

# Voice Transact

## Trust Centre API

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## 1 About This Guide

This guide provides you with the technical information that you require to connect to a Voice Transact Trust Centre and provides information on using our support procedures.

This guide is freely available for you to use however a test account will not be made available until the Voice Transact legal agreement has been signed.

This guide details how to get to the Voice Transact Network to operate the following processes

1. Identity and Verification
2. Identity Verification and Payment using VoicePay

If you intend to use our Identity, Verification and Payment Services with VoicePay you will require an additional Merchant services agreement with us and you should contact your Voice Transact account team now to start that application process.

Payment Services will be provided to you by a subsidiary company of the Voice Commerce Group.

## 2 Voice Transact and Trust Centre Network

The Voice Transact Trust Centre stores and retrieves voice signatures on demand and initiates or receives telephone calls over its IVR platform which is connected to a global phone network.

The current network provides an outbound call service to any country and local inbound calls from 50 countries.

A full list of current operational inbound countries and call numbers is available from :

[www.voice-pay.com/individuals\\_freephone.html](http://www.voice-pay.com/individuals_freephone.html)

Connection to a Voice Transact Trust centre is achieved only via our published API and details on this are found in this guide. No other connections are available.

For further information on Voice Transact please visit

[www.voice-transact.com](http://www.voice-transact.com)

### 3 API

The Voice Transact API is an interface that allows you to request authentication of identity or identity and payment on an individual whose voice signature we hold within our Trust Centre network.

The API supports two processes:

1. Identity and Verification (ID+V)
  - a. We identify an individual who is registered within the Trust Centre network and we authenticate or reject an ID+V request.
  - b. If the request is positive we may (subject to data protection requirements and commercial agreements) also return the name and address of the individual.
2. Identity Verification and Payment. (ID+P)
  - a. We identify an individual who is registered within the Trust Centre network and we authenticate or reject an ID+V request and the process and ID+P payment transaction normally using our VoicePay® network.
  - b. If the request is positive we may return name and address of the individual (as above) and the appropriate financial transaction authorisation data.

### 3.1 Submitting a Request

The ID+V or ID+P request takes the form of a POST request containing email and mobile phone number of the individual to be verified.

For an ID+P transaction a description of the goods or services being purchased and the total cost id also required.

The POST request must be submitted to:

*[https://secure.voice-pay.com/gateway/remote\\_ivr](https://secure.voice-pay.com/gateway/remote_ivr)*

All data must be UTF-8 encoded.

If the request is for ID+P and the purchase consists of more than one item, your shopping system must total all the items into a single description and cost (Total = £/\$ 35.87) and submit a final single total purchase value to us.

The following table lists the parameters that can be passed to the Voice Transact API.

Note that every request must include our mandatory parameters.

To test the Voice Transact API you need to have a VoiceTransact and/or a VoicePay account with permissions to use this remote interface enabled together with your unique user password.

Please note that this API will only be available for testing and use once all the appropriate legal agreements have been signed.

## 3.2 Submission Parameters

| Parameter            | Description   | ID +V | ID + P |
|----------------------|---|-------|--------|
| <b>auth_id</b>       | Must be set to the Store ID   | M     | M      |
| <b>auth_pass</b>     | Authentication password   | M     | M      |
| <b>cust_mobile</b>   | The individual's mobile number in full ITU format (00....)                              | M     | M      |
| <b>cust_ip</b>       | Customers IP address  | M     | M      |
| <b>cust_email</b>    | Customers Email address   | M     | M      |
| <b>tran_ref</b>      | Transaction reference (e.g. cart ID)  | N/A   | M      |
| <b>tran_desc</b>     | Transaction description   | N/A   | M      |
| <b>tran_amount</b>   | Transaction amount to 2 decimal places, e.g. 24.99. No currency symbols to be included. | N/A   | M      |
| <b>tran_currency</b> | Transaction currency, 3 character code  | N/A   | M      |
| <b>tran_type</b>     | Transaction type – 'payment' or 'id'  | M     | M      |

## 3.3 Example Submission Requests

### ID + V request

*cust\_mobile=00971501234567&cust\_ip=80.227.148.106&cust\_email=phil@demonstration.com&auth\_id=1234567&auth\_pass=myspass&tran\_type=id*

### ID + P request

*cust\_mobile=00971501234567&cust\_ip=80.227.148.106&cust\_email=phil@demonstration.com&tran\_ref=0000001&tran\_amount=5&tran\_currency=USD&tran\_desc="Test Voice API Transaction"&auth\_id=1234567&auth\_pass=myspass&tran\_type=payment*

### 3.4 Request Responses

All responses consist of the authorisation status code and message.

Depending on the type of request and the result the message may also contain name and address details and payment transaction confirmation details.

An authorisation status of 'A' indicates that the transaction was authorised.

Any other status indicates that the transaction failed.

| Example responses  | Meaning   |
|--|---|
| <b>ID + V</b>  |   |
| auth_status=A<br>auth_message=Identify confirmed<br>cust_name=Fred Smith<br>cust_address=The house, The street, The town<br>cust_postcode=ABC123<br>cust_country=UK                                    | <i>Identification successful</i>  |
| auth_status=D<br>auth_message=Identify not confirmed   | <i>Identification unsuccessful</i>  |
| <b>ID + P</b>  |   |
| auth_status=A<br>auth_message=Authorised<br>auth_code=04516<br>tran_ref=01S01234567<br>cust_name=Fred Smith<br>cust_address=The house, The street, The town<br>cust_postcode=ABC123<br>cust_country=UK | <i>Identification successful<br/>Payment successfully processed<br/>VoicePay transaction details supplied</i> |
| auth_status=D<br>auth_message=Not authorised<br>auth_code=D101<br>tran_ref=01S01234567   | <i>Identification unsuccessful<br/>Payment unsuccessful<br/>VoicePay transaction failure details supplied</i> |

### 3.5 Using this API

You can use this API to integrate either type of authorisation request into any business process that you operate.

Examples include:

- Customer authentication
- KYC check
- Automated Transactional referral
- Credit Limit change or request
- Mobile Payment
- Internet Account transfer confirmation
- Password re-set
- Access control
- Document release