



Settlement Messenger API

Document Version:	1.0.0.01
Issue Date:	June 10, 2014

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Introduction

PSiGate specializes in the integration and deployment of e-commerce payment service solutions. PSiGate’s payment solutions enable automated and secure authorization and fulfillment of credit card transactions. PSiGate communicates directly with major Canadian and U.S. credit card financial institutions and supports businesses that wish to deploy an online storefront.

This document provides merchants and their affiliates with the ability to manually settle their current batch.

Send your settlement requests to: <https://secure.psigate.com:7934/SettleBatch/STLMessenger>

To settle a merchant’s current batch, you must send us two verification elements and an action element. They are listed below:

Verification Element	Description
StoreID	PSiGate provides a unique <i>StoreID</i> to merchants within the <i>PSiGate Welcome Email</i> that is sent to each merchant when a new store is created. Note: The <i>StoreID</i> is case sensitive.
Passphrase	PSiGate provides a unique <i>Passphrase</i> to accompany each <i>StoreID</i> and and authenticate the request. Note: The <i>Passphrase</i> is case sensitive.

Action Element	Description
CardAction	The <i>CardAction</i> value tells PSiGate what action the requester would like to perform. There is only one <i>CardAction</i> value for the Settlement API. CardAction = “81”

Creating a Real-time Settle Current Batch request via XML

The Request Structure

The *Settlement Messenger Interface* receives one kind of transaction request sent by the merchant.

*****Note:** The ampersand symbol (“&”) is not a valid character and will cause an error if inputted within any element of the XML request. Please encode any special characters you wish to transmit to the XML Messenger Interface.

The following is an example of a settle current batch request:

```
<?xml version="1.0" encoding="UTF-8"?>
<Request>
  <StoreID>TestStoreRB</StoreID>
  <Passphrase>psigate1234</Passphrase>
  <CardAction>81</CardAction>
</Request>
```

The Response Structure

Response Elements	Description
TransTime	Date and time the transaction was received by PSiGate’s payment engine.
TransactionType	“SETTLEMENT” is the only transaction type within the Settlement API.
Approved	Transactions may be approved, declined or return an error. “Approved” indicates that the settlement action was approved. “Declined” indicates that the settlement action was declined. “Error” indicates that the settlement action encountered an error.
ReturnCode	Description of the request result.
ErrMsg	The error code and message returned if the settlement action encountered an error.

To determine if the settlement action was successful, look for “Approved” within the “Approved” response element. If the settlement request returns “Error” within the “Approved” response element, read the Error Code and Error Message returned within the “ErrMsg” element and take the appropriate action to resolve the error.

Error Code	Error Message
PSI-0102	The action is not supported. Change the CardAction to “81”
PSI-0112	Transaction not authorized. Check StoreID and Passphrase

The following is a sample of a response for an approved settle current batch request:

```
<?xml version="1.0" encoding="UTF-8"?>
<Result>
  <TransTime>Thu Feb 13 14:50:10 EST 2014</TransTime>
  <TransactionType>SETTLEMENT</TransactionType>
  <Approved>APPROVED</Approved>
  <ReturnCode>Settlement order has been executed
successfully.</ReturnCode>
  <ErrMsg/>
</Result>
```