

MSB Municipal Services Bureau

Payment Processing for State and Local Government

Product Documentation

Payment Integration



Documentation Description

MSB Integration process enables third party vendors to have bi directional data communication for processing payments. Vendors can pass data and redirect to a MSB Payment form for payment. On successful payments, pertinent payment information can be sent back to the vendor from MSB.



Table of Contents

Overview	2
Purpose	2
Advantages	2
Security	2
Process Flow.....	2
Integration	3
Sample Client to MSB Request	3
Sample MSB to Client POST to Server	4
Visual Integration Flow.....	4
Sample MSB Hosted Payment User Interface.....	5

Overview

Purpose

The integration process is developed for organizations that have their own web-based solutions and require integration to a third-party payment user interface for processing payments.

Advantages

The advantage of using an Integration such as this one is that all the Account /bill presentment and the Payment interface can be maintained with a third party and MSB separately but also exchange information as needed.

Security

All PCI related information is captured and processed through MSB payment gateway. The MSB payment interface is completely secure.

Process Flow

The high level process flow for third party integration is as follows:

- The user will log into the client website and enter all the details. When the user is ready to pay, the client application will send a payment request to a MSB provided URL with specific parameters.
- After the client application redirects to the payment URL, MSB will present the user a hosted payment interface displaying parameters passed in the initial request.
- User is then prompted to select a payment method (credit card or e-Check).
- A payment details form prompts the user to enter pertinent credit card or ACH information for processing.
- On submission, If the payment is successful, the payment interface will redirect to the PostBack URL specified as a parameter (if needed) as well as make a post to a Callback URL to send payment information to the client server.

Integration

Sample Client to MSB Request

Sample URL:

`https://www.msbpay.com/NashvilleMetroFarmspread?Type=CCT&Amount=<Amount>&Reference=<Reference>&Terminal=<Terminal ID Optional>&Printer=<Printer ID Optional>`

Sample Parameters and Definition:

Type= CC or ACH

Amount= Amount to be paid (Not including convenience fee. This will be calculated in MSB's UI)

Reference= Reference number to associate payment request. This is typically a tax account, citation number, etc.

Terminal= If POS payments are required, this value will dictate the specific EMV terminal to prompt payment (only for POS environments)

Printer= If POS payments are required, this value will dictate the specific printer ID to send the payment receipt to.

Depending on the integration and client request, additional values can be requested and passed via the query string. Typical requests are UniqueTransactionID=, ConsumerName=, etc.

Sample MSB to Client POST to Server

Sample HTTP POST

HTTP POST https://<vendor domain>/<method>

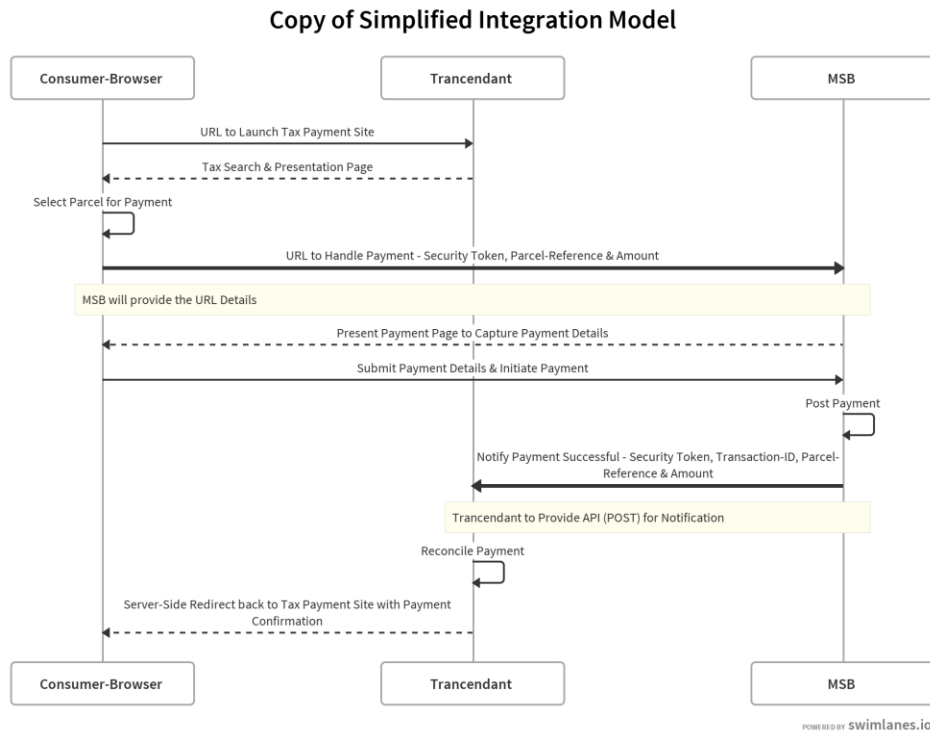
JSON Encode Parameters in Body - example

```

{
  "TransactionID": "<Transaction ID provided by MSB>",
  "TransactionAmount": "<Original Requested Amount>",
  "ConvenienceFeeAmount": "<Calculated Fee>",
  "PaymentReference": "Original Reference Submitted",
  "PaymentMethod": "<CC or ACH>",
  "PaymentAccount": "<Last 4 of CC or ACH Account Number>",
  "PaymentName": "<Payer Name>",
  "ResponseCode": "< Success Indication>"
}

```

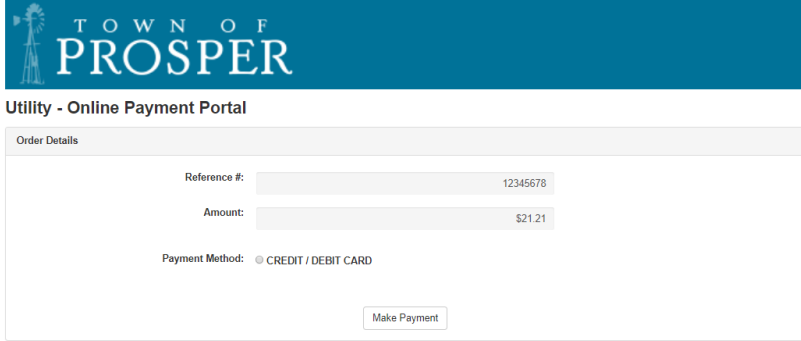
Visual Integration Flow



Sample MSB Hosted Payment User Interface

<http://payment.demo.gilacorp.com/TownOfProsperUtility/?Amount=21.21&Reference=12345678>

<http://payment.demo.gilacorp.com/TownOfProsperUtility/?Amount=21.21&Reference=12345678>



The screenshot shows the 'Town of Prosper' logo at the top, followed by the heading 'Utility - Online Payment Portal'. Below this is a section titled 'Order Details' containing a form with the following fields:

Reference #:	12345678
Amount:	\$21.21
Payment Method:	<input checked="" type="radio"/> CREDIT / DEBIT CARD

A 'Make Payment' button is located at the bottom right of the form.