



GPS Account Tokenization SOAP Web Service

Version 2.0

Guardian Payment Systems

Guardian Payment Systems SOAP Web Service for tokenizing Credit Card and Bank Account information. Guardian is the industry leader in helping secure your payment data, and among the first to offer tokenization of Bank Account information.

Contents

Guardian Payment Systems Virtual Account Vault.....	1
Introduction	1
Overview	1
Signing Up	1
Technical Details	2
Overview	2
Check Vault Interface	2
Step 1: Create the WebService	2
Step 2: Assign Credentials.....	2
Step 3: Assign Account Information.....	3
Step 4: Call The Service	3
Credit Card Vault Interface	3
Step 1: Create the WebService	3
Step 2: Assign Credentials.....	3
Step 3: Assign Account Information.....	4
Step 4: Call The Service	4

Guardian Payment Systems Virtual Account Vault

Introduction

Guardian Payment Systems Virtual Account Vault service allows clients to store Bank account (routing number and account) and Credit Card account information securely in Guardian Payment Systems' Data Warehouse and subsequently use that securely stored account information in Guardian Payment Systems' payment transaction services. With this service, clients may avoid storing customer account information locally, yet still issue transactions to these accounts at will. Not having customer account information stored locally may help with security and PCI compliance.

Overview

The Virtual Account Vault feature stores Bank and Credit Card account information securely in the Guardian Payment Systems Data Warehouse. Account information is added to the Vault via the VirtualAccountVault web service, which accepts the account information and returns a unique key string (the VirtualAccountToken) for future use. From that point on, the VirtualAccountToken can be sent to Guardian Payment Systems Check and Credit Card transaction services instead of the account information, and the Guardian Payment Systems Check and Credit Card transaction services will securely extract the account information from the Vault for use in the transaction.

Thus, the client only needs to store the VirtualAccountToken locally on their system instead of the full account information, increasing their security and avoiding PCI compliance issues dealing with secure account information storage.

For security, once account information has been added to the secure Virtual Account Vault, that information cannot be retrieved, altered, or deleted by the client. When account information changes, the client submits the new information as a new Vault entry and uses the new VirtualAccountToken for future transactions.

For security, only the Guardian Payment Systems Check and Credit Card transaction services retrieve information from the Virtual Account Vault.

For security, the Guardian Payment Systems Check and Credit Card transaction services will only use account information for transactions by the client (or client group) who submitted the account information. It is not possible to use account information that was not submitted by the client sending the transaction.

Signing Up

To use the Virtual Account Vault service, a client must be signed up and set up by the Guardian Payment Systems Processing Support team. The Virtual Account Vault is used in conjunction with the Guardian Payment Systems Check and Credit Card transaction services, and may be setup with or added to an existing transaction service client account.

Technical Details

The Virtual Account Vault service is coded in .Net 3.5 and is exposed as an SOAP Web Service. The WSDL is:

<https://testsvcs.guardianpayments.com/Processing/VirtualAccountVaultService.svc?wsdl>

Overview

The VirtualAccountVaultService is a SOAP Web service with two function entry points, one for storing Check account information and one for storing Credit Card account information.

```
VirtualAccountVaultService
{
  CreateVirtualCheckAccount (...)
  CreateVirtualCreditCardAccount (...)
}
```

Check Vault Interface

The Check Vault is accessed through the VirtualAccountVaultService.CreateVirtualCheckAccount interface. The following steps explain how to set up and call the service with C# code samples. Before performing these steps, use the WSDL or Guardian Payment Systems Customer Service provided service definition uri to create the web service reference classes. (For example, in Microsoft Visual Studio 2008 you can “add a service reference” to a project given a service definition uri.)

Step 1: Create the WebService

Create the web service (webSvc) object and initialize it with any necessary data such as the server url.

```
VirtualAccountVaultService webSvc = new VirtualAccountVaultService();
webSvc.Url = "https://theservername/Processing/VirtualAccount.svc";
```

Step 2: Assign Credentials

Create the web service header object (soapHdr) and give it your client credentials.

```
//
// Provide the token and activation code
// you received from Guardian client services
//
VirtualAccountVaultHeader soapHdr = new VirtualAccountVaultHeader();
soapHdr.EndpointToken = "your specific credential token";
soapHdr.ActivationCode = "your specific activation code";
webSvc.Header = soapHdr;
```

Step 3: Assign Account Information

Create the data payload object () and supply the account information you want to store in the Virtual Account Vault.

```
VirtualCheckAccountVaultRequest request =  
    new VirtualCheckAccountVaultRequest();  
  
request.RoutingNumber = "Check Routing number to store";  
request.AccountNumber = "Checking Account number to store";
```

Step 4: Call The Service

Call the service entry point with the header and request objects, and receive back the VirtualAccountToken that will identify this account information to the Guardian Payment Systems transaction services.

```
VirtualCheckAccountVaultResponseMessage result;  
result = webSvc.CreateVirtualCheckAccount(soapHdr, request);  
string virtualAccountToken = result.VirtualAccountToken;
```

The VirtualAccountToken can be stored as customer specific data instead of the Credit Card account information in your systems, and you can now supply the VirtualAccountToken to the Guardian Payment Systems Check transaction services to perform transactions.

Credit Card Vault Interface

The Check Vault is accessed through the VirtualAccountVaultService.CreateVirtualCreditCardAccount interface. The following steps explain how to set up and call the service with C# code samples. Before performing these steps, use the WSDL or Guardian Payment Systems Customer Service provided service definition uri to create the web service reference classes. (For example, in Microsoft Visual Studio 2008 you can “add a service reference” to a project given a service definition uri.)

Step 1: Create the WebService

Create the web service (webSvc) object and initialize it with any necessary data such as the server url.

```
VirtualAccountVaultService webSvc = new VirtualAccountVaultService();  
webSvc.Url = "https://theservername/Processing/VirtualAccount.svc";
```

Step 2: Assign Credentials

Create the web service header object (soapHdr) and give it your client credentials.

```
//  
// Provide the token and activation code  
// you received from Guardian client services  
//  
VirtualAccountVaultHeader soapHdr = new VirtualAccountVaultHeader();  
soapHdr.EndpointToken = "your specific credential token";  
soapHdr.ActivationCode = "your specific activation code";  
webSvc.Header = soapHdr;
```

Step 3: Assign Account Information

Create the data payload object () and supply the account information you want to store in the Virtual Account Vault.

```
VirtualCreditCardAccountVaultRequest request =  
    new VirtualCreditCardAccountVaultRequest();  
  
request.CardNumber = "Credit Card number to store";
```

Step 4: Call The Service

Call the service entry point with the header and request objects, and receive back the VirtualAccountToken that will identify this account information to the Guardian Payment Systems transaction services.

```
VirtualCreditCardAccountVaultResponseMessage result;  
result = webSvc.CreateVirtualCreditCardAccount(soapHdr, request);  
string virtualAccountToken = result.VirtualAccountToken;
```

The VirtualAccountToken can be stored as customer specific data instead of the Credit Card account information in your systems, and you can now supply the VirtualAccountToken to the Guardian Payment Systems CreditCard transaction services to perform transactions.