



ISV/Merchant FAQ

This document will serve as a tool to assist in supporting a potential ISV/partner. The AFS Sales contact can leverage this document as they discuss APEXConnect offerings as well as finding the best solution for that specific opportunity. This document is intended to be used prior to and while the AFS Implementation area is involved.

1. What services does APEXConnect offer?

APEXConnect API's offer multiple services for integrators to process transactions seamlessly.

Types:

- **Payments:**
 - o **Authorize:** The API places a temporary authorization hold for the desired amount on the buyer's credit card. You can Capture the authorized amount on completion of service or Void/Refund the transaction as required.
 - o **Capture:** The API is used to capture a previously Authorized transaction.
 - o **Purchase:** This operation performs an Authorize and Capture in one step.
 - o **Refund:** The API is used to refund a Capture, or a Purchase (after it has been settled). A refund is performed on the card used during the initial transaction.
 - o **Void:** The API is used to void an Authorization, or a Purchase before it has been settled.
 - o **ACH:** The API performs an ACH/eCheck transaction.
 - o **ACH Refund:** The API performs a Refund of an existing settled ACH transaction.
- **Customer Management:** The AFS Customer Management API is a set of programmable APIs that allow ISVs/Merchants to setup and manage customer records on an external software platform. Wallets are supported with a max of 5 credit cards being stored. ACH bank account support coming soon!
- **Recurring:** The AFS Recurring Payments API is a set of programmable APIs which allow ISVs/Merchants to setup and manage Recurring Payment Methods on an external software platform.
- **PayFac:** The AFS Payment Facilitation API is a set of programmable APIs and tools that allow you to facilitate payments on your software platform, build a marketplace, and pay out service providers.
- **Reporting:** The AFS Reporting API is a pair of programmable APIs that allow you to report on transactions e.g. in a specific time period and also to retrieve the full set of details about specific transactions.
- **Tokenization:** The AFS Tokenization API allows creation of a one-time token for use in Auth and Purchase transactions.

2. What is the authentication method used for APEXConnect API's?

APEXConnect provides Merchants with a unique API key which allows merchants to authenticate and access the Authorize Payment API, Customer Management API and Recurring API. AFS contact



can obtain a test API Key for prospective partners. Production API Key will be provided once a partner is boarded.

3. What are the webservice/methods used for APEXConnect API's?

APEXConnect API's Web Services are built on REST architecture. The webservice uses HTTP methods to implement the concept of REST architecture. A RESTful web service defines a URL, provides resource representation such as JSON and set of HTTP methods.

4. Does AFS have a test environment for their APIs?

A sandbox test environment is available for developing and testing solutions.

5. What documentation and support is currently available for integrators?

Testing documentation is available upon request and also in our Development Portal with OpenAPI JSON specs, Try It functions as well as testing and other information, with the ability to self-serve a unique API Key for the sandbox.

We also have Postman docs available with additional information and sample requests and responses.

6. Security, what security elements are part of the AFS environment?

- Whitelisting – Not as of now but will be included in future
- WAF (Web Application Firewall): AFS uses a WAF that inspects and blocks insecure payloads. It uses OWASP 3.0 rules for preventing security vulnerabilities.

7. Are there any security scans or penetration testing that has happened at AFS or any scheduled for 2022?

Yes, we are PCI certified, with 2022 tests completed. As part of the certification process, every year automatic and manual Penetration tests are done on all our services and applications.

8. On a high level, what does the integration process look like?

Key Events:

- Questionnaire
- Test API Key
- Underwriting / Boarding
- Sandbox credentials
- ISV's develop and test solution
- Quick certification process by AFS 5-7days prior to Go Live date
- Production API Key/Credentials
- Go Live

9. What about tokenization?



Tokenization is available for Authorize and Purchase transactions.

Process:

- Create a Token using the “create a token” API
- Save or Copy the TokenID
- Input the TokenID in Authorize or Purchase APIs (instead of the card info) to process transactions.

10. What about ACH?

ACH is now available in our APEX Gateway Virtual Terminal (with Wallet support), HPF product and Payments API.

11. What about AVS and CVV?

AVS and CVV response codes are now available in our HPF product POST response, as well as in the Payments API responses. Sandbox support coming later in 2023.

12. Other available AFS services that do not require API integration:

- **HPF – Hosted Payment Form:** Hosted Payment Form (HPF) is an easy to implement and use option available in the APEX Gateway. Forms are created and managed in the APEX Gateway and via a unique url assigned to each form, the merchant can include the url link on their web page or inside their outgoing email to customers. The amount can be fixed or editable, with support for a custom field. 2 configurable url’s allow the merchant to define where their user will be re-directed after both a successful payment and also in the event the user cancels out of the form. Optionally, shipping info can be collected on the form. Support is in place for custom header and footer verbiage.

Additional options requiring custom code on the part of the merchant/integrator:

- Sending of a sub-token to map to a sub-merchant in the query string (this is valid in a merchant/sub-merchant relationship)
 - Sending the amount owed in the query string
 - Sending a reference ID value (via the “customerreferenceid” parameter in the query string)
 - A POST response is also supported, with amount, date, account holder name, customer reference id, custom field value, response code, transaction number, AVS and CVV info in the response.
- **Enterprise Reporting:** Enterprise Reporting is an easy to implement and use option available to merchants that need additional reporting data. For Credit Card transactions 3 separate files are available via SFTP each day for a merchant that is setup with this feature. The 3 available files are: Financials File (capture file), DDF File (settlement file), CB File (chargeback file). A simple SFTP connection must be configured and established before the files become available.



13. Development Portal

Link to the Dev Portal is: <https://developer.go-afs.io/>

Much info is available in the Dev Portal for integrators and merchant docs are also available for viewing and downloading. New partners and merchants can now create an account and easily retrieve an API Key for the AFS Sandbox.

14. WooCommerce Plugin

A plugin for WooCommerce is now available as of 9/29/22! The plugin supports Purchase and Refund requests.