ns3:Username>Test Username</ns3:Username>
        <ns3:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">Test Password</ns3:Password>
        <ns2:Created>2011-10-24T13:29:15</ns2:Created>
      </ns3:UsernameToken>
    </ns3:Security>
  </soapenv:Header>
  <soapenv:Body>
    <soap:getTransaction>
      <Api>1.0</Api>
      <Safekey>Test SafeKeySafekey>
      <AdditionalInformation>
        <payUReference>[PayUReference]</payUReference>
      </AdditionalInformation>
    </soap:getTransaction>
  </soapenv:Body>
</soapenv:Envelope>

```

Sample XML for doTransaction (Payment using token)

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:soap="http://soap.api.controller.web.payjar.com/">
  <soapenv:Header>
    <ns3:Security xmlns:ns2="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:ns3="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
      <ns3:UsernameToken>
        <ns3:Username>Test Username</ns3:Username>
        <ns3:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">Test Password</ns3:Password>
        <ns2:Created>2011-10-24T13:29:15</ns2:Created>
      </ns3:UsernameToken>
    </ns3:Security>
  </soapenv:Header>
  <soapenv:Body>
    <soap:doTransaction>
      <Api>ONE_ZERO</Api>
      <Safekey>Test SafeKey</Safekey>
      <TransactionType>PAYMENT</TransactionType>
      <AuthenticationType>TOKEN</AuthenticationType>
      <AdditionalInformation>
        <merchantReference>staging_demo1</merchantReference>
        <returnUrl>http://www.payu.com.ng</returnUrl>
        <demoMode>>false</demoMode>
        <secure3d>>true</secure3d>
      </AdditionalInformation>
      <Customer>
        <countryCode>27</countryCode>
        <countryOfResidence>NGN</countryOfResidence>
        <merchantUserId>demo1</merchantUserId>
        <email>test@payu.com.ng</email>
        <firstName>John</firstName>
        <mobile>828888888</mobile>
        <lastName>Doe</lastName>
        <regionId>5612124567897</regionId>
      </Customer>
      <Basket>
```

```

<amountInCents>1000</amountInCents>
<currencyCode>NGN</currencyCode>
<description>Fraud Basket</description>
</Basket>

<Creditcard>
<amountInCents>1000</amountInCents>
<pmlId>Payment Token</pmlId>
<nameOnCard>John Doe</nameOnCard>
<cvv>Test Card CVV</cvv>
</Creditcard>
</soap:doTransaction>
</soapenv:Body>
</soapenv:Envelope>

```

Sample XML for Refund

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:soap="http://soap.api.controller.web.payjar.com/">
<soapenv:Header>
<ns3:Security xmlns:ns2="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:ns3="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
<ns3:UsernameToken>
<ns3:Username>Test Username</ns3:Username>
<ns3:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">Test Password</ns3:Password>
<ns2:Created>2011-10-24T13:29:15</ns2:Created>
</ns3:UsernameToken>
</ns3:Security>
</soapenv:Header>
<soapenv:Body>
<soap:doTransaction>
<Api>1.0</Api>
<Safekey>Test SafeKey</Safekey>
<TransactionType>CREDIT</TransactionType>

<AdditionalInformation>
<merchantReference>payment1</merchantReference>
<payUReference>[PayUReference]</payUReference>
<demoMode>>false</demoMode>

```

```

</AdditionalInformation>

<Basket>
  <amountInCents>1000</amountInCents>
  <currencyCode>NGN</currencyCode>
</Basket>
</soap:doTransaction>
</soapenv:Body>
</soapenv:Envelope>

```

Sample XML for setTransaction (Redirect)

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:soap="http://soap.api.controller.web.payjar.com/">
  <soapenv:Header>
    <ns3:Security xmlns:ns2="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:ns3="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd">
      <ns3:UsernameToken>
        <ns3:Username>Test Username</ns3:Username>
        <ns3:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">Test Password</ns3:Password>
        <ns2:Created>2011-10-24T13:29:15</ns2:Created>
      </ns3:UsernameToken>
    </ns3:Security>
  </soapenv:Header>
  <soapenv:Body>
    <soap:setTransaction>
      <Api>ONE_ZERO</Api>
      <Safekey>Test Safekey</Safekey>
      <TransactionType>PAYMENT</TransactionType>
      <AdditionalInformation>
        <cancelUrl>http://www.google.co.za</cancelUrl>
        <merchantReference>test</merchantReference>
        <returnUrl>http://www.google.com.ng</returnUrl>
          <notificationUrl>http://www.google.com.ng</notificationUrl>
        <supportedPaymentMethods>CREDITCARD_TOKEN</supportedPaymentMethods>
        <demoMode>>false</demoMode>
        <secure3d>>true</secure3d>>
        <redirectChannel>responsive</redirectChannel>
      </AdditionalInformation>
    </soap:setTransaction>
  </soapenv:Body>
</soapenv:Envelope>

```

```
<Customer>
  <merchantUserId>demotesting1</merchantUserId>
  <email>test@payu.com.ng</email>
  <firstName>John</firstName>
  <lastName>Doe</lastName>
  <mobile>2199298928</mobile>
  <countryCode>234</countryCode>
  <regionalId>1234512345122</regionalId>
  <countryOfResidence>NGA</countryOfResidence>
</Customer>
<Basket>
  <amountInCents>10051</amountInCents>
  <currencyCode>NGN</currencyCode>
  <description>Demo Subscription</description>
</Basket>
<Customfield>
  <key>merchantUserIdType</key>
  <value>CONNECT_ID</value>
</Customfield>
<Customfield>
  <key>customerNumber</key>
  <value>1234</value>
</Customfield>
</soap:setTransaction>
</soapenv:Body>
</soapenv:Envelope>
```