



Sureway

Payments
The Standard Gateway

DEVELOPER DOCUMENTATION

Developer documentation

How platform teams add Sureway Payments to their gateway list: the integration, the formats, cards and certification.



INTRODUCTION

Sureway Payments

Sureway Payments is a payment gateway built for recurring billing. Your team adds it with a connector in a format it already supports, and Sureway processes each charge on the merchant's account.

This documentation is for the team that owns gateway connectors in a billing, subscription or commerce platform.

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Overview

Sureway works with the merchant account each merchant already has. Your platform keeps billing, schedules and retries.



A format you already support

Sureway accepts a gateway API format most billing platforms already carry.



Built for recurring billing

Stored-card rebills, refunds and voids, with stored-credential fields supported.



BIN-level optimization

Each request is formatted for the requirements of the card's issuing bank.



Card storage included

Vault new cards, or bring the stored cards a merchant already has.

What your platform keeps



When and how much to charge

Every transaction starts with a request from your platform. Sureway never starts one on its own.



Retries and dunning

A decline comes back as a decline, with the issuer's response code. Your retry rules run as they do today.



Customers and subscriptions

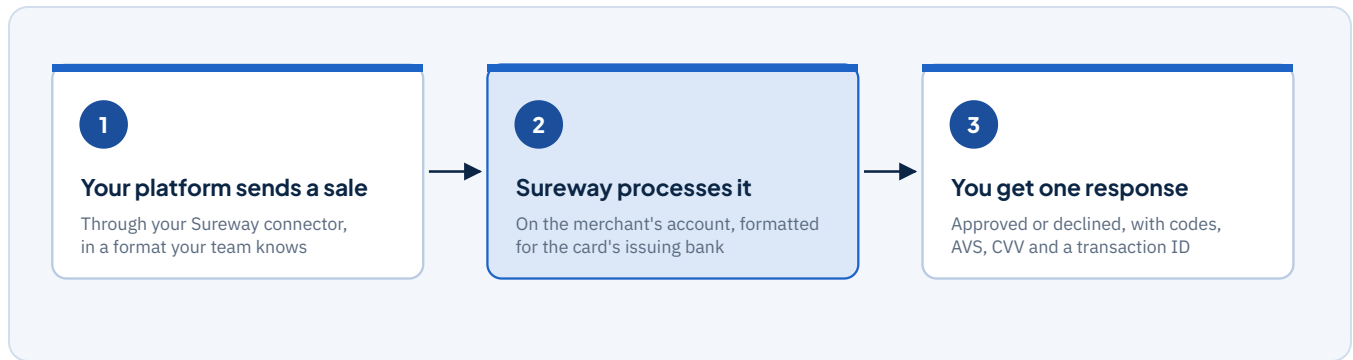
Customer records, billing schedules and commissions stay in your platform.



Your gateway list

Merchants can choose Sureway only once your platform adds it, like any other gateway.

How a charge works



Your platform sends one request and receives one response.

- 1 Your platform sends a sale.** Through your Sureway connector, in a format your team already knows.
- 2 Sureway processes it.** On the merchant's account, with the request formatted for the card's issuing bank.
- 3 You get one response.** Approved or declined, with the authorization code, AVS and CVV results and a transaction ID, in your connector's format.

What Sureway supports

Area	What Sureway supports
Operations	Sale, refund (full or partial) and void. Separate authorization and capture is planned.
Stored cards	A tokenized vault for new cards, migration of stored cards from another provider, and charging of cards a merchant already has stored with their current gateway.
Stored-credential fields	Accepted as your connector sends them today, with the network transaction ID returned for later charges.
BIN-level optimization	Each request formatted for the requirements of the card's issuing bank.
Responses	A standard gateway response in your connector's format: result, authorization code, AVS and CVV results, response code and transaction ID.
Compliance	PCI DSS v4.0.1. The Attestation of Compliance is shared on request.

Settlement. Funds settle to the merchant through their acquiring bank, as they do today.

Integration guide

Your team builds one connector in a format it already supports. Sureway handles processing, card storage and certification.



You build

- 1 A connector in a gateway format your team already knows
- 2 A Sureway entry on your gateway list, with its credential fields
- 3 A run through the certification scenarios



Sureway handles

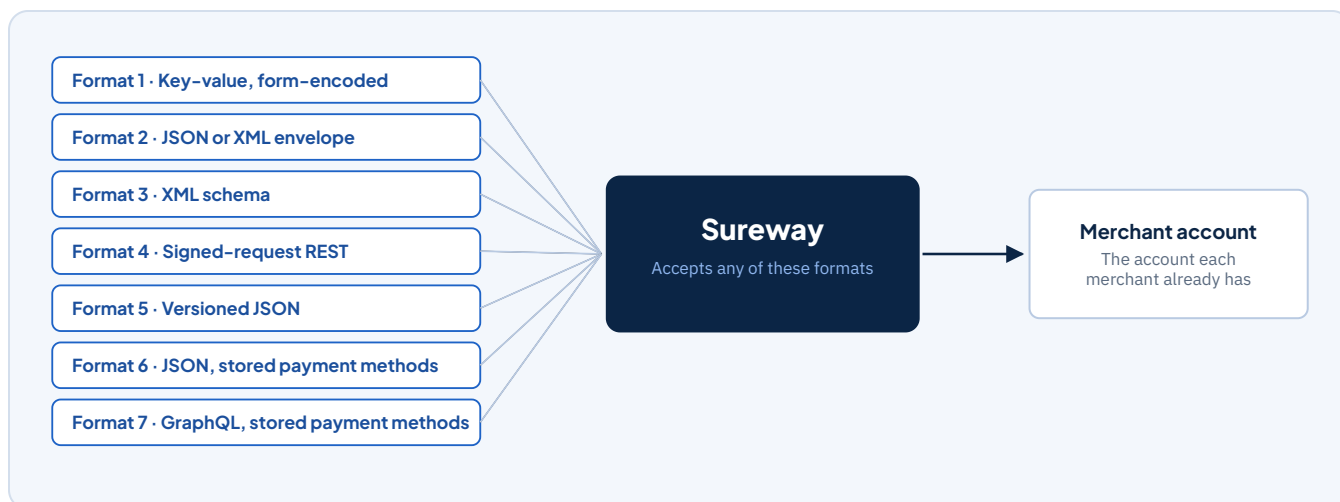
- ✓ Receiving and validating every request
- ✓ Processing on each merchant's account
- ✓ BIN-level optimization on each request
- ✓ Responses in your connector's format
- ✓ Card storage, and migration of existing stored cards
- ✓ Sandbox credentials and certification scenarios
- ✓ Merchant onboarding
- ✓ Go-live support for your team

What stays with your platform

Area	Detail
Billing	Schedules, amounts and when each charge runs. Sureway never starts a transaction.
Retries and dunning	Declines come back as declines. Your rules decide what happens next.
Your gateway list	Sureway is one entry on it. Merchants can choose it only once you add it.

Choosing a format

Pick the format your team knows best from the connectors your platform already has. The format is confirmed during scoping, and each one is documented in full in the API specification.



Sureway accepts each of these formats.

Format	Shape	Best for
Format 1	Key-value, form-encoded	The most widely carried connector type among billing and subscription platforms
Format 2	JSON or XML envelope	Platforms with a versioned envelope connector and customer profiles
Format 3	XML schema	Platforms built on an XML schema connector
Format 4	Signed-request REST	Platforms with a signed-request REST connector
Format 5	Versioned JSON	Platforms with a versioned JSON payments connector
Format 6	JSON, stored payment methods	Platforms that charge stored payment methods server-side
Format 7	GraphQL, stored payment methods	Platforms that charge stored payment methods through GraphQL
Platform-native	The platform's own format	Platforms with their own API for adding external gateways

Integration outline

- 1 Add a connector in the supported gateway format, or reuse the one you have.
- 2 Add Sureway to your gateway list with its credential fields.
- 3 Get sandbox credentials from your Sureway contact.
- 4 Run the certification scenarios for the accepted operations.
- 5 Go live merchant by merchant, as each one chooses Sureway.

Test credentials and a test environment are arranged with your Sureway contact during scoping.

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Sample charge and operations

A rebill and a refund sent in Format 1. Field names and response codes follow the gateway format, so your connector parses the answer as it does today.

● ● ● Request: sale

```
POST https://[api-endpoint]/api/transact
Content-Type: application/x-www-form-urlencoded

type=sale
security_key=YOUR_API_KEY
amount=49.00
currency=USD
orderid=SUB-10482-R7
ccnumber=4111111111111111
ccexp=1228
first_name=Jordan
last_name=Lee
address1=200 Main St
zip=94107
initiated_by=merchant
stored_credential_indicator=used
billing_method=recurring
```

● ● ● Response (one field per line for reading)

```
response=1
responsetext=SUCCESS
authcode=123456
transactionid=10293847561
avsresponse=Y
cvvresponse=M
orderid=SUB-10482-R7
type=sale
response_code=100
```

● ● ● Request: refund

```
POST https://[api-endpoint]/api/transact
Content-Type: application/x-www-form-urlencoded

type=refund
security_key=YOUR_API_KEY
transactionid=10293847561
amount=49.00
```

● ● ● Response

```
response=1
responsetext=SUCCESS
transactionid=10293851204
type=refund
response_code=100
```

Example values only.

Accepted operations

Operation	Status	Notes
sale	Accepted	Authorize and capture in one call. The main path for first charges and rebills.
refund	Accepted	Against the Sureway transaction ID, full or partial.
void	Accepted	Before the batch settles.
auth and capture	Planned	Separate authorization and capture.
Reporting and queries	Not accepted	Each response carries the full result and transaction ID.
Funding and settlement	Not applicable	Funds settle to the merchant through their acquiring bank.
Recurring schedules	Not offered	Your platform runs the billing schedule.

An operation outside this list returns a not-supported response in the format's own error style.

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Enabling a merchant

Once your platform carries the connector, enabling a merchant is a short configuration task.

- 1 Merchant chooses Sureway.** The merchant asks for Sureway the way they would ask for any new gateway. Merchant
- 2 Merchant onboarding.** Sureway onboards the merchant and confirms the merchant account their charges run on. Merchant, Sureway
- 3 API credentials.** Sureway issues credentials in the format your connector's credential fields expect. Sureway
- 4 Connector configured.** The merchant or your support team selects Sureway on your gateway list and enters the credentials. Merchant or platform
- 5 Stored cards.** Existing stored cards are kept as they are or migrated into the Sureway vault, as the merchant chooses. Merchant, Sureway
- 6 Verification charge.** A small authorization, or a test transaction where your platform supports one, confirms the setup. Merchant, Sureway
- 7 Live.** New charges and rebills run through Sureway. All

Cards, tokens and stored credentials

- ✓ Cards are stored in a tokenized vault. Your platform stores the token, not the card number.
- ✓ Merchants moving from another provider can migrate their stored cards to Sureway.
- ✓ Card export to another PCI DSS compliant provider is available on request.

Cards a merchant already has stored with their current gateway can be charged through Sureway without collecting them again, as long as that gateway account stays open. Merchants can also move those cards into the Sureway vault.

Stored credentials on rebills

Rebills reach the issuer flagged as merchant-initiated (MIT), linked to the network transaction ID (NTID) of the first customer-initiated (CIT) payment. Sureway accepts the stored-credential fields your connector sends today and returns the NTID for later charges, so each rebill stays linked to the cardholder's original authorization.

Declines, duplicates and timeouts

Declines

A decline comes back to your platform as a decline, with the issuer's response code in your connector's format. Your retry and dunning rules decide what happens next, as they do with your other gateways.

Duplicate requests

If your connector resends a sale with the same order reference and amount within the duplicate window, Sureway returns the original result and does not charge twice. Where the format has its own duplicate rule, Sureway follows it.

Timeouts and availability

If your connector times out, resend with the same order reference; inside the duplicate window Sureway returns the original result. If Sureway cannot be reached, your connector receives a standard gateway error in its format, and your platform's existing rules for an unavailable gateway apply.

Rate limits

Limits are agreed with each platform at scoping, sized around its normal rebill volume.

Security and compliance

PCI DSS v4.0.1. Sureway Payments is PCI DSS v4.0.1 compliant. Our Attestation of Compliance is shared on request.

How cards are stored

- ✓ Cards are stored in a tokenized vault. Your platform stores the token, not the card number.
- ✓ Merchants moving from another provider can migrate their stored cards to Sureway.
- ✓ Card export to another PCI DSS compliant provider is available on request.
- ✓ All API traffic is encrypted in transit.

Technical review

Our security documentation is shared during technical review. If your security team wants to walk through it, write to [contact@\[domain-tbd\]](mailto:contact@[domain-tbd]).

Report a security issue

If you believe you have found a vulnerability, email [contact@\[domain-tbd\]](mailto:contact@[domain-tbd]) with "Security" in the subject. Please do not test against live merchant traffic.

Certification and go-live

Before a platform's first merchant goes live, its connector runs these scenarios in the sandbox with a Sureway engineer. Most are tests your connector already has.

Scenario	What it confirms
Clean approval	The request is well-formed and your platform records the Sureway transaction ID against the charge.
Rebill with stored-credential fields	A merchant-initiated (MIT) rebill carries the stored-credential fields, and your platform stores the network transaction ID returned on the first charge.
Charge a stored card by token	A rebill sent with a token from the Sureway vault is approved, and no card number passes through your platform.
Soft decline	The decline comes back with the issuer's response code, and your retry and dunning rules decide what happens next.
Hard decline	Your platform treats the decline as final and does not retry.
Refund, full and partial	The refund lands against the Sureway transaction ID of the original charge.
Void	A void before batch settlement behaves as your connector expects for the chosen format.
Duplicate resend	A resend within the duplicate window returns the original result and creates no second charge.
Unsupported operation	An operation outside the accepted list returns a not-supported response in the format's own error style.
Unknown response code	Your platform's handling of an unexpected code is tested.
Gateway unavailable	Your connector receives a standard gateway error and your existing rules for an unavailable gateway apply.
Credential rotation	A rotated Sureway API key works without a connector change.

Go-live: platform

Item	Detail
Connector in production	The Sureway entry is on your gateway list in production, with its credential fields.
Transaction ID stored	Your platform stores the Sureway transaction ID against each charge, for refunds, voids and disputes.

Item	Detail
Tokens stored	Your platform stores Sureway tokens for stored cards. Card numbers stay in the Sureway vault.
Stored-credential fields	Rebills carry the stored-credential fields and the network transaction ID from the first charge.
Support path	Your support team knows how to reach Sureway and quotes the transaction ID.

Go-live: first merchant

Item	Detail
Onboarding	The merchant is onboarded with Sureway and their merchant account is confirmed.
API credentials	Issued by Sureway and entered on your platform.
Stored cards	Existing stored cards are kept or migrated, as the merchant chose.
Verification charge	A small authorization has passed.

FAQ

Control and visibility

What is Sureway Payments?

A payment gateway built for recurring and subscription billing. Your platform sends charges, refunds and voids to Sureway through a connector in a gateway format it already supports, and Sureway processes them on the merchant's account. It works with the merchant account each merchant already has.

Who decides when a card is charged?

Your platform. Sureway never starts a transaction. Each charge begins with a request from your platform and ends with one response back to it, so the schedule, the amount and the decision to charge stay with you.

Does Sureway retry declined payments?

No. A decline comes back to your platform as a decline, with the issuer's response code in your connector's format. Your retry and dunning rules decide what happens next.

Does Sureway change the transaction we send?

Amount, currency, card and customer are charged as sent. Like other gateways, Sureway formats each request to card network requirements, for example standard address formatting. It also applies BIN-level optimization, formatting each request for the requirements of the card's issuing bank.

Can Sureway send a merchant's payments to a different processor?

No. Each merchant's charges run on the processing account that merchant set up at onboarding.

What does our team see on each transaction?

A standard gateway response: result, authorization code, AVS and CVV results, response code and transaction ID, in your connector's format. If your support team needs a field you don't receive today, raise it during scoping.

Cards and compliance

Who stores the cards?

Sureway stores cards in its PCI DSS compliant vault, as the merchant's gateway. Your platform stores a token, not the card number. Merchants who leave can have their cards exported to another PCI DSS compliant provider.

Can merchants keep their existing stored cards?

Yes. Cards a merchant already has stored with their current gateway can be charged through Sureway without collecting them again, as long as that gateway account stays open. Merchants can also move their cards into the Sureway vault.

Do rebills keep their stored-credential history?

Yes. Sureway accepts the stored-credential fields your connector sends today and returns the network transaction ID for later charges, so each rebill stays linked to the cardholder's original authorization.

Is Sureway PCI DSS compliant?

Yes. Sureway Payments is PCI DSS v4.0.1 compliant. Our Attestation of Compliance is shared on request.

Does a merchant need a new merchant account?

No. Sureway works with the merchant account a merchant already has, so their acquiring bank relationship and funding stay as they are.

Integration

Which API format does Sureway use?

A gateway API format most billing platforms already support. Your team builds a connector of a type it has built before. The format is confirmed during scoping.

How much work is it for our team?

One gateway connector, one entry on your gateway list with its credential fields, and the certification scenarios for sale, refund and void.

What happens if Sureway can't be reached?

Your connector receives a standard gateway error in its format, and your platform's existing rules for an unavailable gateway apply.

Who supports our team, and when?

A named integration contact through build and certification. Support hours and the escalation path are agreed before go-live.

Can a merchant start using Sureway without us?

No. Like any gateway, Sureway has to be on your platform's gateway list before a merchant can choose it.

Commercial

Why would a merchant ask for Sureway?

Merchants choose Sureway for approval rates on recurring charges. The request reaches your team the way any request for a new gateway does, and you decide whether to add it.

Does Sureway offer billing, subscriptions or customer management?

No. Sureway processes the payments your platform sends. Billing, schedules, customer records and commissions stay in your platform.

What about refunds and chargebacks?

Refunds and voids go through the same connector, against the Sureway transaction ID. Chargebacks follow the merchant's acquirer process.

What does it cost?

Merchant pricing is agreed directly with each merchant. Platform partner terms are discussed during scoping.

Glossary

Term	Meaning
Acquiring bank (acquirer)	The bank that holds the merchant account and settles card payments to the merchant.
Attestation of Compliance (AoC)	The formal record of a PCI DSS assessment. Sureway's is shared on request.
Authorization	The issuer's decision to approve or decline a payment.
AVS	Address verification service: the issuer's check of the billing address against its records.
BIN	Bank identification number: the first digits of a card number, which identify the issuing bank.
BIN-level optimization	Formatting each request for the requirements of the card's issuing bank.
Card migration	Moving a merchant's stored cards from another provider into the Sureway vault.
Card-not-present (CNP)	A payment where the card is not physically presented, such as online or subscription billing.
CIT / MIT	Customer-initiated and merchant-initiated transactions. A subscription renewal is an MIT.
Connector	The code in a platform that talks to one gateway.
Credential on file (COF)	The card networks' framework for storing and reusing a card, with fields that tell the issuer how a stored card is being used.
CVV	The card verification value: the three- or four-digit code on the card.
Gateway	The service that receives a platform's payment requests and sends them for authorization.
Gateway format	The endpoint, field names, codes and behaviour of a gateway API.
Gateway list	The set of gateways a platform's merchants can choose from.
Issuer	The bank that issued the customer's card. It approves or declines each payment.
Merchant account	The account a merchant holds with an acquiring bank to accept card payments. Sureway works with the one a merchant already has.
NTID	Network transaction ID: the card network's reference for the original customer-initiated payment, carried on later merchant-initiated ones.
PAN	Primary account number: the long number on the card.

Term	Meaning
PCI DSS	The Payment Card Industry Data Security Standard, which governs how cardholder data is handled. v4.0.1 is the current version.
Rebill	A repeat charge on a stored card, such as a subscription renewal.
Sandbox	The test environment where a connector runs the certification scenarios.
Settlement	The transfer of funds from the acquiring bank to the merchant.
Soft decline / hard decline	A decline that may succeed on another try, versus one that is final.
Stored-credential fields	The fields that tell the issuer who initiated a charge, whether it is recurring, and which original payment it follows.
Token	A reference that stands in for a stored card. Your platform stores the token, not the card number.
Transaction ID	The identifier Sureway returns for each transaction. Refunds and voids reference it.
Void	Cancelling a transaction before the batch settles.

Talk to the integrations team

Tell us which gateway connectors your platform ships. That tells us which format fits. Write to [contact@\[domain-tbd\]](mailto:contact@[domain-tbd]).