

DynaPro

MPPGV3 for WorldPay (Vantiv) Integration and Operation User Manual

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Table 0.1 - Revisions

| Rev Number | Date | Notes |
|------------|-------------------|---|
| 30 | February 21, 2019 | Consolidated references to Vantiv into WorldPay. Removed support for PIN processing. Minor edits. |
| 20 | March 2018 | Initial Release |

The purpose of this document:

This guide describes EMV (contact chip only) and magstripe operation mode. If the user wishes to ONLY process magstripe with DynaPro, do not use this guide. Please contact MagTek for more details.

MPPGV3 for WorldPay - DynaPro

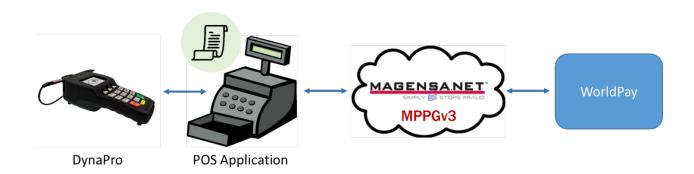
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1 Introduction

MPPGV3, a Magensa service, provides an interface to WorldPay (including Vantiv, now consolidated into WorldPay) through its Express platform for DynaPro EMV transactions in QwickDIP mode. This integration does not support PIN. The user of this guide is assumed to be a POS integrator, termed "user". In order to use the interface, the user must have the following items:

- 1. A DynaPro (USB and Ethernet models including Part Numbers 30056001, 30056003, 30056013, 30056028, 30056005, 30056007, 30056030), configured as follows:
 - a. Firmware revision F5 or greater.
 - b. Configured as C5 (3C).
 - c. Injected with the MAGTEK DEFAULT EMV TEMPLATE tag load. This tag load will support Visa, MasterCard, American Express, and Discover. If you do not wish to support any of these card brands, please contact your MagTek representative for further information.
 - d. Injected with an encryption key supported by Magensa
- 2. A merchant account with WorldPay, configured with an Express account. Please see your WorldPay agent for more details. When obtaining a merchant account, you first must indicate this is for Magensa, VAR MAGENSA ELPS ID: 11417.
- 3. Account credentials with Magensa for MPPGV3 in Pilot or Production mode. After obtaining your merchant account, you may request your credentials at support@magensa.net or contact your MagTek representative. A merchant account is not required to use Pilot mode.
- 4. A POS application that has the following functions:
 - a. Control of the DynaPro, via USB or IP, using byte-level commands, a MagTek SDK, or MagneFlex. In this role, the POS Application is the DyanPro's "host".
 - b. Posting to and reception from, via the Internet, Magensa's MPPGV3 service.
 - c. Customer receipt generation, based on data returned by Magensa.



2 Operational Overview

The following operational regimes are described at a high-level to orient the user to payment transaction processing.

2.1 EMV

The DynaPro will exhibit the following behavior when used in accordance with this guide and EMV (chip card). When commanded by the host, the DynaPro will display a screen prompt asking the cardholder to "INSERT or SWIPE CARD" with a corresponding graphic. The cardholder may either swipe the card in the magstripe slot or insert the card.

- **SWIPE**: If the card is swiped, the DynaPro will collect the data on the magnetic stripe. It will examine the data and determine if the card has an EMV chip. If so, the DynaPro will prompt the user to insert the card. If not, the DynaPro will complete the transaction and send the data, encrypted, to the host. The interaction with the terminal is complete.
- **INSERT**: If the card is inserted (either at the beginning or as a result of a **SWIPE** above), the DynaPro will attempt to communicate with the chip on the card. If it is able, the screen will prompt the cardholder for the remaining steps. When complete, the data is sent to the host, encrypted. The interaction with the terminal is complete.
 - FALLBACK: If the DynaPro is unable to communicate with the chip on the card, it will prompt the cardholder to re-insert the card. If it fails three times to communicate with chip, it will prompt the cardholder to SWIPE the card, unless the cardholder originally swiped. In this case, it will simply output the SWIPE data it originally collected, encrypted.

2.2 KeyPad

The DynaPro can also accept card data entered directly into its keypad. When commanded to perform the **KeyPad** function, the DynaPro will prompt the user to enter the card number, expiration date, and CVV. When complete, the DynaPro will encrypt this data and send it to the host. The interaction with the terminal is complete. There is no EMV functionality in this mode.

2.3 MPPGV3

Once the host has collected the data from the DynaPro, it must process the data to the MPPGV3 service at Magensa over the Internet. General information about this service can be obtained from magtek.com, including the API documentation. For the use of the DynaPro with WorldPay as described by the document, the following operations should be used:

- 1. **ProcessEMVSRED**: Use this method to process a transaction to WorldPay that originated with **SWIPE** or **INSERT** or was processed via **FALLBACK**.
- 2. **ProcessKeyPadEntry**: Use this method to process card data that was entered directly into the DynaPro's keypad.
- 3. **ProcessReferenceID**: Use this method to process VOID, REFUND or CAPTURE to WorldPay. This method requires no interaction with the DynaPro.

2.4 Receipt

Upon the completion of a transaction to MPPGV3, the user may be required to create a receipt for the cardholder, in either printed form or delivered electronically. MPPGV3 will return the data required to create the receipt.

3 Command of the DynaPro by the Host

The host can connect to the DynaPro either via USB (including Part Numbers 30056001, 30056003, 30056013, 30056028) or over a local IP network (including Part Numbers 30056005, 30056007, 30056030). Command of the DynaPro can be accomplished via any of the following *access methods*: Directly by sending byte-level commands, via a MagTek SDK available for a variety of operating systems, or via MagTek's MagneFlex. This guide will indicate the DynaPro commands and arguments for MagneFlex (version Blue, Navy, or Sky) or the low-level byte commands that must be used for the operational regimes described above. These will be expressed in the document as *MagneFlex key:value* (low-level byte command). Please see a MagTek representative for other options, and for the appropriate guides to DynaPro, DynaPro SDKs or MagneFlex.

3.1 EMV Transaction Initiation

To initiate an EMV transaction, the *requestStartEMVTransaction* (Command 0xA2) is sent to the device with a set of arguments. Most arguments are fixed and should not be changed. Those available for change are shown in **blue**.

- *endSession:true* (MagneFlex only)
- *waitbeforendsession:3000* The number of milliseconds before MagneFlex resets the DynaPro for the next transaction after the customer is asked to remove their card.
- *timeLimit:3c* (Byte 1:0x3c) This corresponds to a wait time of 60 seconds for the cardholder to interact with the DynaPro. Other values may be used but are not recommended.
- *cardType:03* (Byte 5:0x03)
- *option:00* (MagneFlex only)
- *amount:9.99* (Byte 7..12:000000000999) This is a fixed, plug amount, NOT the **SALE** amount. Do not change.
- *transactionType:08* (Byte 13:0x08)

3.1.1 DynaPro Output

Upon a successful interaction with the cardholder, the DynaPro will respond with a TLV-formatted data container containing TLV tags. Further information about the TLV format may be found in a later section. The container will include, at a minimum, the following TLV tags (see the DynaPro Programmer's Manual or MagneFlex documentation for further details):

- DFDF59 (Encrypted Data Primitive) The encrypted cardholder data.
- DFDF56 (Key Serial Number) The serial number of the key used to encrypt the data.
- DFDF58 (Number of Bytes of Padding) The number of pad bytes used in the Encrypted Data Primitive.
- DFDF53 (Fallback Indicator) Used to determine the value for the MPPGV3 PaymentMode field.

3.2 KeyPadEntry Transaction Initiation

To initiate the entry of card data on the keypad (**KeyPad**), use *requestManualCard* (Command 0x11) using the following arguments:

- *endSession:true* (MagneFlex only)
- *timeLimit:FF* (Byte 1:0xFF) This corresponds to a wait time of 255 seconds for the cardholder to interact with the DynaPro. Other values may be used but are not recommended.

• *option:00* (MagneFlex only)

3.2.1 DynaPro Output

Upon a successful interaction with the cardholder, the DynaPro will respond with a TLV-formatted data container containing TLV tags. TLV parsing routines are available on the Internet. The container will include, at a minimum the following TLV tags (see the DynaPro Programmer's Manual or MagneFlex documentation for further details):

- DFDF39 (Encrypted Track 2) The encrypted cardholder data.
- DFDF50 (Key Serial Number) The serial number of the key used to encrypt the data.

4 Processing Transaction Data to MPPGV3

4.1 POS Transactions supported

- **SALE** A request for funds from the cardholder's account to satisfy a purchase. MPPGV3 will return data approving or declining the **SALE**.
- **AUTHORIZE** A request that funds be held in a cardholder's account in anticipation of the completion of a purchase at a later time. This transaction is often used in restaurant environments where a tip is collected after the presentation and processing of the card. MPPGV3 will return data approving or declining the **AUTHORIZE**.
- CAPTURE A request that the funds held by AUTHORIZE be released to the merchant, along with additional funds in the case of restaurant tips. In that case, the CAPTURE amount is the total of the original AUTHORIZE amount plus the tip. The merchant must be set up at WorldPay as a restaurant to use CAPTURE in this way. Please see your WorldPay representative for further information and restrictions on the use of CAPTURE for tips. If the tip amount is known before the card is processed, then SALE may be used instead of the AUTHORIZE/CAPTURE pair. This transaction is processed using the TransactionID returned on the original AUTHORIZE transaction. No interaction with the DynaPro is required. MPPGV3 will return data approving or declining the CAPTURE.
- VOID A request that a previously processed SALE or AUTHORIZE transaction be deleted by WorldPay. This transaction will only work the same day as the original transaction up to 8:00pm Eastern Time (This the standard WorldPay settlement cutoff. See your WorldPay representative if you wish to change this time). This transaction is processed using the TransactionID returned on the original transaction. No interaction with the DynaPro is required. MPPGV3 will return data approving or declining the VOID.
- REFUND A request that funds received by the merchant from a previously processed SALE transaction or AUTHORIZE/ CAPTURE pair be deducted from the merchant and returned to the cardholder. This transaction is not available before the 8:00pm Eastern Time (This the standard WorldPay settlement cutoff. See your WorldPay representative if you wish to change this time). This transaction is processed using the TransactionID returned on the original SALE or AUTHORIZE transaction. The funds will be returned to the card account that was originally used. MPPGV3 does not support the return of data to another card, nor can it process a REFUND using any other data than the TransactionID. No interaction with the DynaPro is required. MPPGV3 will return data approving or declining the REFUND.

4.2 Using MPPGV3 Methods to Process a Transaction

To determine which MPPGV3 method to use, first determine the POS transaction desired. Then determine if card data is required from the DynaPro and collect that data. Then process the transaction using one of the following methods (only required or important fields are shown, see the MPPGV3 API documentation for further information):

4.2.1 ProcessEMVSRED

This method is used when processing a **SALE** or **AUTHORIZE** transaction that originated with **SWIPE** or **INSERT** or was processed via **FALLBACK**. The following data elements are used (* denotes a required field):

4.2.1.1 Input

- o **Amount*** The amount being requested, with decimal.
- Username* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- Password* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerCode* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerTransactionID a user-defined number that will be echoed by WorldPay through the MPPGV3 response. Maximum length of 50.
- EMVSREDData* TLV tag DFDF59 (Encrypted Data Primitive) returned by the DynaPro.
- o EncryptionType* "80"
- o KSN* TLV tag DFDF56 (Key Serial Number) returned by the DynaPro.
- Number of Padded Bytes* TLV tag DFDF58 (Number of Bytes of Padding) returned by the DynaPro.
- **PaymentMode*** If TLV tag DFDF53 is "00" use "EMV". Any other value, use "MagStripe".
- ProcessorName* "VantivExpress Production" or "VantivExpress Pilot". The
 former is for production use. The latter may be used when testing on the MPPGV3 Pilot
 system. See the <u>Testing</u> section.
- TransactionType* "SALE" or "AUTHORIZE".

4.2.1.2 Output

- AuthCode If the transaction is approved by the card issuing institution, this numeric field is returned and is unique to this transaction.
- AuthorizedAmount The amount of funds actually authorized by the card issuing institution. The amount *may be* less than that requested. If so, the merchant must ask the cardholder for the difference in funds via a different payment type (such as cash) or a different card. If the cardholder does not wish to provide the additional funds, the transaction may be deleted using VOID.
- CustomerTransactionID Echoed from the input.
- o **IsTransactionApproved** A boolean representing the approval status of the transaction.

- MagTranID The unique ID assigned by Magensa to identify this interaction with MPPGV3.
- TransactionID Provided by WorldPay to be used with CAPTURE, VOID, or REFUND.
- o **TransactionMessage** A message (String) from WorldPay concerning the status of this transaction.
- o **TransactionStatus** A numeric code from WorldPay concerning the status of this transaction. See the <u>WorldPay Response Codes</u> section.
- EMVSREDDataMasked a TLV-encoded container of EMV response data that is used to create a customer receipt. TLV parsing routines are available on the Internet. See the Receipt section.
- ProcessorResponse An XML-encoded response from WorldPay. Contains data required to create a customer receipt. See the <u>Receipt</u> section.

4.2.2 ProcessKeyPadEntry

• This method is to be used for **KeyPad** entered card data. It may be used with either **SALE** or **AUTHORIZE**. The following data elements are used (* denotes a required field):

4.2.2.1 Input

- o **Amount*** The amount being requested, including decimal.
- Username* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- Password* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerCode* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerTransactionID a user-defined number that will be echoed by WorldPay through the MPPGV3 response. Maximum length of 50.
- o Track2* TLV tag DFDF39 (Encrypted Track 2) returned by the DynaPro.
- KSN* TLV tag DFDF50 (Key Serial Number) returned by the DynaPro. (Not DFDF56, as in ProcessEMVSRED.)
- MagnePrint* -
- o MagnePrintStatus* "00002200"
- ProcessorName* "VantivExpress Production" or "VantivExpress Pilot". The
 former is for production use. The latter may be used when testing on the MPPGV3 Pilot
 system. See the <u>Testing</u> section.
- o **TransactionType*** "SALE" or "AUTHORIZE".

4.2.2.2 Output

 AuthCode – If the transaction is approved by the card issuing institution, this numeric field is returned and is unique to this transaction.

- AuthorizedAmount The amount of funds actually authorized by the card issuing institution. The amount *may be* less than that requested. If so, the merchant must ask the cardholder for the difference in funds via a different payment type (such as cash) or a different card. If the cardholder does not wish to provide the additional funds, the transaction may be deleted using VOID.
- o **CustomerTransactionID** Echoed from the input.
- o **IsTransactionApproved** A boolean representing the approval status of the transaction.
- MagTranID The unique ID assigned by Magensa to identify this interaction with MPPGV3.
- TransactionID Provided by WorldPay to be used with CAPTURE, VOID, or REFUND
- TransactionMessage A message (String) from WorldPay concerning the status of this transaction.
- TransactionStatus A numeric code from WorldPay concerning the status of this transaction. See the <u>WorldPay Response Codes</u> section.
- ProcessorResponse An XML-encoded response from WorldPay. Contains data required to create a customer receipt. See the Receipt section.

4.2.3 ProcessReferenceID

This method is to be used with **CAPTURE**, **VOID**, or **REFUND**. This transaction requires the TransactionID from the original transaction. No interaction with the DynaPro is required to use this method.

4.2.3.1 Input

- Amount* The amount being requested, including decimal.
- Username* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- Password* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerCode* Assigned to a specific merchant by Magensa in conjunction with that Merchant's account at WorldPay.
- CustomerTransactionID a user-defined number that will be echoed by WorldPay through the MPPGV3 response. Maximum length of 50.
- ReferenceTransactionID* The TransactionID returned from the original transaction.
- ProcessorName* "VantivExpress Production" or "VantivExpress Pilot". The
 former is for production use. The latter may be used when testing on the MPPGV3 Pilot
 system. See the <u>Testing</u> section.
- o **TransactionType*** "CAPTURE", "VOID" or "REFUND".

4.2.3.2 Output

- **AuthorizedAmount** The amount requested.
- CustomerTransactionID Echoed from the input.
- o **IsTransactionApproved** A boolean representing the approval status of the transaction.

- MagTranID The unique ID assigned by Magensa to identify this interaction with MPPGV3.
- o **TransactionMessage** A message (String) from WorldPay concerning the status of this transaction.
- TransactionStatus A numeric code from WorldPay concerning the status of this transaction. See the <u>WorldPay Response Codes</u> section.

5 Receipts

Merchants are required to create receipts in compliance with EMV and card brand rules when a transaction is authorized (no receipt is required for **VOID** or if a transaction is declined). Data required to create receipts are provided as outputs of MPPGV3 methods ProcessEMVSRED and ProcessKeyPadEntry. TLV tag data can be found in the MPPGV3 field **EMVSREDDataMasked.** The following section provides receipt samples and rules that must be applied to this data to produce compliant receipts. Receipts must minimally contain these elements, though they may be formatted as desired and additional data may be added. Prepended row numbers are for reference only.

SALE

- 1: Merchant Name 2: 123 Anywhere Street 3: Merchantville, CA, 12345 4: 123-456-7890 5: SALE 6: Term: 001 7: Ref Num: 1228171757 8: 12/29/17 2:14PM 9: Auth Code: 400101 10: AMEX 11: XXXXXXXXXXX1003 12: CHIP 13: AMOUNT: \$39.50 15: AID: A000000025010801 16: AMERICAN EXPRESS 17: AMERICAN EXPRESS 18: TVR: 8040008000 19: TSI: 6800
 - 1: The merchant's name
 - 2-3: The merchant's address

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- 4: The merchant's telephone number
- 5: SALE
- 6: The terminal ID, as provided by WorldPay and used when boarding this merchant on Magensa.
- 7: The MPPGV3 **CustomerTransactionID** generated by the merchant or the **TransactionID** returned by MPPGV3.
- 8: The local date and time of the transaction.
- 9: The MPPGV3 **AuthCode**.
- 10: The brand of the card presented by the cardholder. This can be determined by analyzing TLV tag 9F06 and matching its contents using a regular expression as follows (for use with Java, other platforms may require minor modifications to syntax):
 - o VISA: "^.*((31010)|(32010)|(33010)).*\$"
 - o MASTERCARD: "^.*((41010)|(43060)).*\$"
 - o DISCOVER: "^.*1523010.*\$"
 - o AMEX: "^.*2501.*\$"
- 11: The masked card number. This can be found in the MPPGV3 **ProcessorResponse** field in XML node: <CardNumberMasked>
- 12: The card entry method. This can be determined by examining TLV tag DFDF53. If the value is "00", then "CHIP" should be used. Else, use "MAGSTRIPE". For **KeyPad**, use "MANUAL ENTRY".
- 13: The authorized amount from the MPPGV3 **AuthorizedAmount** field.
- 14: Signature line. For all major card brands, collection of a signature is optional.
- 15: The EMV Application Identifier ("AID"), found in TLV tag 9F06.
- 16: The EMV Application Preferred Name, found in TLV tag 9F12. The tag contains the byte encoded application name, per ISO/IEC 8859-1 (ASCII equivalent). Decode for display on the receipt. If the tag does not exist, print nothing.
- 17: The EMV Application Label, found in TLV tag 50. The tag contains the byte encoded application label, per ISO/IEC 8859-1 (ASCII equivalent). Decode for display on the receipt. If the tag does not exist, print nothing.
- 18: TLV tag 95 (Terminal Verification Results or "TVR").
- 19: TLV tag 9B (Transaction Status Information or "TSI").

AUTHORIZE to process a restaurant tip

| Same as SALE , with the addition of: | | | | |
|---|--------------------------------------|--|--|--|
| TIP Tota | · | | | |
| REF | UND | | | |
| | Merchant Name 123 Anywhere Street | | | |
| 3: 1 | Merchantville, CA, 12345 | | | |

4: 123-456-7890

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5: REFUND

6: Term: 001

7: Ref Num: 1228171757 8: 12/29/17 2:14PM

9: Auth Code: 400101

10: AMOUNT: \$39.50

- 1: The merchant's name
- 2-3: The merchant's address
- 4: The merchant's telephone number
- 5: REFUND
- 6: The terminal ID, as provided by WorldPay and used when boarding this merchant on Magensa.
- 7: The MPPGV3 CustomerTransactionID generated by the merchant or the TransactionID returned by MPPGV3.
- 8: The local date and time of the transaction.
- 9: The MPPGV3 **AuthCode**.
- 10: The amount refunded.

6 Technical Assistance

Technical assistance in using this guide or integrating to MPPGV3 may be requested via email at support@magensa.net.

7 Testing

MPPGV3 has a **ProcessorName**, "VantivExpress – Pilot", that connects to the WorldPay test region. This will allow you to send transactions to the WorldPay authorization simulator and see test output. To use "VantivExpress – Pilot", you must first obtain EMV test cards and MPPGV3 test credentials from Magensa. Please see your MagTek sales representative for further information.

8 TLV Parsing

ProcessEMVSRED returns EMV data, in TLV (Tag-Length-Value) format, that is required to create receipts. The data is contained in **EMVSREDDataMasked**. TLV is a scheme to label data that includes its length. A TLV primitive is usually expressed as a sequence of bytes beginning with the label, followed by the length of the value (as one byte), followed by the value itself. For instance, EMV tag 95 might be "95050000008000". TLV has additional structures to embed groups of tags within larger container tags. TLV parsing routines are available on the Internet. MagTek can also provide source code for a JAVA TLV parsing class as a reference. Please contact support@magensa.net for details.

9 WorldPay Response Codes

Code Description

- O Approved / Success
- 5 Partial Approval
- 20 Decline
- 21 Expired card
- 22 Duplicate approved
- 23 Duplicate
- 24 Pick up card
- 25 Referral / Call Issuer
- 30 Balance Not Available
- 90 Not defined
- 101 Invalid data
- 102 Invalid account
- 103 Invalid request
- 104 Authorization failed
- 105 Not Allowed
- 120 Out of Balance
- 1001 Communication error
- 1002 Host error
- 1009 Error