

“CreditCall is a leading international cashless payment services provider; transaction processing for any terminal, using any communications method, anywhere in the world.”



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CardEaseXML Payment Protocol

Introduction

CardEaseXML is the specification for performing payment transactions using the CreditCall CardEase platform. One of the prime goals of CardEaseXML is to provide a means for virtually any internet-enabled terminal to perform credit and debit card transactions, regardless of platform or programming language. CardEaseXML builds on the functionality of CreditCall's earlier CardEaseIP, now supporting CSC, AVS, Verified by Visa, MasterCard SecureCode and EMV transactions.

A CardEaseXML request authorization message document contains information such as card details and amount in the request that is required to perform a transaction. In the response document, sent from the CardEase platform back to the terminal, information such as the result, authorisation code and transaction reference are provided.

Key benefits

- Easy to integrate
- Pre-build client components suitable for most popular development languages
- Fast, flexible, and reliable
- Multiple processing sites for maximum possible global availability
- Multi Country, Multi Currency
- High Security using industry-standard encryption
- EMV capable

Security

Information passed to and from CardEaseXML is fully secured to prevent others being able to view sensitive information. This is accomplished using SSL (Secure Socket Layer). SSL is a mechanism used to create and secure a connection between computers. It encrypts data sent and checks the identity of who it is being sent to. SSL is the standard method used over the internet, employed by all major websites to secure payments.

It is identifiable on web pages by the prefix specifying https rather than http. This is the simplest method and the option preferred by most integrators.

Transaction type support

CardEaseXML supports the following types of transactions:

- Authorisation (funds are authorised but not settled pending a confirmation from client)
- Authorisation and Capture (funds are authorised and settled)
- Pre-authorisations
- Refunds
- Voids (where a transaction is excluded from settlement, in effect cancelling it)
- MOTO/CNP – Mail-order/telephone order, (card not present)
- CAT – Card Activated Terminal (card present)
- ICC – Integrated Circuit Card (Chip and PIN or EMV transactions)
- Attended (general face to face retail transactions)

Integration using pre-built software components

To assist in the integration a number of pre tested components are available that simplify the process. These are available for most major programming languages in the form of .Net, Java, PHP or ActiveX modules.

The benefits of using these objects are reduced testing for the integrator as the components have been pre-tested to current payment scheme specification. It also greatly reduces support requirements. Generally it is easier to use these objects than integrating the native CardEaseXML protocol.