



# Secure Payment Form

Functional Reference

**REDFIN** NETWORK  
PAYMENT GATEWAY

Document Version 1.2

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## Introduction

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Congratulations on the selection of the **RedFin Network** Payment Gateway, the most advanced solution in the industry for processing credit cards, debit cards and check services.

Your opinion is important to us. If you have any suggestions feel free to contact us.

Thank you for choosing **RedFin Network**!

**Virtual Payment Solutions, Inc.**

**RedFin Network**

1180 SW 36 Avenue Suite 204

Pompano Beach, FL 33069

Email: [support@redfinnet.com](mailto:support@redfinnet.com)

Phone: 866-685-4326

## **Overview**

The **RedFin Network** Payment Gateway provides any website/shopping cart with a **Secure Payment Form** to process payment in real time.

Merchants can forward their Online Customers at the time of collecting sensitive payment information to the **RedFin** Secure Payment Form (**SPF**):

The **RedFin SPF** identifies to the Customers that they are on a Secure page on behalf of the Merchant to conclude the Sale Transaction by displaying the Merchant's information, a summary description of the transaction and the total amount.

After collecting payment information from the Customer, the **RedFin SPF** processes the transaction and forwards the Customer back to the Merchant's website/shopping cart to their specific "result" page where they are informed of the result of the transaction.

## **Security**

### **SSL – Secure Connection**

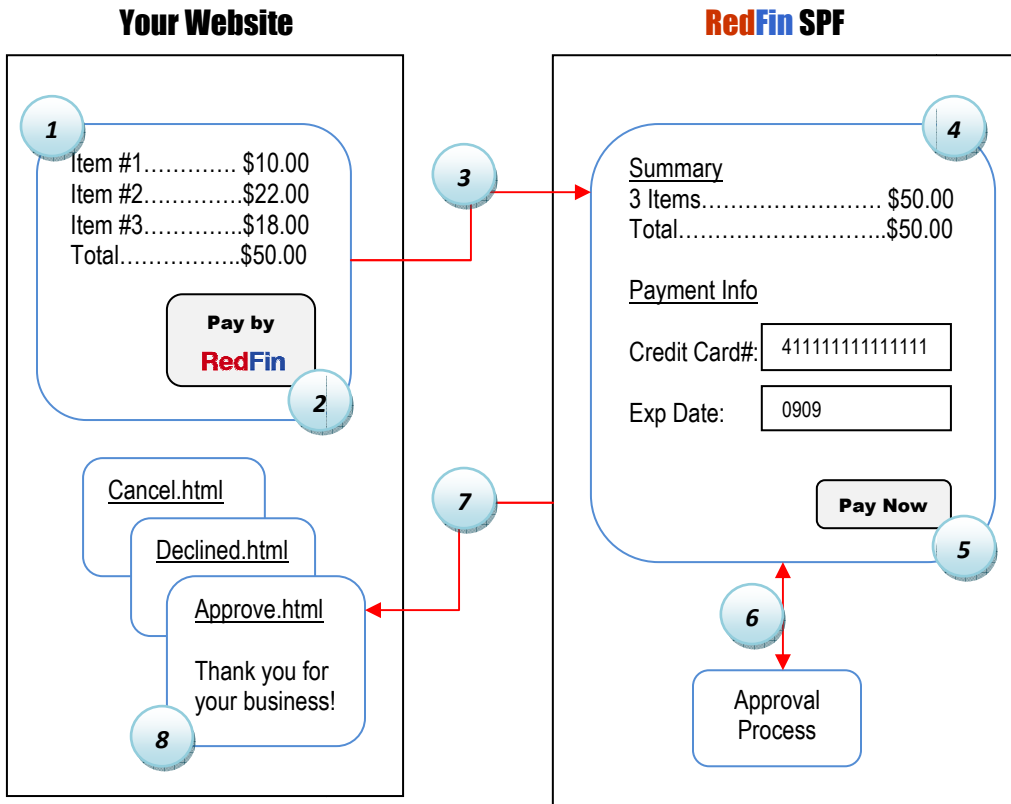
Security issues are at the forefront of our thoughts.

**RedFin SPF** is secured by a 256 bit encryption SSL certificate thereby offering the highest level of encryption and security possible. This means Merchants can rest assured that communications between their websites and the **RedFin SPF's** web server are private and secure.

### **PCI Compliance**

The **RedFin Network** Payment Gateway and the **RedFin SPF** are PCI Compliant ensuring the highest information security standards of the payment industry.

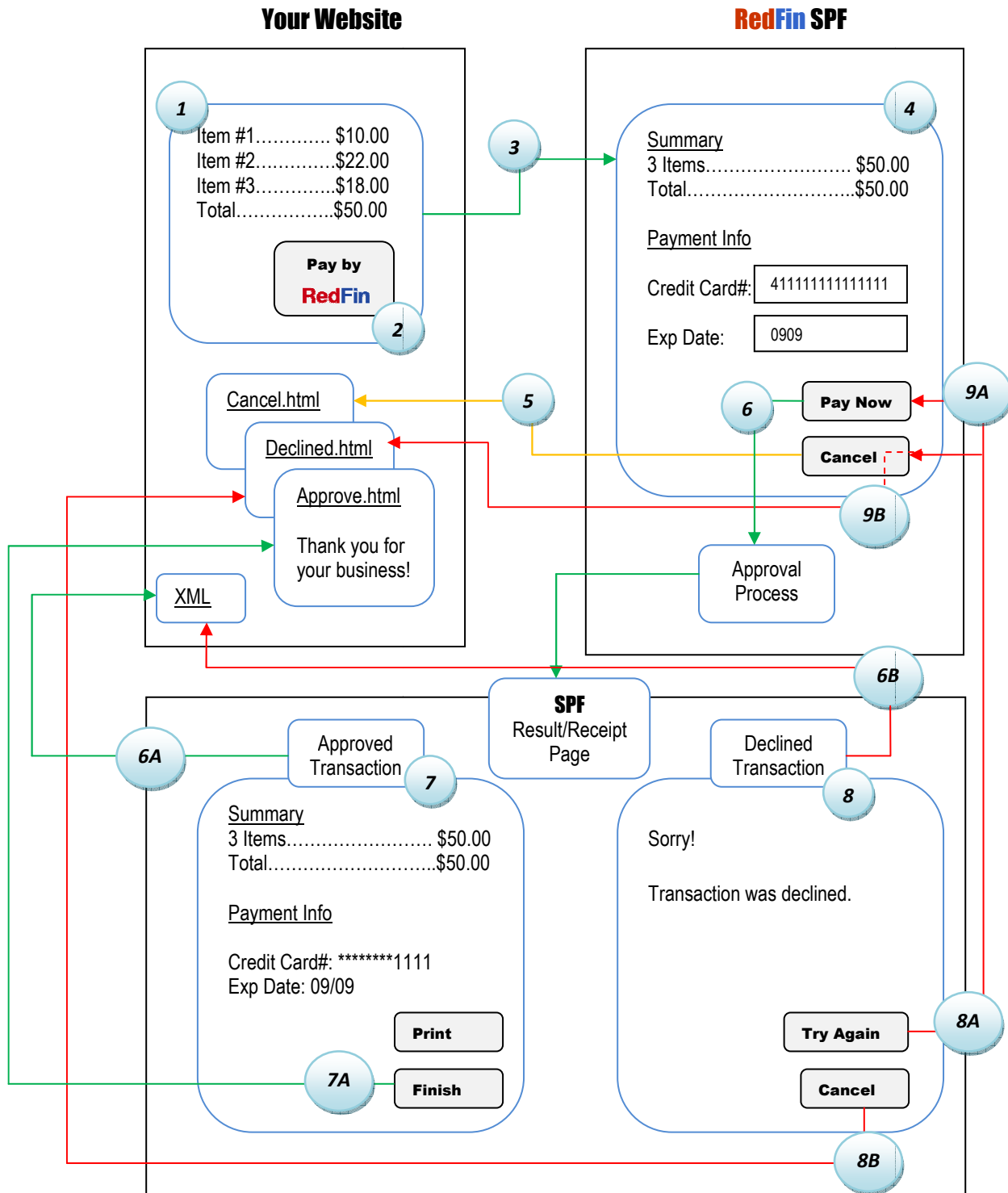
### General Flow (No Receipt)



**Approval Process, NO Receipt**

- 1 – Merchant’s website calculates order’s total based on all items selected by Customer;
- 2 – Customer wants to pay for the items purchased and click on the “Pay by **RedFin**” button;
- 3 – Merchant’s website “POSTs” data to **RedFin SPF**;
- 4 - **RedFin SPF** displays summary of purchase and total amount to Customer and collects payment information;
- 5 – Customer confirms payment;
- 6 – Payment is processed/authorized;
- 7 - **RedFin SPF** redirects customer to appropriate page on Merchant’s website with “postback” response;
- 8 – Merchant’s website shows the appropriate response to Customers with receipt.

### General Flow (with Receipt)



## Approval Process with Receipt

- 1 – Merchant’s website calculates order’s total based on all items selected by Customer;
- 2 – Customer wants to pay for the items purchased and click on the “Pay by RedFin” button;
- 3 – Merchant’s website “POSTs” data to RedFin SPF;
- 4 - RedFin SPF displays summary of purchase and total amount to Customer and collects payment information;
- 5 – Customer cancels payment; RedFin SPF redirects customer to “Cancel” page on merchant website;
- 6 – Customer confirms payment;

Payment is processed/authorized;

6A or 6B - RedFin SPF “postback” response to merchant website (requires XML capabilities).

- Customer is sent to a RedFin SPF “Result/Receipt Page”;

Approved transactions:

7 - Receipt is shown;

Customer has option to “Print” receipt;

Customer clicks “Finish” the process;

7A - RedFin SPF redirects customer to “Approve” page on merchant website;

Declined transactions:

8 - Customer is informed the transaction was not approved;

Customer has 2 options:

“Try Again”;

8A - Customer is sent back to RedFin SPF form

9A- Customer process payment again;

9B- Customer cancel; RedFin SPF redirects customer to “Decline” page on merchant website;

“Finish” process;

Customer click on “Cancel” to abandon the process:

8B - RedFin SPF redirects customer to “Decline” page on merchant website;

**Sample Printed Receipt**

Test-Merchant  
1180 SW 36 Avenue  
Suite 204  
Pompano Beach, FL 33069  
954-376-5611

Date: 4/5/2009 Time: 3:18:46 PM [EDT]

Trans Type: Sale  
Order #: 001  
Customer ID: 0001  
Summary: 3 Items

Transaction #: 106369  
Name: Anycardholder  
Account: \*\*\*\*\*1111  
Exp Date: \*\*\*\*  
Card Type: VISA  
Street: Anystreet  
Zip: 99999  
Entry: Manual  
Invoice #: 123456  
AuthCode: OK9854  
Result: Approved  
Message: APPROVAL

**Total Amt: \$50.00**

I Agree to Pay Above Total  
Amount According to Card  
Issuer Agreement (Merchant  
Agreement if Credit Voucher)

## **General**

### **Recommendations**

As the Customer will be redirected to a page outside the Merchant's website, we recommend the Merchant uses the **RedFin** visual identity on the Checkout page to allow the Customer to recognize the **RedFin SPF** page as a legitimate place to process the payment on behalf of the Merchant as:



### **Requirements**

At the very minimum, your website/shopping cart must do the following in order to be linked properly with the **RedFin SPF**:

- Pass (post) data to the **RedFin SPF** in encrypted mode (SSL).
- Receive (postback) results from the **RedFin SPF**.

## **Secure Payment Form**

The URL for the **RedFin SPF** is: <https://payment.redfinnet.com/spf/transact.aspx>.

## **Payment Methods Supported**

- Credit Card
- ACH/e-Check

## **Operarions Supported**

- Sales

## Connection Parameters

### Mandatory

Your website/shopping cart MUST pass all the following fields to the **RedFin SPF** to work properly; the fields must be named exactly (case sensitive) as listed:

Field	Value
rf_key	Encrypted Merchant Key assigned by RedFin.
rf_order	Unique Order Number assigned by Merchant. Format = alphanumeric, NO special characters Maximum length = 10 characters
rf_summary	Summary description of transaction. Format = alphanumeric, NO special characters Maximum length = 65 characters
rf_amount	Total amount of transaction. <i>Your web site must produce a total amount that is to be authorized by the SPF. The code samples below DO NOT demonstrate how to calculate totals; calculating a total amount is not part of the SPF and usually requires script programming in your web site.</i> Format = numeric
rf_approve <sup>1</sup>	URL to which RedFin will redirect user after transaction, if <b>approved</b> . Format: http://www.yourwebsite.com/approve.html
rf_decline <sup>1</sup>	URL to which RedFin will redirect user after transaction, if <b>declined</b> . Format: http://www.yourwebsite.com/decline.html
rf_cancel <sup>1</sup>	URL to which RedFin will redirect user if transaction is <b>cancelled</b> . Format: http://www.yourwebsite.com/cancel.html
rf_xmlpostback	URL to enable "Receipt" feature (blank value disables feature). Format: <a href="http://www.yourwebsite.com/xmlpostback.aspx">http://www.yourwebsite.com/xmlpostback.aspx</a> Requires merchant website to support XML post/requests. (Receipt is managed on <b>RedFin SPF</b> )

Note 1: Merchant can consolidate and treat the response on the same page by informing the same URL on all fields.

### Optional

Your website/shopping cart MAY also pass additional fields to the **RedFin SPF** which will be saved on the Payment Gateway for future reference; the fields must be named exactly (case sensitive) as listed:

Field	Value
rf_invnum	Invoice number for tracking purposes
rf_custid	Customer ID used by the Merchant

### Sample "Post"

The following sample demonstrates a valid post to the **RedFin SPF**:

```
https://payment.redfinnet.com/spf/transact.aspx?rf_key=9hnsKKJ87Hnn9hXh^Sh i99#>mmNA0
&rf_order=001&rf_summary=Summary description of transaction&rf_amount=99.99
&rf_approve=http://www.yourwebsite.com/approve.html
&rf_decline=http://www.yourwebsite.com/decline.html
&rf_cancel=http://www.yourwebsite.com/cancel.html
&rf_xmlpostback=http://www.yourwebsite.com/xmlpostback.aspx
&rf_invnum=001&rf_custid=001
```

## **Response ( "Postback" )**

The **RedFin SPF** will return a response of the transaction by "posting" it back to the URL informed by the Merchant on the original "post".

Additional to the "postback" response sent to the specific URL informed by the merchant, the **RedFin SPF** will also send additional information to allow Merchants to handle responses on their own way.

## **Response Parameters/Flow**

Field	Description	Value	Postback URL on field
rf_order	Unique Order Number assigned by Merchant	Same as original "post"	rf_approve rf_decline rf_cancel
rf_result	Result of transaction	"0" = Approved "1" = Declined "2" = Canceled ( before processing)	as above
rf_ref	Receipt # received from <b>RedFin</b>	Numeric, if approved Empty, if declined Empty, if canceled	as above
rf_code	Approval Code received from <b>RedFin</b>	Alphanumeric, if approved Empty, if declined Empty, if canceled	as above
rf_method	Payment Method used by customer	Alphanumeric, if approved Empty, if declined Empty, if canceled - ACH = "ACH" - Credit cards = [card name] ex.: "VISA", "MASTERCARD", etc.	as above

## **Sample Response "Postback"**

The following sample demonstrates a valid postback from the **RedFin SPF**:

### Approved transaction

http://www.yourwebsite.com/approve.html?rf\_order=001&rf\_result=0&rf\_ref=12345&rf\_code=AP0001  
&rf\_method=VISA

Declined transaction

http://www.yourwebsite.com/decline.html? rf\_order=001&rf\_result=1&rf\_ref=""&rf\_code=""  
&rf\_method=""

**Payment Form**


The **RedFin SPF** will collect the following information from the Customer:


<b>Credit Card Transaction</b>	
Field	Mandatory
Credit Card Number	Yes
Credit Card Expiration Date	Yes
Credit Card Secure Code	Yes
Cardholder Name	Yes
Billing Street Address	Yes
Billing ZIP Code	Yes
Billing City	No
Billing State	No
Phone Number	No

<b>ACH/e-Check Transaction</b>	
Field	Mandatory
Bank Routing Number	Yes
Account Number	Yes
Accountholder Name	Yes
Billing Street Address	Yes
Billing ZIP Code	Yes
Billing City	No
Billing State	No
Phone Number	No

All information is saved on the PCI Compliant **RedFin Network** Payment Gateway which Merchant can access anytime through its web interface (Virtual Terminal).

### RedFin SPF Screenshot

**VPS E-Commerce Test-Merchant** 

 **Secure Payment Form**

Purchase Information

Summary	Price (USD)
3 Items	\$50.00
<b>TOTAL</b>	<b>\$50.00</b>

Personal Information (all \* fields are required)

**Customer Name \***  
as appears on card or check

**Billing Street \***  
as appears on statement

**City / State / Zip \***  
as appears on statement


**Phone #**  
customer's phone number

Payment Information (all \* fields are required)

CreditCard  
 ACH Check

**Card Number \***   
no dashes or spaces

**Exp-Date \***  **CVV or CID \***   
in MMYY format see card image

 CVV