



Quantum Database Engine

**Last Updated
Saturday, July 3, 2010**

For support, please contact:
(800) 929-1848
<http://www.quantumgateway.com>



We have developed our Database Engine (QGWdbe) for our customers who collect and save ALL customer information and only with to process the credit card through us.

This template below will allow such that.

With using our QGWdbe merchants may also partake in DialVerify voice verification system and VbV & SecureMasterCard.

The URL to submit to is <https://secure.quantumgateway.com/cgi/qgwdbe.php>

Please note that this is an Interactive process. It requires your customer to input information at various steps through the process. If you wish to make it look like the customer did not leave your web site then frames or iFrames can be used.

Use this method if you want to take advantage of DialVerify™ or CardAuthenticate (Verified By Visa, Secure MasterCard)

Items	Variables	Values
Gateway Login	gwlogin (Required)	assigned login
Approved Url	post_return_url_approved (Required)	http://www.mydomain.com/approved.html
Declined Url	post_return_url_declined (Required)	http://www.mydomain.com/declined.html
Amount	amount (Required)	
Response Method	ResponseMethod	GET or POST. By default POST is used
ID	ID	your_database_generatedID
<!--The ID can be anything you wish. ID, email address, username, etc. Something that will get updated when they click on Finish-->		
Billing First Name	FNAME	
Billing Last Name	LNAME	
Billing Address	BADDR1 (Required)	
Billing City	BCITY	
Billing State	BSTATE	
Billing Zipcode	BZIP1 (Required)	
Billing Country	BCOUNTRY	
Shipping First Name	FNAME	
Shipping Last Name	LNAME	
Shipping Address	BADDR1	
Shipping City	BCITY	
Shipping State	BSTATE	
Shipping Zipcode	BZIP1	
Shipping Country	BCOUNTRY	



Phone	PHONE	
Customer Email	BCUST_EMAIL	
** PartialPaymentID	PartialPaymentID	Original Partial Payment ID
** EnablePartialAuths	EnablePartialAuths	Yes/No
*** Background Color	bg_color	rgb color
*** Text Color	txt_color	rgb color
*** Company Logo	company_logo	URL to logo
*** Page Heading	page_heading	Heading at the top of the browser.
*** Payment Heading	payment_heading	Text at the top of the payment page
Header Receipt	header_receipt	Text at the top of the receipt page
Trans Type	trans_type	Override default type. (sales, auth_sale or auth_only)
Restrict Key	RestrictKey	Your key if use Restrict Key is enabled
Override Default Email Customer	override_email_customer	Y or N Y=Send email receipt N=Don't send receipt
Override Default Transaction Email	override_trans_email	Y or N Y=Send email N=Don't send email
Data Seperator	Dsep	Please select this from the Processing Config Page.
Max Mind Fraud Control	MAXMIND	1 - Use Maxmind (default if not sent) 2 - Do not use Maxmind
If QPGW does not collect payment information		
Payment Type	trans_method (Required)	CC or EFT (You must be able to accept EFT to use it) CC is used by default if Payment Type is not sent.
Credit Card Number	ccnum (Required)	
Credit Card Expiration	ccmo (Required) ccyr (Required)	03 (2 digit month) 06 (2 digit year)
ABA/Routing Number	aba	9 digit routing number
Account Number	checkacct	Checking Account Number
ccnum,ccmo and ccyr are required for CC payment. aba,checkacct and trans_method with value of EFT are required for EFT payment		
CVV2	CVV2	998 (numerical only)
CVV Type	CVVtype	0 - Not Passing CVV2 1 - CVV2 is being passed 2 - CVV2 on card is unreadable 9 - Card does not have CVV2 imprint

** For use with Partial Authorizations. See last page.

*** These options can also be enabled/set from the processing settings page of our gateway under Customizable Check Out Forms

Recurring Billing
override_recur - You may override the default Recurring price by passing this item. ie override_recur =19.95
RID - Your RID # is the number associated with the Recurring Recipe. If you are unsure of the RID click on View Recipes in the Recurring Center. The RID is the first column. (numeric value)
initial_amount - If this field is not present the normal Transaction amount will be used. (numeric value)
recur_times - If this field is not present the default recur times will be used per the specs of the above RID (numeric value)

When completed the customer will see a button like below, unless the RequestMethod of GET is submitted. This will submit back to the approved or declined URL. The id is posted back to that url.

Sample Responses

(in hidden fields are ID, transID, authCode, trans_result, avs_result, cvv2_result, max_score, md5_hash, cust_id, ccnum, amount, CURRENCY, CURRENCY2, BALANCE, BALANCE2, PartialPaymentID, RequestedAmount)

Approved

Finish Processing Order

(in hidden fields are ID, transID, authCode, decline_reason, trans_result, avs_result, cvv2_result, max_score, md5_hash, cust_id, ccnum)

Declined

Finish Processing Order

trans_result values: APPROVED, DECLINED

avs_result values: Y,A,S,R,U,ZN,W,X





cvv2_result values: M,N,P,S,U

max_score values: 0 and up.

ccnum: Last 4 of the credit card number

PartialPaymentID: if this was a partial authorization the value will be greater than 0.

Per processing guidelines we are implementing partial authorizations for the following cards (US Only)

- Visa 
- Mastercard 
- Discover Card 
- Diners Card
- JCB
- American Express 

Card types – Debit, prepaid and gift cards.

What is Partial Authorization?

Partial authorizations occur when one of the cards above has less than the transaction amount. By using partial authorization a merchant can then ask for another form of payment for the remainder of the purchase.

How does it work?

- 1) The merchant submits the AUTH_ONLY, AUTH_CAPTURE or SALES request as they already do.
- 2) The gateway processes the request as normal and then replies with the message that a partial amount was approved due to that the balance on the card was not enough to cover the amount requested. The following will be supplied back to your software:
 - a. Amount Approved
 - b. Amount Requested
 - c. Partial Payment ID which is used to link subsequent transactions to the original request.
 - d. Balance Left On Card
 - e. Currency Of Card
 - f. Balance 2 Left On Card
 - g. Currency 2 of Card

NOTE: All transactions are put into a HOLD status until the final transaction is received that leaves a 0.00 amount due. At this point the system will automatically update these transactions to the original state that was requested.

NOTE 2: You can release the partial amounts associated for the Partial Payment



ID manually either by using one of our transparent APIs or from the report center.

- 3) If you decide that you do not want your customer to submit other forms of payment or you do not wish to finish the partial approval still on HOLD then you should void the transactions either by using one of our transparent APIs or from the report center.
- 4) You can use as many different payment methods as needed to complete the order.

Do I have to use Partial Authorization?

No. For now this is an OPTED in option until the card industry makes it mandatory.

How do I opt in?

You can opt in 2 ways.

- 1) Change the Partial Authorization in the gateways Processing Settings to Yes.
- 2) Include the new field EnablePartialAuth with your request. This new field will override your Processing Settings.