



Direct HPS Integration Guide

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1 Introduction

Partners that require autonomy or additional control of the e-commerce workflow can choose to integrate directly to the HealthCare Omni-Channel Gateway. This document details the process to initiate a direct authorization/payment.

Partners integrating via this method are required to provide PCI certification in the form of **AOC (Attestation of Compliance)** and **ROC (Report on Compliance)**.

1.1 Overview

- API Sources
 - Sources are merchant specific and will be required to obtain the authentication bearer token
- Authentication
 - Obtain bearer token
 - Per BofA security requirements, this token must be refreshed every 30 minutes
 - This allows a connection to our gateway platform.
- Authorize Payment
 - This is the main process and API call you will use to process transactions directly to our HPS gateway platform.

2 Payment Sources

Endpoint

<https://settings-sandbox.paymentfusion.com/sources>

Method

GET

2.1 Specific Headers

Accept: `application/vnd.paymentfusion.v1.0.0+json`

Auth

Needs to include **Basic** word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization. The `api_token` is a unique token generated during the provisioning of the test account (provided by SE or cert analyst); size range - 32

Example: `Basic ODA5dddddZkZmbiFlJ2324ThkYTA2eG33ffveHh1bWZnZgfdZDE=`

2.2 Response Example

```
{
  "sources": [
    {
      "identifier": "\d+",
      "terminals": [
        "(\d+) ((\w{2})?\d+)?"
      ]
    }
  ],
  "offset": 0,
  "limit": 10,
  "total": 1,
  "v": "1.0.0"
}
```

The **source identifier** value will be used to fetch the bearer token in the next request. It will be provided during the initial configuration setup of your gateway account by the cert analyst or solution engineer(SE).

3 Authentication

Obtain Gateway Bearer Token Request

Endpoint

https://settings-sandbox.paymentfusion.com/sources/{source_identifier}/tokens

Method

POST

3.1 Specific Headers

Accept: application/vnd.paymentfusion.v1.0.0+json

Auth

Needs to include Basic word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization. The `api_token` is a unique token generated during the provisioning of the test account (provided by SE or cert analyst); size range - 32

Example: Basic ODA5BVgrNdZkZmbiFlJlTThkYTA2eG00MzA5dHh1bWZnZgfdZDE=

3.2 Response Example

```
{
  "bearer_token": "<bearer_token_string>",
  "v": "1.0.0" }
```

4 Authorize Payment (Sale)

Endpoint

<https://gateway-sandbox.paymentfusion.com/api/v2/transactions/bcp>

Method

POST

Auth

Bearer token from previous step

4.1 Required Parameters (json)

Name	Type	Value
TransactionType	String	Sale
CardData	Object	NameOnCard(string-optional) CardNumber(string) ExpirationDate(string-MMY) CVV(string) Street(string) ZipCode(5 digit string) Presentation (Object, key=IsCardPresent, value=false).
EntryMode	String	Manual
InvoiceData	Object	InvoiceNumber(string) *unique identifier set by the integrating application TotalAmount(numeric)
CustomFields	Object	Name(string) Value(string)

*This object can be used for internal tracking purposes and will be specific to what is set by the integrating application.

4.2 Example Request

```
{
  "TransactionType": "Sale",
  "CardData": {
    "CardNumber": "4123456123451111",
    "ExpirationDate": "0927",
    "CVV": "999",
    "Street": "123 Main",
    "ZipCode": "30350",
    "Presentation": {
      "IsCardPresent": false
    }
  },
  "EntryMode": "Manual",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 30.02
  },
  "CustomFields": {
    "Name": "myCustomValue",
    "Value": "RTD1234"
  }
}
```

4.3 Example Response

```
{
  "CardDetails": {
    "AuthorizedAmount": 30.02,
    "AuthorizationCode": "DEMO940",
    "EntryMode": "Manual",
    "CardData": {
      "CardNumber": "XXXXXXXXXXXX1111",
      "ExpirationDate": "0927",
      "NameOnCard": "Cardholder Name"
    },
    "BINData": {
      "BIN": 411111,
      "CardBrand": "VISA",
      "IssuingOrg": "JPMORGAN CHASE BANK, N.A.",
      "CardType": "CREDIT",
      "CardCategory": "",
      "IssuingCountry": "UNITED STATES",
      "IssuingCountryCodeA2": "US",
      "IssuingCountryCodeA3": "USA",
      "IssuingCountryNumber": 840,
      "IssuingPhone": "1-212-270-6000",
      "IssuingWebsite": "HTTP://WWW.JPMORGANCHASE.COM",
      "PanLength": "16",
      "IssuedEntity": "PERSONAL",
      "IsRegulated": "Y",
      "IsCommercial": false,
      "IsHealthcare": false
    }
  },
}
```

```

    "CardValidationData": {
      "AVSResponse": "0",
      "CVResponse": "U",
      "AVSResponseText": "Issuer did not perform AVS",
      "CVResultText": "Service Not Available",
      "StreetMatchText": "0",
      "ZipMatchText": "0"
    }
  },
  "IsPartialAuthorization": false,
  "TransactionId": 841493,
  "TransactionType": "Sale",
  "Token": "xxxxxxxx",
  "MerchantKey": 13931,
  "TransactionIpAddress": "x.x.x.x",
  "HostCode": "841493",
  "ResponseMessage": "Approved - DEMO",
  "ResultCode": 0,
  "ResultText": "Approved - DEMO",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 30.0200,
    "TipAmount": 0.0000,
    "ShippingAmount": 0.0000,
    "SalesTaxAmount": 0.0000,
    "DutyAmount": 0.0000,
    "ConvenienceAmount": 0.0000,
    "SurchargeAmount": 0.0000,
    "CashBackAmount": 0.0000
  },
  "CustomFields": [
    {
      "Name": " myCustomValue",
      "Value": "RTD1234"
    }
  ],
  "Timestamp": "2025-8-01T22:21:34.3400000",
  "UserName": "xxxx",
  "ResellerKey": 100,
  "PaymentType": "CREDIT",
  "Processor": "LOOPBACK",      "HostReferenceNumber": "841493",
  "Tags": []
}

```

5 Authorize Payment (Auth)

Endpoint

<https://gateway-sandbox.paymentfusion.com/api/v2/transactions/bcp>

Method

POST

Auth

Bearer token from previous step

5.1 Required Parameters (json)

Name	Type	Value
TransactionType	String	AuthOnly
CardData	Object	NameOnCard(string-optional) CardNumber(string) ExpirationDate(string-MMYY) CVV(string) Street(string) ZipCode(5 digit string) Presentation (Object, key=IsCardPresent, value=false).
EntryMode	String	Manual
InvoiceData	Object	InvoiceNumber(string) *unique identifier set by the integrating application TotalAmount(numeric)
CustomFields	Object	Name(string) Value(string)

*This object can be used for internal tracking purposes and will be specific to what is set by the integrating application.

5.2 Example Request

```
{
  "TransactionType": "AuthOnly",
  "CardData": {
    "CardNumber": "4123456123451111",
    "ExpirationDate": "0927",
    "CVV": "999",
    "Street": "123 Main",
    "ZipCode": "30350",
    "Presentation": {
      "IsCardPresent": false
    }
  },
  "EntryMode": "Manual",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 50.00
  },
  "CustomFields": {
    "Name": "myCustomValue",
    "Value": "RTD1234"
  }
}
```

5.3 Example Response

```
{
  "CardDetails": {
    "AuthorizedAmount": 50.00,
    "AuthorizationCode": "DEMO940",
    "EntryMode": "Manual",
    "CardData": {
      "CardNumber": "XXXXXXXXXXXX1111",
      "ExpirationDate": "0927",
      "NameOnCard": "Cardholder Name"
    },
    "BINData": {
      "BIN": 411111,
      "CardBrand": "VISA",
      "IssuingOrg": "JPMORGAN CHASE BANK, N.A.",
      "CardType": "CREDIT",
      "CardCategory": "",
      "IssuingCountry": "UNITED STATES",
      "IssuingCountryCodeA2": "US",
      "IssuingCountryCodeA3": "USA",
      "IssuingCountryNumber": 840,
      "IssuingPhone": "1-212-270-6000",
      "IssuingWebsite": "HTTP://WWW.JPMORGANCHASE.COM",
      "PanLength": "16",
      "IssuedEntity": "PERSONAL",
      "IsRegulated": "Y",
      "IsCommercial": false,
      "IsHealthcare": false
    },
    "CardValidationData": {
      "AVSResponse": "0",
      "CVResponse": "U",
      "AVSResponseText": "Issuer did not perform AVS",
      "CVResultText": "Service Not Available",
      "StreetMatchText": "0",
      "ZipMatchText": "0"
    }
  },
  "IsPartialAuthorization": false,
  "TransactionId": xxx,
  "TransactionType": "Sale",
  "Token": "xxxxxxxx",
  "MerchantKey": xxx,
  "TransactionIpAddress": "x.x.x.x",
  "HostCode": "841493",
  "ResponseMessage": "Approved - DEMO",
  "ResultCode": 0,
  "ResultText": "Approved - DEMO",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 50.00,
    "TipAmount": 0.0000,
    "ShippingAmount": 0.0000,
    "SalesTaxAmount": 0.0000,
    "DutyAmount": 0.0000,
    "ConvenienceAmount": 0.0000,
    "SurchargeAmount": 0.0000,
    "CashBackAmount": 0.0000
  },
}
```

```

    "CustomFields": [
      {
        "Name": " myCustomValue",
        "Value": "RTD1234"
      }
    ],
    "Timestamp": "2026-07-07T22:21:34.3400000",
    "UserName": "xxxx",
    "ResellerKey": 100,
    "PaymentType": "CREDIT",
    "Processor": "LOOPBACK",      "HostReferenceNumber": "841493",
    "Tags": []
  }

```

6 Auth Capture

Endpoint

<https://gateway-sandbox.paymentfusion.com/api/v2/transactions/bcp>

Method

POST

Auth

Bearer token from previous step

6.1 Required Parameters (json)

Name	Type	Value
TransactionType	String	AuthCapture
OriginalTransaction	Object	TransactionId(numeric)
EntryMode	String	Manual
InvoiceData	Object	InvoiceNumber(string) *unique identifier set by the integrating application TotalAmount(numeric)
CustomFields	Object	Name(string) Value(string)

*This object can be used for internal tracking purposes and will be specific to what is set by the integrating application.

6.2 Example Request

```
{
  "TransactionType": "AuthCapture",
  "OriginalTransaction": {
    "TransactionId": "123456",
  },
  "EntryMode": "Manual",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 100.00
  },
  "CustomFields": {
    "Name": "myCustomValue",
    "Value": "RTD1234"
  }
}
```

6.3 Example Response

```
{
  "CardDetails": {
    "AuthorizedAmount": 0.00,
    "AuthorizationCode": "DEMO940",
    "EntryMode": "Unknown",
    "CardData": {
      "CardNumber": "XXXXXXXXXXXX1111",
      "ExpirationDate": "0927",
      "NameOnCard": "Cardholder Name"
    },
    "BINData": {
      "BIN": 411111,
      "CardBrand": "VISA",
      "IssuingOrg": "JPMORGAN CHASE BANK, N.A.",
      "CardType": "CREDIT",
      "CardCategory": "",
      "IssuingCountry": "UNITED STATES",
      "IssuingCountryCodeA2": "US",
      "IssuingCountryCodeA3": "USA",
      "IssuingCountryNumber": 840,
      "IssuingPhone": "1-212-270-6000",
      "IssuingWebsite": "HTTP://WWW.JPMORGANCHASE.COM",
      "PanLength": "16",
      "IssuedEntity": "PERSONAL",
      "IsRegulated": "Y",
      "IsCommercial": false,
      "IsHealthcare": false
    },
    "CardValidationData": {
      "AVSResponse": "0",
      "CVResponse": "U",
      "AVSResponseText": "Issuer did not perform AVS",
      "CVResultText": "Service Not Available",
      "StreetMatchText": "0",
      "ZipMatchText": "0"
    }
  },
}
```

```

    "IsPartialAuthorization": false,
    "TransactionId": xxxx,
    "TransactionType": "Sale",
    "Token": "xxxxxxxx",
    "MerchantKey": 13931,
    "TransactionIpAddress": "x.x.x.x",
    "HostCode": "841493",
    "ResponseMessage": "Approved - DEMO",
    "ResultCode": 0,
    "ResultText": "Approved - DEMO",
    "InvoiceData": {
      "InvoiceNumber": "4321",
      "TotalAmount": 100.00,
      "TipAmount": 0.0000,
      "ShippingAmount": 0.0000,
      "SalesTaxAmount": 0.0000,
      "DutyAmount": 0.0000,
      "ConvenienceAmount": 0.0000,
      "SurchargeAmount": 0.0000,
      "CashBackAmount": 0.0000
    },
    "CustomFields": [
      {
        "Name": " myCustomValue",
        "Value": "RTD1234"
      }
    ],
    "Timestamp": "2026-07-12T22:21:34.3400000",
    "UserName": "xxxx",
    "ResellerKey": 100,
    "PaymentType": "CREDIT",
    "Processor": "LOOPBACK",      "HostReferenceNumber": "841493",
    "Tags": []
  }

```

7 Transaction Reversal (voids/refunds)

Endpoint

<https://gateway-sandbox.paymentfusion.com/api/v2/transactions/bcp>

Method

POST

Auth

Bearer token

7.1 Required Parameters (json)

Name	Type	Value
TransactionType	String	Reversal
InvoiceData	Object	InvoiceNumber(string) *unique identifier set by the integrating application
		TotalAmount(numeric)
OriginalTransaction	Object	TransactionId(numeric)

7.2 Example Request

```
{
  "TransactionType": "Reversal",
  "InvoiceData": {
    "InvoiceNumber": 33321,
    "TotalAmount": 5.00
  },
  "OriginalTransaction": {
    "TransactionId": 4756965
  }
}
```

7.3 Example Response

```
{
  "CardDetails": {
    "AuthorizedAmount": 17.0000,
    "AuthorizationCode": "OK8850",
    "EntryMode": "Manual",
    "CardData": {
      "CardNumber": "XXXXXXXXXXXX5439",
      "ExpirationDate": "1230",
      "NameOnCard": ""
    },
    "BINData": {
      "BIN": 401200,
      "CardBrand": "VISA",
      "IssuingOrg": "",
      "CardType": "CREDIT",
      "CardCategory": "CLASSIC",

```

```

    "IssuingCountry": "RUSSIAN FEDERATION",
    "IssuingCountryCodeA2": "RU",
    "IssuingCountryCodeA3": "RUS",
    "IssuingCountryNumber": 643,
    "IssuingPhone": "",
    "IssuingWebsite": "",
    "PanLength": "16",
    "IssuedEntity": "PERSONAL",
    "IsRegulated": "N",
    "IsCommercial": false,
    "IsHealthcare": true
  },
  "CardValidationData": {
    "AVSResponse": "",
    "CVResponse": "",
    "AVSResponseText": "",
    "CVResultText": "",
    "StreetMatchText": "",
    "ZipMatchText": ""
  }
},
"IsPartialAuthorization": false,
"TransactionId": 4756969,
"TransactionType": "Reversal",
"Token": "xxx",
"MerchantKey": 14019,
"TransactionIpAddress": "xxx",
"HostCode": "016196379484672G577",
"ResponseMessage": "APPROVAL",
"ResultCode": 0,
"ResultText": "APPROVAL",
"InvoiceData": {
  "InvoiceNumber": "33321",
  "TotalAmount": 5.0000,
  "TipAmount": 0.0000,
  "ShippingAmount": 0,
  "SalesTaxAmount": 0,
  "DutyAmount": 0,
  "ConvenienceAmount": 0,
  "SurchargeAmount": 0.0000,
  "CashBackAmount": 0.0000
},
"CustomFields": [],
"Timestamp": "2026-07-15T14:42:38.1230000",
"UserName": "dComputing",
"ResellerKey": 100,
"PaymentType": "CREDIT",
"Processor": "FDROTCAXIA",
"HostReferenceNumber": "016196379484672G577",
"OriginalTransaction": {
  "TransactionId": 4756965
},
"Tags": [],
"OrigResponseCode": "000",
"CardOnFile": {}
}

```

8 FSA Object Options

The FSA optional values for a given transaction will be a nested object within **InvoiceData**

8.1 Optional Parameters (json)

Name	Type	Value
FSA	Object	IIASVerified(string Boolean)
		HealthcareAmount(numeric)
		CopayAmount(numeric)
		DentalAmount(numeric)
		RXAmount(numeric)
		ClinicalAmount(numeric)

8.2 Example Request

```
{
  "TransactionType": "Sale",
  "CardData": {
    "CardNumber": "4123456123451111",
    "ExpirationDate": "0927",
    "CVV": "1234",
    "Street": "123 Main",
    "ZipCode": "30350",
    "Presentation": {
      "IsCardPresent": false
    }
  },
  "EntryMode": "Manual",
  "InvoiceData": {
    "InvoiceNumber": "4321",
    "TotalAmount": 29.50,
    "FSA": {
      "HealthCareAmount": 29.50,
      "DentalAmount": 5.00,
      "RXAmount": 24.50
    }
  }
}
```