SpeedChex EasyLink API
Implementation Instructions
Version 1.0

SpeedChex is an information capture and processing service that allows consumers to pay for goods or services over the Internet by check without the need to mail a check. The consumer can input their checking account information directly into their web-browser and SpeedChex will convert that data into an electronic check.

The **SpeedChex EasyLink API** integrates easily into any E-Commerce application. When your application is ready to collect the check payment, you will simply pass the customer to the secure SpeedChex Payment Gateway through a simple hyperlink on your website. The customer will be presented with user-friendly input screens for entering their check payment information. The primary check input screen resembles a paper check so that users can easily understand how to find and enter their check account information. When finished, the user will be passed back to the URL of your choice to finish the purchase process.

Implementation Instructions

1. Create a button or link on your website that will transfer the user to the following secure URL:

    https://www.speedchex.com/datalinks/merchants/easylink.aspx

2. Use either HTTP POST or GET to transmit the necessary field names and values described in the chart below.

Note: If your website has already collected some or all of the optional fields, it will save your customer time and effort if you transmit those values through the EasyLink API link when the user is transferred.

Fields	Usage	Value
MerchantID	Required	Provided to you by your Sales Rep
GateID	Required	Provided to you by your Sales Rep
CustomerName	Optional	Your customer's personal name
Company	Optional	Your customer's company name
Address1	Optional	Your customer's address
Address2	Optional	
City	Optional	Your customer's city
State	Optional	Your customer's state
Zip	Optional	Your customer's zip
Phone	Optional	Your customer's 10-digit phone number
Email	Optional	Your customer's email address
Amount	Optional	Amount of Sale
ReferenceID	Optional	The internal number your company uses to identify this transaction.
Description	Optional	Any description information about this transaction
ReturnURL	Optional	Dynamically specify the URL where customers are sent.
TestMode	Optional	Set value to "On" when you want to send test transactions only. For security purposes, do not include this field in live environments.
pt_???	Optional	An unlimited number of pass-through (pt) fields can be sent through the gateway. Each pass-through field name must begin with "pt_" and be unique. (ex. pt_transid=12345)

Sample HTML Code for an HTTP "Get" Link

`<a href="https://www.speedchex.com/datalinks/merchants/easylink.aspx?MerchantID=2001&GateID=test">`

For *SpeedChex Express Verify* Subscribers

The ***SpeedChex EasyLink API*** will perform immediate check verification on all transactions if a merchant is subscribed to the SpeedChex ATM*Verify*™ system. This means that it is possible that for a customer check payment to be rejected because it failed verification. When this is the case, the customer will be presented with the following screen:

Each customer will be given the options to correct their bank account information or try a different bank account. They also will have the option to return to the Payment Options screen on your website where they can select a different payment option.

Returning the Customers Back to the Merchant Website

Whether a check payment is approved or rejected, the ***SpeedChex EasyLink API*** is designed to return the customer back to your website (via *HTTP Post* or *Simple Redirect*) to the URL of your choice. A technical support representative will be responsible for working with you to determine which customer return method you prefer and the URL where you want the customer sent.

Specifying *Simple Redirect* as your return method means that no data about this transaction is transferred with the customer when they click on the button to return to your website. This works well for merchants who do not have a website linked into a backend database system.

If, on the other hand, you would like the **SpeedChex EasyLink API** to send all available response data with the returning customer, including payment success or failure and pass-thru variables, then you need to choose *HTTP Post* as your customer return method.

The *HTTP Post Response Data* table (located at the end of this document) defines all possible response fields and their potential values. Your software will need to be able to extract the HTTP Post variables in order to process the response data.

Guaranteeing Delivery of Response Data

The nature of browsers and the Internet makes it possible for a customer to close their browser, navigate to some other website, or leave their browser open indefinitely on a payment screen instead of completing the check payment process. This presents a problem for the merchant who wants to receive the response data on every customer routed to the **SpeedChex EasyLink API**. To work around this problem, merchants may choose to "guarantee" the delivery of response data.

If a customer fails to complete the check process and return to the merchant website within a predefined time period and "Guarantee Data Post Back" has been selected as the system configuration, the **SpeedChex EasyLink API** will assume control and automatically post all response data back to the merchant's website on its own.

Thus, when data is posted back to a merchant's website, the customer may or may not have arrived with the data. One of the response fields in the *HTTP Post Response Data* table is "CustomerPresent" and its values can be either "Yes" or "No". This will enable you to read the response data and provide an appropriate response if the customer has been returned to your website.

Data Security and Protection

Every merchant is assigned a unique Merchant ID, Gate ID, and Gate Key. This is not login information since a login is not necessary to collect check data for processing. These 3 fields simply ensure the unique identification of the merchant by the SpeedChex Gateway so funds will be deposited to the correct merchant account.

It is impossible for a hacker to use the **SpeedChex EasyLink API** to extract money from the merchant's account. This tool is designed solely to collect and deliver a customer's bank account information to the SpeedChex Gateway for processing.

All transaction data sent from the customer's web browser through the **SpeedChex EasyLink API** is secured during transmission using 128-bit SSL encryption verified by Comodo Class 3 Security Services. All data received by the gateway is stored on servers that are protected by a state-of-the-art firewall system and restricted physically to authorized personnel only.

HTTP Post Response Data

Field Name	Possible Values	Max Length	Explanation
ReturnCode	000 – Approved 001-999 – Rejected with Reason Please refer to the **Return Code Definitions** table below for more details	3	Provides the internal code SpeedChex uses to reference the exact return status of this transaction
ReturnDescription	Please refer to the **Return Code Definitions** table below	100	A test description for the ReturnCode value.
VerificationStatus	ERR, POS, NEG or UNK. Please refer to the **SpeedChex Express Verify Response Codes** document for details. Note: The ATMVerify_Response fields will only contain data when the ReturnCode is 000 or 008 and you have *Express Verify* turned on for your merchant account.	3	Indicates whether this account is in positive standing, negative standing, an unknown standing, or if there was an error with the data packet.
VerificationCode	Please refer to the **SpeedChex Express Verify Response Codes** section for details. *	3	To provide a unique code associated with the current status of this account.
VerificationText	Please refer to the **SpeedChex Express Verify Response Codes** section for details. *	100	To show a simple description of the current status of this account.
ConfirmationNumber	Unique confirmation number assigned to this transaction	20	If a user hits the back button and "re-submits" a transaction, the transaction will be ignored and the user will be sent back to your site with this same number again.
CustomerPresent	Value will be either 'Yes' or 'No'	3	Indicates whether or not the customer has been returned to the merchant website along with the response data.
CustomerName	Any alphanumeric value	80	
Company	Any alphanumeric value	80	
Address1	Any alphanumeric value	70	
Address2	Any alphanumeric value	40	
City	Any alphanumeric value	50	
State	Restricted to predefined list of states	20	
Zip	Any 5 digit or 9 digit zip code	10	
Phone	Any alphanumeric value	15	
Email	Any valid email address	50	
Amount	Any valid amount	-	
ReferenceID	Any alphanumeric value	16	
Description	Any alphanumeric value	100	
pt_???	All pass-thru variables originally sent into the **SpeedChex EasyLink API**	-	

Return Code Definitions

Return Code	Description
000	Success
006	Transaction Request Already Approved and Processed
008	Failed Verification. Only applies to *SpeedChex Express Verify* subscribers.
010	Payment Session Timeout. Payment Abandoned
997	Internal SpeedChex Error – Please Contact Technical Support Rep
998	Internal SpeedChex Error – Please Contact Technical Support Rep
999	Internal SpeedChex Error – Please Contact Technical Support Rep