



Source Processors:

Credorax Acquiring

API Specification



Version 1.0 Rev 7

July 2021

Contents

Introduction	3
Useful Documents / References	3
API Version Control	3
HTTP Specification	3
Publisher Information	4
General Information.....	5
Specifications.....	5
Referral Operations	6
Specifications for Gambling Merchants (MCC 7995).....	6
Specifications for Video Game Arcades / Social Gaming Establishments (MCC 7994)	8
Specifications for UK Merchants operating under MCC 6012	9
Specifications for Payment Facilitators	10
Specifications for Security Brokers/Dealers (MCC 6211).....	10
Dynamic Descriptor	10
Pre-Authorisation	12
Supported Currencies	14
Change History	20
Need Support?.....	21

Introduction

The purpose of this document is to provide an in-depth description of the transaction processing specifications with Credorax Acquiring, using Credorax's Source Gateway Platform.

The specifications described in this document are applicable to transactions processed with Credorax, even if they contradict other specifications listed in the Credorax Source Payment API, or any other of Credorax's processor specification documents.

Useful Documents / References

The following documents may also be useful in understanding the Credorax processor API Specification:

- **Credorax's Source Payment API Specifications** – an in-depth description of the *Source Gateway's* specifications
- **Credorax Card-Present Addendum** – a supplement to the Credorax *Source Payment API Specification* that provides detailed information on the API's use of Card-Present data
- **Credorax Data Transfer Interface** – an in-depth description of the ePower Data Transfer Interface that also lists the available reports' formatting 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 TTL of 30 seconds Single session per HTTPS request

Publisher Information

Copyright ©Source Ltd. All rights reserved.

General Information

Credorax is a fully licensed bank, providing smart payment acquiring services. Licensed in all 31 EEA countries, Credorax is a principal level member of VISA® Europe and MASTERCARD® worldwide.

Specifications

Item	Details
Region	Europe
Supported card schemes	Visa MasterCard Maestro
Merchant Registration Countries	Alderney France Italy Portugal Andorra Finland Jersey Romania Austria Germany Latvia San Marino Belgium Guernsey Liechtenstein Slovakia Bulgaria Gibraltar Lithuania Slovenia Croatia Greece Luxembourg Spain Cyprus Hungary Malta Sweden Czech Republic Iceland Monaco Switzerland Denmark Ireland Norway Netherlands Estonia Isle of Man Poland United Kingdom
Supported operations	All <i>Source</i> operation codes are supported by Credorax
Maximum refund	100% of original transaction amount
Supported currencies	See Supported Currencies
Supported features	Address Verification System, Card-Not-Present, Card-Present, Card- Only Validation, CVV/CVV2 Check, Dynamic Descriptor, Multi Capture, Pre-Authorisation, PF immediate setup, 3D Secure Note: Some features may require registration. Contact your Credorax Account Manager for more details
Min. Transaction Amnt	EUR 0.01
Max. Transaction Amnt	EUR 80,000
Blocked BIN Countries	Cuba, Iran, Sudan, North Korea (DPRK), Syrian Arab Republic

Referral Operations

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

Capture

- The timeframe for a Capture transaction depends on the authorisation type:
 - Final authorisation can be captured up to 7 days after the original authorisation
 - Pre-authorisation can be captured up to 30 days after the original authorisation

Note: While Credorax technically allows an authorisation request to remain open for up to 30 days, many issuers will only keep an authorisation request open for 7 days. The issuer may reject a capture request sent more than 7 days after the authorisation request.

- A Capture request can be sent for an amount that is smaller than or equal to the original Authorisation amount.
- By default, only one capture is allowed per authorisation, unless you had set the original transaction to be multi-capture, using parameter a11 (refer to Credorax's Source Payment Gateway API Specification).

Void

- A final Authorisation request which is not captured must be voided within 7 days of the initial authorisation request.

Refund

- A Referral Refund can be sent within 180 days of the original transaction's Sale or Capture request.
- You can make multiple referral refunds against one capture, but the accumulated refund amount must not exceed 100% of the original captured amount.
- Void of a Sale/Capture/Refund can be done until midnight UTC on the day of the original transaction.

Specifications for Gambling Merchants (MCC 7995)

- Mastercard Corporate Cards are not permitted for Gambling Payment transactions

- All transactions must include a CVV / CVV2C
- All pay-outs must be made via operation [34] or operation [35]. Gambling merchants may not use operation [6].
- A Gambling Payment Transaction of type CFT (Credit Fund Transfer) or OCT (Original Credit Transaction), must be sent to the same account number used by the Cardholder in the initial purchase.
- For Mastercard cards, the maximum accumulated amount for a single recipient within a 30 day period should not exceed €50,000.
- The maximum transaction amounts allowed are listed in the table below (higher transaction values will be declined):

	Visa	Mastercard
Europe	€50,000	€50,000
International	\$50,000	€50,000

Additional gambling Mastercard and Visa restrictions

- Merchants must be registered with Mastercard SecureCode and Mastercard Identity Check (3D Secure service) and must complete a cardholder authentication process during the Authorisation of the Mastercard transaction in which the bet is placed (refer to Credorax's Source Payment API Specifications for how to send 3D secure transactions).
- A Gambling Payment Transaction (CFT/OCT) may only be processed by Mastercard cards issued in the following countries:
Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, Malta, Monaco, Netherlands, Norway, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom
- A Gambling Payment Transaction (CFT/OCT) may only be processed by Visa cards issued in the following countries:
Austria, Bulgaria, Canada, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom

- A Gambling Payment Transaction (CFT/OCT) to be processed by Visa cards issued in Canada, should indicate the cardholder billing address using parameters c4, c5, c7, c8, and c9 (refer to Credorax’s Source Payment API Specifications)
- A non-domestic Gambling Payment Transaction (CFT/OCT) to be processed by Mastercard cards must indicate the cardholder first name and last name using parameters j5 and j13 (refer to Credorax’s Source Payment API Specifications)

NOTE: Certain countries may have local regulations which are not mentioned in this document.

Specifications for Video Game Arcades / Social Gaming Establishments (MCC 7994)

The following requirements apply to credit transactions carried out by Social Gaming merchants (MCC 7994).

- Credit transactions should be initiated by using the **Referral CFT** [Operation 34] or by using an **Independent CFT** [Operation 35].
- The standard gaming limits apply to all Referral Credit and Referral CFT transactions for merchants with an MCC of 7994 (higher transaction values will be declined):

	Visa	Mastercard
Europe	€50,000	€50,000
International	\$50,000	€50,000

Specifications for UK Merchants operating under MCC 6012

The following requirements apply to all transaction types processed by UK-domiciled merchants operating under MCC 6012.

You must include data about the Primary Account Recipient with each transaction you process.

You may also carry out payments associated with an account that belongs to the cardholder or to a recipient that is associated with another account.

The following parameters are mandatory for all transactions if the merchant's domicile is the UK and its MCC is 6012:

Name	Description	Type	Length
j1	Primary Account Recipient's Date of Birth	YYYYMMDD	8,8
j2	Masked PAN or account number from merchant systems This should contain either the first 6 or last 4 digits of the Primary Account Recipient's PAN, or another account identifier utilized by the merchant. May contain asterisks.	[a-zA-Z0-9*]	8,8
j3	Primary Account Recipient's Postal Code	[a-zA-Z0-9/-/]	2,6
j4	Primary Account Recipient's Partial Surname	[a-zA-Z*]	2,6

NOTE: If you are processing Payday Loans you must follow the regulations listed below set by the FSA:

- Upon the loan's approval, the merchant must transmit a card-only validation transaction using either Operation [10] (Create Token) or Operation [28] (Create Token – Authorisation) with an a9 value of 5 (Card-Only Validation).
- The amount transmitted via the a4 parameter (Transaction Amount) should be set to zero (0).

The merchant must send the additional data (parameters j1 to j4) with the Card-Only Validation request.

Specifications for Payment Facilitators

The following requirements apply to all transaction types processed by Payment Facilitators.

- You must send the Sub-Merchant ID parameter h3 as part of every transaction. Transactions without a valid h3 value will be rejected.
- In card-on-file operations (tokens), the token will be associated with a single sub-merchant. You must use the same Sub-Merchant ID h3 value for all transactions processed using that token, otherwise the transaction will be rejected.

Specifications for Security Brokers/Dealers (MCC 6211)

The following requirements apply to credit (payment) transactions carried out by Security brokers/Dealers, often referred to as Forex merchants (MCC 6211).

- All credit transactions should be initiated by processing a **Referral CFT** (Operation [34]) or by processing an **Independent CFT** (Operation [35]).
- Parameters j5 and j13 are mandatory when using Operation [35], Operation [37], Operation [38], Operation [2] and Operation [34].
- The standard limits apply to all Referral Credit and Referral CFT transactions for Merchants with an MCC of 6211 (higher transaction values will be declined):

	Visa	Mastercard
Europe	€50,000	€50,000
International	\$50,000	€50,000

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 in her or his statement. Providing clear and intelligible billing descriptors can help the shopper to identify the transaction and reduce chargebacks.

Credorax supports two types of Billing Descriptors:

- A **Static Billing Descriptor**, which is defined once by the merchant and used for all subsequent transactions
- A **Dynamic Billing Descriptor** that permits changes in the billing descriptor information included in each transaction.
 - To use a Dynamic Descriptor you must get Credorax’s prior approval.
 - Use the i2 parameter to employ the dynamic descriptor according to the details in the following table.

Name	Description	Length
i2	<p>Billing descriptor</p> <p>The descriptor must be in the following format: "Merchant DBA Name" + "*" + "City/Customer support number"</p> <p>(1) Merchant DBA Name: up to 22 characters, must not include any asterisks (2) asterisk (*); (3) City/Customer support number: up to 13 characters (must not include any asterisks). This part of the descriptor can include descriptive information such as a description of the product, service or other descriptive information such as merchant city or support phone number.</p> <p>The transaction will be rejected if the billing descriptor does not comply with the requirements listed above.</p> <p>In addition, the following points should be noted in regard to Dynamic Descriptors:</p> <ul style="list-style-type: none"> • Only the 'City' part can be changed between transactions. The ‘Merchant DBA Name’ part must always be the same and match the static descriptor. • If the merchant is not configured for dynamic descriptors, the value in the ‘City’ part must match the static descriptor, otherwise the transaction will be rejected. 	1,39

NOTE: The Dynamic Descriptor can be used for card-not-present transactions only.

Pre-Authorisation

Pre-authorisation allows you to capture an amount different from the original authorised amount, and in some cases also provides more time to capture the transaction. This allows for greater flexibility in processing transactions.

NOTE: For further information see the description of the **a10** parameter in the [Credorax Source Payment API Specifications](#).

Mastercard

Mastercard enables all merchants to submit a pre-authorisation, extending the transaction timeframe from 7 days for a final authorisation, to 30 days for a pre-authorisation.

Mastercard Maestro

Mastercard Pre-authorisation guidelines include the following restrictions on using Pre-authorisation with Mastercard's Maestro cards:

- Pre-Authorisation is allowed only for Card-Not-Present transactions.
- The corresponding capture should be sent no more than seven calendar days later and must contain an amount equal to the amount presented in the Authorisation messages.
- Unattended vending machines in Switzerland are allowed to send pre-Authorisation requests pertaining to Swiss Maestro cards with an MCC of 5499.

Visa

For Visa, Card-Not-Present transactions in industries other than those specified in the table below can submit a pre-authorisation and capture the transaction within 7 calendar days. For Card-Present transactions, pre-authorisation is allowed only under the conditions specified in the table below.

For the following industries, the time to capture a pre-authorised transaction (whether Card-Present or Card-Not-Present), is as follows:

Transaction Type	Industry	Timeframe for Capture
Transaction initiated with a Pre- Authorisation Request	Aircraft rental, Bicycle rental, Boat rental, Equipment rental, Motor home rental, Motorcycle rental, Trailer parks and campgrounds	No later than 7 calendar days from the date of the Approval Response
	Cruise line, lodging, vehicle rental	No later than 31 calendar days from the date of the Approval Response
Transaction initiated with a Pre-Authorisation Request at a turnstile, fare gate, or point of access Excluding a Mobility and Transport Transaction*	Local and Suburban Commuter Passenger Transportation, Including Ferries, Passenger Railways, Bus Lines	No later than 7 calendar days from the date of the Approval Response In the US Region, the Approval Response is valid for 3 calendar days

* A Mobility and Transport Transaction is a Contactless Transaction at an Unattended Cardholder-Activated Terminal at the turnstile, fare gate, or point of access to an Urban Mobility Merchant’s service that uses the data derived from one or more taps of a Contactless Payment Device during a Travel Period to calculate the Transaction amount.
Pre-authorisation is not permitted for Mobility and Transport Transactions.

Supported Currencies

Country	Currency	Currency Code	Exponents
United Arab Emirates	United Arab Emirates Dirham	AED	2
Afghanistan	Afghani	AFN	2
Albania	Lek	ALL	2
Armenia	Armenian Dram	AMD	2
Netherlands Antilles	Netherlands Antillean Guilder	ANG	2
Angola	Kwanza	AOA	2
Argentina	Argentine Peso	ARS	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	0
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		2
Canada	Canadian Dollar	CAD	2
Congo, The Democratic Republic of	Franc Congolais	CDF	2
Switzerland	Swiss Franc	CHF	2

Country	Currency	Currency Code	Exponents
Chile	Chilean Peso	CLP	0
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	0
Denmark	Danish Krone	DKK	2
Dominican Republic	Dominican Peso	DOP	2
Algeria	Algerian Dinar	DZD	2
Estonia	Kroon	EEK	2
Egypt	Egyptian Pound	EGP	2
Eritrea	Nakfa	ERN	2
Ethiopia	Ethiopian Birr	ETB	2
19 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
Hong Kong	Hong Kong Dollars	HKD	2
Honduras	Lempira	HNL	2
Croatia	Croatian Kuna	HRK	2
Haiti	Haiti Gourde	HTG	2
Hungary	Forint	HUF	2

Country	Currency	Currency Code	Exponents
Indonesia	Rupiah	IDR	2
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
Kenya	Kenyan Shilling	KES	2
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
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	2
Macedonia	Denar	MKD	2
Myanmar	Kyat	MMK	2
Mongolia	Tugrik	MNT	2

Country	Currency	Currency Code	Exponents
Macao	Pataca	MOP	2
Mauritania	Ouguiya	MRO	2
Mauritania	Mauritania	MRU	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
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

Country	Currency	Currency Code	Exponents
Sudan	Sudanese Pound	SDG	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
South Sudan	South Sudanese Pound	SSP	2
Sao Tome and Principe	Dobra	STD	2
Sao Tome and Principe	Sao Tome Principe	STN	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
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	0
Samoa	Samoa Tala	WST	2

Country	Currency	Currency Code	Exponents
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
Zimbabwe	Fourth Zimbabwe Dollar	ZWL	2
Zimbabwe	Third Zimbabwe Dollar	ZWR	2

Change History

Version	Subject/Date	Description
1.0 rev 7	July 2021	Addition of Mastercard-specific and Visa-specific rules of Pre-authorisation
1.0 rev 6	April 2021	Addition of Visa and Mastercard gambling CFT requirements
1.0 rev 5	December 2020	Addition of Visa gambling restrictions
1.0 rev 4	May 2020	Minor text fixes
1.0 rev 3	September 2019	New eligible MCCs
1.0 rev 1	July 2019	Minor bug fixes
1.0	March 2019	First release

Need Support?

Contact the Credorax Client Relations Center 24/7 for any additional information or technical issue:

US: +1.617.715.1977

UK: +44.20.3608.1288

EU: +356.2778.0876

Email: support@credorax.com