

SA - Verifying credit cards (creditcardcheck)

The CreditCardCheck checks credit cards for plausibility in real-time.

Additionally, this request offers the possibility to store credit card data. In this case, the response submits what is known as a pseudo card number.

- Request "creditcardcheck"
 - Common Parameter
- Response "creditcardcheck"
 - Common Parameter
 - Parameter (VALID) - card number valid
 - Parameter (INVALID) - card number invalid
 - Parameter (ERROR) - request faulty

Request "creditcardcheck"																																			
Common Parameter	Required	Short explanation																																	
aid	+	Sub-Account ID, defined by PAYONE FormatNUMERIC(5..6)																																	
cardpan	+	Primary account number of credit card FormatNUMERIC(13..19) <div style="border: 1px solid #ccc; background-color: #f0e6e6; padding: 5px; margin-top: 10px;"> <ul style="list-style-type: none"> if your system handles "cardpan" directly you can not be PCI DSS SAQ A compliant. for simple PCI DSS SAQ A compliance please use PAYONE hosted iFrames together with pseudocardpan. </div>																																	
cardtype	o	Card type of credit card FormatLIST <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>value</th> <th>Comment</th> <th>BIN-Range for automatic card type detection</th> </tr> </thead> <tbody> <tr> <td>V</td> <td>Visa</td> <td>4</td> </tr> <tr> <td>M</td> <td>MasterCard</td> <td>51-55,2221-2720</td> </tr> <tr> <td>A</td> <td>American Express</td> <td>34, 37</td> </tr> <tr> <td>D</td> <td>Diners / Discover</td> <td>300-305,3095,36,38,39 601, 64, 65</td> </tr> <tr> <td>€</td> <td>Discover</td> <td></td> </tr> <tr> <td>J</td> <td>JCB</td> <td>3528-3589</td> </tr> <tr> <td>O</td> <td>Maestro International</td> <td>50, 56-58,602, 61, 620, 627, 63, 67</td> </tr> <tr> <td>P</td> <td>China Union Pay</td> <td>62212600-62299800,624-626, 6282-6288</td> </tr> <tr> <td>U</td> <td>UATP / Airplus</td> <td>1220, 1920 -> coming soon; not available yet</td> </tr> <tr> <td>G</td> <td>girocard</td> <td>68 *</td> </tr> </tbody> </table> <p>*girocard is currently only viable for e-commerce-payments via Apple Pay.</p> <div style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 5px; margin-top: 10px;"> <ul style="list-style-type: none"> Parameter "cardtype" can be dropped and then the PAYONE Platform will return the cardtype in the response depending on the given cardpan. This cardtype has then be passed for future requests (like "preauthorization" / "authorization"). </div>	value	Comment	BIN-Range for automatic card type detection	V	Visa	4	M	MasterCard	51-55,2221-2720	A	American Express	34, 37	D	Diners / Discover	300-305,3095,36,38,39 601, 64, 65	€	Discover		J	JCB	3528-3589	O	Maestro International	50, 56-58,602, 61, 620, 627, 63, 67	P	China Union Pay	62212600-62299800,624-626, 6282-6288	U	UATP / Airplus	1220, 1920 -> coming soon; not available yet	G	girocard	68 *
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cardexpiredate	+	Credit card expiry date YYYY FormatNUMERIC(4), YYYY						
cardcvc2	o	Credit card security number FormatNUMERIC(3..4) For SAQ A compliance: PAYONE Frontend hosted iFrame must be used. This parameter must not be used.						
cardissuenum ber	-	Card issue number (only Maestro UK cards) FormatNUMERIC(1..2)						
storecarddata	-	Specifies whether a pseudocardnumber shall be generated for later use (e.g. payment request) FormatLIST <table border="1"> <thead> <tr> <th>Value</th> <th>Comment</th> </tr> </thead> <tbody> <tr> <td>no</td> <td>Card data is not stored</td> </tr> <tr> <td>yes</td> <td>Card data is stored, a pseudo card number is returned</td> </tr> </tbody> </table>	Value	Comment	no	Card data is not stored	yes	Card data is stored, a pseudo card number is returned
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no	Card data is not stored							
yes	Card data is stored, a pseudo card number is returned							
language	-	Language indicator (ISO 639) to specify the language that should be presented to the customer (e.g. for error messages, frontend display). If the language is not transferred, the browser language will be used. For a non-supported language English will be used. FormatLIST Permitted values ISO 639-1 (Language) 2-letter-codes						

Response "creditcardcheck"			
Common Parameter	Required	Format	Comment
status	+	Default	VALID / INVALID / ERROR
Parameter (VALID) - card number valid			
pseudocardpan	o		Pseudo primary account number for a credit card. FormatNUMERIC(16..19)
truncatedcardpan	o		Masked cardpan, i.e. 411111xxxxx1111 (is returned if storecarddata=yes) FormatCHAR(13..19)

cardtype	o		Card type of credit card FormatLIST		
			value	Comment	BIN-Range for automatic card type detection
			V	Visa	4
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G	girocard	68 *			
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cardexpiredate	o		Credit card expiry date YYYY FormatNUMERIC(4), YYYY
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Parameter (INVALID) - card number invalid

errorcode	+		In case of error the PAYONE Platform returns an error code for your internal usage. FormatNUMERIC(1..6)
errormessage	+		In case of error the PAYONE Platform returns an error message for your internal usage. FormatCHAR(1..1024)
customermessage	-		The customermessage is returned to your system in order to be displayed to the customer. (Language selection is based on the end customer's language, parameter "language") FormatCHAR(1..1024)

Parameter (ERROR) - request faulty

errorcode	+		In case of error the PAYONE Platform returns an error code for your internal usage. FormatNUMERIC(1..6)
errormessage	+		In case of error the PAYONE Platform returns an error message for your internal usage. FormatCHAR(1..1024)

customermessage	-		<p>The customermessage is returned to your system in order to be displayed to the customer.</p> <p>(Language selection is based on the end customer's language, parameter "language")</p> <p>FormatCHAR(1..1024)</p>
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