



Source Processors:

Worldpay

API Specification



Version 1.0 Rev 1

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Introduction

The purpose of this document is to provide an in-depth description of the operations available for the Worldpay processor through Credorax *Source Gateway*. The specifications in this document override those listed in the Credorax [Source Payment Gateway API Specifications](#) document.

Useful Documents / References

The following documents may also be useful in understanding the Worldpay Processor API Specification:

- **Credorax Source Payment API Specifications** – an in-depth description of the Source Gateway API specifications
- **Credorax Payment Page Service Specifications** – an in-depth description of the API for a hosted payment-page service.
- **Credorax Data Transfer Specifications** – an in-depth description of the Data Transfer Interface reporting suite and the data-retrieval specifications.

These documents can be found on the [Credorax Developer Portal](#).

API Version Control

The information provided in this document is accurate and reliable for standard processing as of its publication date. New implementations should thus avoid using previous versions of the API specifications.

The API version number is a sequence-based identifier. Changes in the first part indicate major specification updates, while changes to the second part indicate minor updates.

The revision number reflects smaller specification changes, the correction of typing errors or corrections that do not affect the API protocol.

HTTP Specification

Please honour a TTL of at least 30 seconds for each single session per HTTPS request.

Publisher Information

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General Information

Worldpay is a payment processing company that can act either as an acquirer, or as a gateway, or both.

Once you connect to Worldpay you can process various credit cards in various countries as detailed below:

Specifications

Item	Value
Region	United-Kingdom
Supported card schemes	American Express, Visa, Mastercard, Cartes Bancaires, Discover, JCB
Merchant Registration Countries	Worldwide
Supported operations	1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 23, 24, 28, 29, 32, 33
Supported currencies	See Appendix A: Supported Currencies
Supported features	Address Verification System, Card Not Present, Card Only Validation, CVV/CVV2 Check, Dynamic Descriptor, 3D Secure
Min. Transaction Amount	0
Max. Transaction Amount	2,147,483,647 euro

Specific Processor Requirements

Referral Operations

A referral transaction is sent with respect to a previous transaction.

Referral transaction responses include:

- **Sync response:** This is sent in response to each referral transaction, indicating the status of the referral operation. The response format is detailed in the [Source Payment Gateway API Specifications](#). For a full list of the possible processor response codes and their descriptions, see [Appendix B: Processor Response Codes](#).
- **Webhook notification:** In the rare cases where a referral transaction is rejected, a webhook notification with the updated status is sent to a predefined URL. Registering to this webhook service is recommended but not mandatory. For more details about the Credorax notification engine, refer to the [Data Open API Specifications - Notification Engine](#).

Dynamic Descriptor

The billing descriptor appears on the cardholder's statement and contains the name of the business (frequently referred to as "Doing Business As" or DBA) and the relevant transaction information (such as the merchant's location, or product name). The billing descriptor enables the cardholder to identify specific purchases related to the transaction's record on his statement. Providing clear and recognisable billing descriptors helps the shopper to recognise purchases and reduces chargebacks.

Credorax supports two types of billing descriptors:

- A **Static billing descriptor**, which is defined once by the merchant and subsequently used for all transactions
- A **Dynamic billing descriptor** that enables changing the included information per transaction

Not all processors support Dynamic descriptors, but Worldpay does. If you wish to use Dynamic descriptors when processing with Worldpay:

- 1) Obtain approval from Credorax for using dynamic descriptor data.
- 2) Use the i2 parameter, described below, to provide the dynamic descriptor data.

Name	Description	Type	Length
i2	<p>Billing descriptor that appears on the cardholder's statement. The descriptor must be given in the following format:</p> <ul style="list-style-type: none"> • The statement can contain a maximum of two lines. • To break the statement into multiple lines use ';' (semicolon). <p>The first line can contain up to 22 characters and the second up to 13 characters. Lines exceeding the maximum lengths will be truncated.</p>	[A-Z0-9;]	1,39

Source API Exceptions

When processing Worldpay transactions, the following parameters are mandatory for operation codes: 1, 2, 10, 11, 12, 23, 24, 28, 32:

Name	Description	Type	Length
a4	Requested billing amount	[0-9]	1,7
c1	Cardholder's full name	[a-zA-Z]	5,50
c3	Cardholder's email address	email	7,64
c9	Cardholder billing address country code. Please refer to ISO 3166-1-alpha-2 for a list	[A-Z]	2,2
c10	Cardholder billing address Postal/ZIP Code	[a-zA-Z0-9\-\]	1,9

Appendix A: Supported Currencies

Country	Currency	Currency Code	Exponent
United Arab Emirates	United Arab Emirates Dirham	AED	2
Afghanistan	Afghani	AFN	2
Netherlands Antilles	Netherlands Antillean Guilder	ANG	2
Angola	Kwanza	AOA	2
Australia	Australian dollar	AUD	2
Aruba	Aruban Guilder	AWG	2
Azerbaijan	Azerbaijani Manat	AZN	2
Bosnia Herzegovina	Convertible Marks	BAM	2
Barbados	Barbados Dollar	BBD	2
Bangladesh	Bangladeshi Taka	BDT	2
Bulgaria	Bulgarian Lev	BGN	2
Bahrain	Bahraini Dinar	BHD	3
Burundi	Burundian Franc	BIF	2
Bermuda	Bermuda	BMD	2
Brunei Darussalam	Brunei Dollar	BND	2
Bolivia	Boliviano	BOB	2
Brazil	Brazilian Real	BRL	2
Bahamas	Bahamian Dollar	BSD	2
Bhutan	Ngultrum	BTN	2
Botswana	Pula	BWP	2
Belarus	New Belarusian Ruble	BYN	2
Belize	Belize Dollar	BZD	2
Canada	Canadian Dollar	CAD	2
Congo, The Democratic Republic of	Franc Congolais	CDF	2

Country	Currency	Currency Code	Exponent
Switzerland	Swiss Franc	CHF	2
Chile	Chilean Peso	CLP	2
China	Chinese Yuan	CNY	2
Colombia	Colombian Peso	COP	2
Costa Rica	Costa Rican Colon	CRC	2
Cuba	Cuban Peso	CUP	2
Cape Verde	Cape Verde Escudo	CVE	2
Czech Republic	Czech Koruna	CZK	2
Djibouti	Djibouti Franc	DJF	2
Denmark	Danish Krone	DKK	2
Dominican Republic	Dominican Peso	DOP	2
Algeria	Algerian Dinar	DZD	2
Egypt	Egyptian Pound	EGP	2
Eritrea	Nakfa	ERN	2
Ethiopia	Ethiopian Birr	ETB	2
16 European Union Countries (EMU)	Euro	EUR	2
Fiji	Fiji dollar	FJD	2
Falkland Islands (Malvinas)	Falkland Islands Pound	FKP	2
United Kingdom	Pounds Sterling	GBP	2
Georgia	Lari	GEL	2
Ghana	Cedi	GHS	2
Gibraltar	Gibraltar Pound	GIP	2
Gambia	Dalasi	GMD	2
Guinea	Guinea Franc	GNF	0
Guatemala	Quetzal	GTQ	2
Guyana	Guyana dollar	GYD	2

Country	Currency	Currency Code	Exponent
Hong Kong	Hong Kong Dollars	HKD	2
Honduras	Lempira	HNL	2
Croatia	Croatian Kuna	HRK	2
Haiti	Haiti Gourde	HTG	2
Hungary	Forint	HUF	0
Indonesia	Rupiah	IDR	0
Israel	Israeli New Sheqel	ILS	2
India	Indian Rupee	INR	2
Iraq	Iraqi Dinar	IQD	3
Iran, Islamic Republic of	Iranian Rial	IRR	2
Iceland	Iceland Krona	ISK	2
Jamaica	Jamaican Dollar	JMD	2
Jordan	Jordanian Dinar	JOD	3
Japan	Japanese Yen	JPY	0
Kyrgyzstan	Som	KGS	2
Cambodia	Riel	KHR	2
Comoros	Comoro franc	KMF	0
Korea, Democratic People's Republic of	North Korean Won	KPW	2
Korea, Republic of	South Korean Won	KRW	0
Kuwait	Kuwaiti Dinar	KWD	3
Cayman Islands	Cayman Islands Dollar	KYD	2
Kazakhstan	Tenge	KZT	2
Lao People's Democratic Republic	Kip	LAK	2
Lebanon	Lebanese Pound	LBP	2
Sri Lanka	Sri Lanka Rupee	LKR	2
Liberia	Liberian Dollar	LRD	2

Country	Currency	Currency Code	Exponent
Lesotho	Lesotho Loti	LSL	2
Lithuania	Lithuanian Litas	LTL	2
Libyan Arab Jamahiriya	Libyan Dinar	LYD	3
Morocco	Moroccan Dirham	MAD	2
Moldova, Republic of	Moldovan Leu	MDL	2
Madagascar	Malagasy Ariary	MGA	0
Macedonia	Denar	MKD	2
Myanmar	Kyat	MMK	2
Mongolia	Tugrik	MNT	2
Macao	Pataca	MOP	2
Mauritania	Ouguiya	MRO	2
Mauritius	Mauritius Rupee	MUR	2
Maldives	Rufiyaa	MVR	2
Malawi	Kwacha	MWK	2
Mexico	Mexican Peso	MXN	2
Malaysia	Malaysian Ringgit	MYR	2
Mozambique	Metical	MZN	2
Namibia	Namibian Dollar	NAD	2
Nigeria	Naira	NGN	2
Nicaragua	Cordoba Oro	NIO	2
Norway	Norwegian Krone	NOK	2
Nepal	Nepalese Rupee	NPR	2
New Zealand	New Zealand Dollar	NZD	2
Oman	Rial Omani	OMR	3
Panama	Balboa	PAB	2
Peru	Nuevo Sol	PEN	2

Country	Currency	Currency Code	Exponent
Independent State of Papua New Guinea	Kina	PGK	2
Philippines	Philippine Peso	PHP	2
Pakistan	Pakistan Rupee	PKR	2
Poland	Zloty	PLN	2
Paraguay	Guarani	PYG	0
Qatar	Qatari Rial	QAR	2
Romania	Romanian New Leu	RON	2
Serbia	Serbian Dinar	RSD	2
Russia	Russian Rouble	RUB	2
Rwanda	Rwanda Franc	RWF	0
Saudi Arabia	Saudi Riyal	SAR	2
Solomon Islands	Solomon Islands Dollar	SBD	2
Seychelles	Seychelles Rupee	SCR	2
Sweden	Swedish Krona/Kronor	SEK	2
Singapore	Singapore Dollar	SGD	2
Saint Helena, Ascension and Tristan Da Cunha	Saint Helena Pound	SHP	2
Sierra Leone	Leone	SLL	2
Somalia, Federal Republic of	Somali Shilling	SOS	2
Suriname	Surinam Dollar	SRD	2
Sao Tome and Principe	Dobra	STD	2
El Salvador	El Salvador Colon	SVC	2
Syrian Arab Republic	Syrian Pound	SYP	2
Swaziland	Lilangeni	SZL	2
Thailand	Baht	THB	2
Tajikistan	Somoni	TJS	2
Turkmenistan	Manat	TMT	2

Country	Currency	Currency Code	Exponent
Tunisia	Tunisian Dinar	TND	3
Tonga	Paanga	TOP	2
Turkey	Turkish Lira	TRY	2
Trinidad And Tobago	Trinidad and Tobago Dollar	TTD	2
Taiwan Province of China	New Taiwan Dollar	TWD	2
Tanzania, United Republic of	Tanzanian Shilling	TZS	2
Ukraine	Hryvnia	UAH	2
Uganda	Uganda Shilling	UGX	2
United States	US Dollar	USD	2
Uruguay	Peso Uruguayo	UYU	2
Uzbekistan	Uzbekistan Som	UZS	2
Venezuela	Venezuelan Bolívar Fuerte	VEF	2
Vietnam	Vietnamese Đông	VND	0
Vanuatu	Vatu	VUV	2
Samoa	Samoa Tala	WST	2
Central African Republic	CFA Franc BEAC	XAF	0
Eastern Caribbean States	East Caribbean Dollar	XCD	2
Communauté Financière Africaine	CFA Franc BCEAO	XOF	0
French Polynesia	CFP Franc	XPF	0
Yemen	Yemeni Rial	YER	2
South Africa	South African Rand	ZAR	2
Zambia	Kwacha	ZMW	2
Country	Currency	Currency Code	Exponent

Appendix B: Processor Response Codes

This appendix lists all the possible processor response codes that can be returned in the z41 parameter and their corresponding descriptions.

Code	Description
0	Approved
1	Refer to card issuer OR Referred, Call Authorisation Centre
2	Refer to card issuer, special condition
3	Invalid merchant OR Invalid merchant or service provider
5	Do not honour OR Declined
6	Error
7	Pickup card, special condition
10	Partial Approval
12	Invalid transaction
13	Invalid amount OR Invalid amount (currency conversion overflow)
14	Invalid card number OR Invalid account number (no such number)
30	Format error OR ERROR
41	Lost card OR Pickup card (lost card)
43	Stolen card OR Pickup card (stolen card)
51	Insufficient funds OR Insufficient funds/over credit limit
52	No checking account
53	No savings account
54	Expired card OR Declined, Expired Card
55	Invalid PIN OR ERROR
57	Transaction not permitted to issuer/cardholder
58	Transaction not permitted to acquirer/terminal

Code	Description
61	Exceeds withdrawal amount limit
62	Restricted card OR Restricted card (in Country Exclusion table)
65	Exceeds withdrawal count limit OR Authentication requested
68	Time out
70	Contact Card Issuer
75	Allowable number of PIN tries exceeded
79	Already reversed
80	Visa transactions: credit issuer unavailable.
84	Invalid Authorization Life Cycle
85	Not declined. Valid for AVS only, balance Inq OR No reason to decline a request
86	Cannot Verify PIN
89	Unacceptable PIN - Transaction Declined - Retry OR Ineligible to receive
91	Authorization System or issuer system inoperative OR Authorization System or issuer system inop
92	Unable to route transaction OR Destination cannot be found for routing
96	System error OR Unable to authorise
98	ERROR
99	ERROR
579	PIN is incorrect
583	The card is maxed out for the day. (insufficient funds)
584	The amount exceeds the limit for the day. (insufficient funds)
586	The card is invalid. (MOD 10 check failed)
587	The card is invalid (lost/stolen).
588	The card is invalid. (MOD 10 check failed)
589	Message element "Primary Account Number" value is invalid (MOD 10 check failed)

Code	Description
590	Message element "Merchant Type" value is invalid
591	Message element "Transaction Amount" value is invalid
592	Message element "Tax and Postage" value is invalid
593	Bonus Count value is invalid
594	Bonus Month value is invalid
595	Bonus Amount value is invalid
596	First Payment Month value is invalid
597	Instalment Count value is invalid
598	Instalment Amount value is invalid
599	First Payment Amount value is invalid
600	Message elements "Service Code", "Business Code" and "Message Code" value is invalid
601	Message element "Payment Division" value is invalid
602	Message element "Inquiry Division" value is invalid
603	Message element "Cancel Division" value is invalid
604	Message element "Original Payment Division" value is invalid
605	The card is expired.
606	The card is not applicable to the service.
608	The invalid card (lost/stolen) has an error.
622	Message element "Service Code" setting error
623	Message element "Business Code" setting error
624	Message element "Message Code" setting error
625	Message element "Processor Code" setting error
626	Message element "Merchant Code" setting error
627	Message element "Transaction Identifier" setting error

Code	Description
628	Message element "Processor Transaction Date-Time" setting error
629	Message element "Card Acceptor Terminal Identification" setting error
630	Message element "Encryption Method Code" setting error
631	Message element "Key Encryption Key Index in Use" setting error
632	Message element "Processor Authentication Key Index" setting error
633	Message element "Message Encryption Key" setting error
634	Message element "Message Authentication Code" setting error
635	Message element "Acquirer Institution Identification Code" setting error
636	Message element "Primary Account Number" setting error
637	Message element "Expiration Date" setting error
638	Message element "Track-2 Data" setting error
639	Message element "PIN Data" setting error
640	Message element "Merchant Type" setting error
641	Message element "Transaction Amount" setting error
642	Message element "Tax and Postage" setting error
643	Message element "Point of Service Data Code" setting error
644	Message element "Payment Division" setting error
645	Message element "Cancel Division" setting error
646	Message element "Original Terminal Processing Serial Number" setting error
647	Message element "Original Payment Division" setting error
658	Message element "Original Processor Transaction Date-Time" setting error
659	Message element "Original Transaction Identifier" setting error
660	Message element "Free Field" setting error
661	Message element "Terminal Processing Serial Number" setting error

Code	Description
662	Message element "Security Code" setting error
663	Message element "Electronic Commerce Indicator" setting error
664	Message element "XID" setting error
665	Message element "Accountholder Authentication Value" setting error
666	Message element "Transaction Status" setting error
667	Message element "Message Version Number" setting error
668	Message element "CAVV Algorithm" setting error
669	Message element "Recurring Flag" setting error
670	Element Block (e.g. "General Transaction Info" setting error)
671	Combination of message elements "Service Code" and "Message Code" setting is incorrect
672	Message element "Processor Authentication Key Index" setting error
972	Stop Payment Order
973	Revocation of Authorization Order
975	Revocation of All Authorizations Order
1044	Approval, keep first check

Change History

Version	Subject/Date	Description
1.0 rev 1	April 2020	Added processor response codes Added timeout requirements
1.0	January 2020	First release

Support Information

Contact the Credorax Client Relation Centre 24/7 for any information request or technical issue.

US: +1.617.715.1977

UK: +44.20.3608.1288

EU: +356.2778.0876

Email: support@credorax.com