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Customer Support

Payment API

Using the Payment API

Our Payment API empowers you to connect your customers with loan payment options.

- IVR Systems
- Third-Party Payment Systems

Using Profile Payments via the Payment API

To aid in maintaining PCI compliance, the Payment API allows for the creation of a profile for making payments and scheduled payments without saving the customer's personal payment information.

The following calls may be used to create a profile for payments:

- CreateCardProfile
- CreateACHProfile

Once a profile has been created, it may be used to complete payments in the following calls:

- SubmitTokenPayment
- CreateRunDateSchedule

IVR Systems

Using the GOLDPoint IVR System

GOLDPoint Systems offers a fully PCI compliant IVR system that is fully integrated with the payment system with a complete workflow for handling payments in English and Spanish.

To use the GOLDPoint IVR system, submit a work order and include a phone number you would like your customers directed to if there is a issue or question to be handled outside of the IVR system.

Using a Third-Party IVR System

You may also use a third-party IVR System and use the Payment API to handle payment processing. This option is for institutions who:

1. Would like more flexibility and control over their IVR workflow.

2. Do not mind doing the programming to connect their IVR system of choice to the payment system using the Payment API.

> ### Warning
>
> You are responsible for ensuring your chosen IVR system is PCI compliant. Sensitive payment information should never be recorded in a call or otherwise saved by the IVR system.

We recommend using the following calls from the Payment API (View Payment API calls):

- GetAccounts
- ValidateAccount
- GetCardProfiles
- GetACHProfiles
- CreateCardProfile
- CreateACHProfile
- SubmitTokenPayment
- CreateRunDateSchedule
- SubmitCardPayment*
- SubmitACHPayment

To maintain PCI compliance, sensitive payment information should never be saved.

Click below to view an example workflow using the above calls. Use this as a starting point for designing your custom workflow.
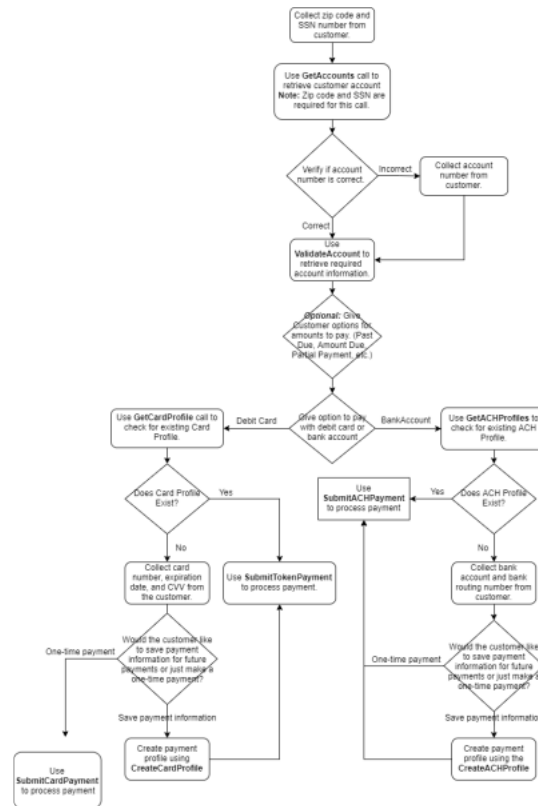
Integrating with Third-Party Payment Processors

Payments made using third-party payment processors can be accepted and recorded in GOLDPoint's loan servicing system. You will need to contact your GPS Account Representative to get a token specifically for use by the third-party processor.

This separate token will limit the third-party processor to access to the portion of the API that deals with external payments.

> **Note**
>
> You will need to complete a setup process with GOLDPoint Systems before integrating third-party processor. Some programming changes will be required before a third-party can connect to the API.

Third-Party Processor Payment Calls

We recommend using the following calls from the Payment API to manage payment from third-party processors:

- ValidateAccount: Verifies loan account information. The response will return information for that account approved by your institution during the setup process.

- PrepaymentCheck: Checks if the payment amount can be applied to the loan account.

- SubmitExternalPayment: Notifies the GOLDPoint's loan servicing system that a payment has been made using a payment system external to GPS. This will update loan information and records within loan servicing (e.g., CIM GOLD) accordingly.

- VoidExternalPayment: Voids external loan payments submitted from the SubmitExternalPayment call.

Scheduled Payment Indicator Calls

> **Note**
>
> The following calls only set indicators so the loan servicing system is aware an external schedule is set up. No information about the payment schedule or frequency is noted. For information about the payment schedule, check with the third-party payment processor.

- AddExternalRecurringIndicator: Notifies GOLDPoint Systems there are a recurring payment set up in a third-party payment system.

- GetExternalRecurringIndicator: Checks if a recurring payment is set up on a third-party payment system.

- DeleteExternalRecurringIndicator: Notifies GOLDPoint Systems that a recurring payment schedule has been deleted in a third-party payment system if one was once in place.