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Introduction

Trust My Travel work differently to a normal payment company and ARE NOT a payment gateway. Our value add is the fact that we build in financial protection to all transactions meaning that our acquiring partners and the cardholders are protected against the insolvency of our providers.

Due to our unique proposition we capture a lot more information than a traditional payment provider, and we also do not just sit one MID behind a provider. As such we ask that you do not treat this implementation as a payment gateway integration or make assumptions about this integration based on previous integrations of payment providers.

Overview

To begin using the Trust My Travel Payment Modal, you will need:

- A TMTProtects account
- A channel on your TMTProtects account that is ready for processing (nb this can be a channel in test mode).
- A secret key for that channel.
- The base currency of the channel
- Your TMTProtects site path

See the [Channel Data page](#) and [Site Path page](#) for further detail.

Authorisation

To obtain a valid token for transacting, and to prevent tampering with transaction data, an authorisation string must be created for each transaction and hashed and salted with your channel secret. A GMT timestamp in the required format must be included in this string and appended to it. Authorisation strings are valid for 15 minutes. Please see the [Authorisation page](#) for further detail and code examples.

Scripts

Having obtained these details, you will need to include the following script on your checkout page. This script must always be loaded from tmtprotects.com

```
<script src="https://payment.tmtprotects.com/tmt-payment-modal.3.0.2.js"></script>
```

Beneath this script, you will need a script that inits the TMT Payment Modal and passes in your [path](#) and either [formId](#) or [data](#) values depending on the [implementation](#) that you are using.

Form implementation:

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      formId: 'tmt-payment-form'
    })
  }
</script>
```

Object implementation:

```
<script>
  window.tmtPaymentModalReady = function () {
```

```
const data = {
  ...
}

const button = document.getElementById('trigger-modal');

button.addEventListener('click', function () {
  const tmtPaymentModal = new window.tmtPaymentModalSdk({
    path: 'test-site',
    data: data
  })
})
}
</script>
```

For examples of further options that can be passed to the TMT Payment Modal, please [See the options page](#)

Implementation

In order to pass booking and transaction data to the modal, you will need to choose from one of our Payment Modal [implementations](#). Select the method that suits your workflow best. The basic callbacks for this process are covered below. See the [callbacks page](#) for details on all available callbacks.

End to End Process

From the point at which the user clicks to pay, and triggers the modal, the following events occur:

- User clicks pay
- Modal is triggered
- Modal validates that all required data is present
- Modal attempts to obtain a token using the authstring
- Modal attempts to create a booking using the booking data provided
- Modal executes [booking_logged](#) callback
- Modal renders payment form
- User adds credit card details and clicks pay
- Transaction attempted
- If transaction is subject to 3DS2, the relevant authentication is served to the user

If the transaction is successful, the [transaction_logged](#) callback is triggered with the full API response to the `POST /transactions` call performed by the modal.

If the card issuing bank declines the card for some reason the [transaction_failed](#) callback is triggered with the full API response to the `POST /transactions` call performed by the modal.

After the completion of any of the scenarios detailed above, the user experience is now back in your hands, and it is up to you to close the modal, and [validate the response](#).

Closing the Modal

The Payment Modal comes with a `closeModal` method that allows you to programmatically close the modal from the same page that it was triggered from.

```
window.tmtPaymentModalReady = function () {
  var tmtPaymentModal = new window.tmtPaymentModalSdk({
    path: 'test-site',
    formId: 'tmt-payment-form'
  })
}
```

```
tmtPaymentModal.on('transaction_logged', function (data) {  
    // Call AJAX functions to update database  
    ...  
    tmtPaymentModal.closeModal();  
  
    // Redirect to success or fail page.  
})  
})
```

Troubleshooting

Should you encounter any issues in getting through the End to End process, please do the following in the order shown:

- Consult the [Troubleshooting](#) section of this documentation
- Refer to the [TMT Status Page](#) to ensure that your issue is not an open bug
- Contact [TMT Member Support](#) with as much detail as possible on the issue

Release Notes

- Patch for bug where card tokeniser used incorrect environment settings.

Browser Support

The current version of the Payment Modal has been tested in latest versions of Chrome, Firefox, Safari, Edge and IE11.

Previous Versions

Previous versions of the Payment Modal and the related documentation can be found on our [demos site](#)

Support

Please subscribe to <https://status.tmtprotects.com/> for updates on new versions of the modal. Please direct all issues and questions to membersupport@trustmytravel.com supplying as much detail as possible such as including links to pages where the modal is being implemented or code examples.

Channel Data

Channel ID and Secret

You can obtain the ID and Channel Secret for the channel you wish to integrate by logging into the [TMT dashboard](#) and going to the channels page. Here the IDs of all available channels are shown

The screenshot shows the TMT dashboard interface. On the left, a navigation menu includes 'Dashboard', 'Channels' (highlighted), 'Bookings', and 'Transactions'. The main content area is titled 'Channels' and features a search bar with 'Currency' selected and 'All currencies' as a filter. Below this is a table with the following data:

ID	Name	Currency
1701	Random USD Channel 1...	USD
1698	Random USD Channel 1...	USD

In this example, the channel ID is 1701

Click on the channel to open it and then click on the blue "View" button in the "Channel Secret" row. This will reveal the channel secret and a button to copy it clipboard.

The screenshot displays the 'TMT Test Site' for a specific channel. The title is 'Random USD Channel 1579098336'. The details are as follows:

Name	Random USD Channel 1579098336
Currency	USD
Mode	test
Quote Code	Quote1
Statement Period	month
Account Type	protected-processing
Cardholder Present	Disabled
Channel Secret	\$2y\$10\$jJrTIWY7s9x7DdpxPSfSB.3mgFJ0SpkwCBl0... Copy

Site Path

To find your site path, login to the [TMTProtects Dashboard](#) and click on the site settings button as shown in the screenshot below. This will reveal your site settings including the "Site Path".

This value should be passed to the Payment modal via the [path option](#).

The screenshot shows the 'TMT Test Site' dashboard. On the left is a navigation menu with items: Dashboard, Channels, Bookings, Transactions, and Statements. The main content area is titled 'Site Settings' and contains a form with the following fields:

Site ID	3
Site Name	TMT Test Site
Site Path	tmt-test
Site URL	https://tmtprotects.com/tmt-test
Admin Email	matt.mb697@gmail.com
Admin Username	

A red arrow labeled 'Site Settings Button' points to a gear icon in the top right corner of the dashboard header.

Authorisation

The authorisation string should be generated by taking the steps listed below. [Code examples](#) are provided further down the page along with PHP helper classes.

To test the authorisation string your app generates matches the expected authorisation string, or to assist with debugging why an authorisation string is not working you can use the [Auth Test Demo](#)

The steps required to generate the authorisation string are as follows:

- Generate a GMT datetime stamp with format: YmdHis
- Concatenate the following values, in the order shown, into a query string:
 - Channel ID
 - Channel base currency
 - Transaction total in base currency
 - The GMT datetime stamp
- Hash the string using sha256
- Append the channel secret to the hashed string and hash again, again with sha256
- Append the datetime stamp to this hashed and salted string

Extending Authorisation

If there are other items included in the transaction that you wish to insure against tampering, these values can also be included in the authstring.

The following fields can be included in any implementation:

- country
- date
- email
- firstname
- reference
- surname

You can also include the following in the [Data Object Implementaion](#)

- allocations
- charge_channel

IMPORTANT

- If you include additional values in the authstring, you must declare them via the [Verify Option](#).
- Values must be concatenated in alphabetical order of the field they relate to with the timestamp appended afterwards
- If you are including allocations in your authstring, the order of the fields in the allocation objects must match the order of the fields passed to the init method.
- Arrays must be json encoded

Examples

If the language you use does not have examples shown, please send a request to techsupport@trustmytravel.com indicating the coding language you are using.

- [PHP](#)
- [Node.js](#)

PHP

A `TmtAuthstring\Create` class is available on the [TMT Github Page](#) along with instructions on implementation, or you can write your own using the examples below:

Basic Implementation

```
// Get current time in GMT.
$time_now = new DateTime('now', new DateTimeZone('GMT'));

// Create timestamp in 'YmdHis' format. E.g. 20190812055213
$timestamp = $time_now->format('YmdHis');

// Concatenate the values for channels, currencies, total and your timestamp in that order.
$booking_vars = [
    'channels' => 2,
    'currencies' => 'USD',
    'total' => 9999,
    'timestamp' => $timestamp,
];

$string = implode('&', $booking_vars);

// SHA256 the string.
$sauth_string = hash( 'sha256', $string );

// Fetch your channel secret and concatenate to string.
$secret = 'MYCHANNELSECRET123';
$salted_auth_string = hash( 'sha256', $sauth_string . $secret );

// Concatenate with timestamp.
$final_auth_string = $salted_auth_string . $timestamp;
```

Extended

```
// Get current time in GMT.
$time_now = new DateTime('now', new DateTimeZone('GMT'));

// Create timestamp in 'YmdHis' format. E.g. 20190812055213
$timestamp = $time_now->format('YmdHis');

// Concatenate the values in alphabetical order then append timestamp.
$booking_vars = [
    'allocations' => json_encode([
        [
            'channels' => 23,
            'currencies' => 'GBP',
            'operator' => 'flat',
            'total' => 1000,
        ]
    ]),
    'channels' => 2,
    'currencies' => 'USD',
    'reference' => 'SOMEREFERENCE',
    'total' => 9999,
];

$booking_vars['timestamp'] = $timestamp;

$string = implode('&', $booking_vars);

// SHA256 the string.
$sauth_string = hash( 'sha256', $string );

// Fetch your channel secret and concatenate to string.
$secret = 'MYCHANNELSECRET123';
$salted_auth_string = hash( 'sha256', $sauth_string . $secret );
```


Options

Mandatory

The following option is mandatory and must be included for the payment modal to function correctly:

- [path](#)

You must also include one of these options:

- [formId](#)
- [data](#)

Test Environments

If you are using a channel that is in test mode, you will need to add the [environment](#) option.

Optional

The following options can be used where required

- [paymentCurrency](#)
- [lang](#)
- [disableLang](#)
- [disableCloseWindowPrompt](#)
- [debug](#)
- [verify](#)
- [transactionType](#)

Examples

path

The [path](#) of your TMTProtects site.

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      ...
    })
  }
</script>
```

formId

The ID of the form containing the required booking and transaction data. See [Payment Form Implementation](#) for more detail.

```
<form id="myPaymentForm" action="complete.php" method="post">
  // Form inputs etc...
</form>

<script>
```

```

window.tmtPaymentModalReady = function () {
  var tmtPaymentModal = new window.tmtPaymentModalSdk({
    path: 'myPaymentForm',
    ...
  })
}
</script>

```

data

An object containing all required booking and transaction data. See [Data Object Implementation](#) for more detail.

```

<button id="trigger-modal" class='btn btn-primary'>Pay Now</button>

<script>
  window.tmtPaymentModalReady = function () {

    const data = {
      booking_id: '0',
      channels: '2',
      country: 'GB',
      // Authentication
      booking_auth: authentication_string,
      // Lead Traveller
      firstname: 'John',
      surname: 'Smith',
      email: 'john.smith@example.org',
      date: '2020-05-15',
      // Payment details
      payee_name: 'Jane Smith',
      payee_email: 'jane.smith@example.org',
      payee_address: '123 test address',
      payee_city: 'Test city',
      payee_country: 'GB',
      payee_postcode: '0000',
      currencies: 'GBP',
      total: '9999'
    }

    const button = document.getElementById('trigger-modal')

    button.addEventListener('click', function () {
      var tmtPaymentModal = new window.tmtPaymentModalSdk({
        path: 'test-site',
        data: data
      })
    })
  }
</script>

```

Environment

Different versions of the tokeniser tool are used according to whether a channel is in test mode or not. If the channel you are implementing the modal for is in test mode, you will need to set the environment option accordingly. For other modes, the environment option will default to live.

NB: While you are permitted to use non-secure URLs in test mode, you will not be permitted to do so in live mode

```

<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      formId: 'my-payment-form',
      environment: 'test'
    })
  }
</script>

```

paymentCurrency

The default behaviour of the payment modal is to offer payment in the base currency of your channel, and allow the customer to change the payment currency as required. Should you know that the customer making payment is based in a country that does not use your channel's base currency, you can improve the user experience by defining their currency to default the payment modal to.

For example, if the base currency of your channel is USD and your customer is based in Germany, you would define the `paymentCurrency` as EUR as shown below.

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      formId: 'my-payment-form',
      paymentCurrency: 'EUR'
    })
  }
</script>
```

Should you wish to display your prices in currencies other than your base currency, you will need to [utilise your channel's forex feed](#)

lang

The modal is rendered in English by default. Should you know that the user prefers an alternate language, the modal can be set to load in that language [should a translation be available](#). Once loaded, the user is still free to switch languages should they wish. The language which the modal is in at the point of transaction determines what language the user's payment receipt shall be in.

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      formId: 'my-payment-form',
      lang: 'ptBR'
    })
  }
</script>
```

disableLang

If the translations you require for your customer base are not available, you can disable the translation picker.

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
      path: 'test-site',
      formId: 'my-payment-form',
      disableLang: true
    })
  }
</script>
```

disableCloseWindowPrompt

If you have your own means of handling user attempts to close the browser or refresh during transaction you may wish to disable the in-built `onbeforeunload` close window prompt.

```
<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({
```

```

        path: 'test-site',
        formId: 'my-payment-form',
        disableCloseWindowPrompt: true
    })
}
</script>

```

debug

Set `debug = true` to enable validation and error logs in console.

```

<script>
    window.tmtPaymentModalReady = function () {
        var tmtPaymentModal = new window.tmtPaymentModalSdk({
            path: 'test-site',
            formId: 'my-payment-form',
            debug: true
        })
    }
</script>

```

Verify

If you have [extended the authstring](#) to include other booking and transaction values, you will need to include the `verify` option in order to pass in an array of the fields that you have included in the authstring.

```

<script>
    window.tmtPaymentModalReady = function () {
        var tmtPaymentModal = new window.tmtPaymentModalSdk({
            path: 'test-site',
            formId: 'my-payment-form',
            verify: ["reference"]
        })
    }
</script>

```

The following fields can be used in the `verify` array in any implementation:

- country
- date
- email
- firstname
- reference
- surname

You can also include the following in the [Data Object Implementaion](#)

- allocations
- charge_channel

Transaction Type

We now allow for pre-authorizing a card via the modal leaving you to make a [Capture request via an API call](#) in order to capture the payment.

NB: Allocations are not permitted on authorize transactions and must be included with the Capture request

```

<script>
    window.tmtPaymentModalReady = function () {
        var tmtPaymentModal = new window.tmtPaymentModalSdk({
            path: 'test-site',
            formId: 'my-payment-form',

```

```
        transactionType: 'authorize'  
      })  
    }  
</script>
```

Implementations

There are two ways in which you can pass booking and transaction data to the Payment Modal.

Payment Form

Create a form with the required fields defined and pass the ID of the form to the Payment Modal SDK. On submitting the payment form, the modal is triggered, a booking is placed using the data present on the payment page and the user is prompted for their credit card details in order to complete the transaction.

- [Payment Form Implementation](#)
- [Payment Form Demo, minimum options](#)
- [Payment Form Demo, full options](#)

Data Object

An object containing all required fields can be passed to the Payment Modal SDK. An event listener is also added, the modal is triggered when the nominated event is triggered, a booking is placed using the data present on the payment page and the user is prompted for their credit card details in order to complete the transaction.

- [Data Object Implementation](#)
- [Data Object Demo, minimum options](#)
- [Data Object Demo, full options](#)

Payment Form

For this implementation, you will need a form with the fields defined below present on the page with the css class properties shown (either hidden from or displayed to the user).

On triggering the modal, a booking is placed using the data present in the form and the user is prompted for their credit card details in order to complete the transaction.

If any of the required data is not present, an error is output detailing the data that is not present.

If transaction fails for some reason, the user is given a further two attempts to make payment before the transaction is failed permanently.

On successful transaction, the user is shown the success dialog.

Required Data and Relevant CSS Class

All transactions made using the payment form must have the following:

CSS Class	Description
tmt_booking_auth	The hashed and salted authorisation string for the transaction
tmt_booking_id	Set this to 0 to create a new booking, or an existing booking ID if you preloaded a booking
tmt_channels	Set this to the ID of the channel you wish to use for the transaction
tmt_payee_name	The name of the person making payment as it appears on their credit/debit card
tmt_payee_email	The email of the person making payment
tmt_payee_country	The ISO 3166-1 alpha-2 value of the country of the person making payment
tmt_currencies	The ISO 4217 value for the currency the travel item is being sold in (must match the currency of the channel in use)
tmt_total	The total being billed in the currency of the channel in use as a cent value (e.g. \$10.00 = 1000)

New Bookings

Unless you have [preloaded a booking](#), you will also have to supply the following booking specific fields, which will be used to create a new booking prior to the transaction:

CSS Class	Description
tmt_country	The ISO 3166-1 alpha-2 value of the country the booking takes place in
tmt_firstname	The firstname of the lead traveller
tmt_surname	The surname of the lead traveller
tmt_email	The email address of the lead traveller
tmt_date	The end date of travel in YYYY-MM-DD format

Address Data and Relevant Class Name

If your account is NOT enabled for Cardholder Present (all accounts are disabled for Cardholder Present by default) then you will need to supply the fields shown in the address data table. It is up to you to validate that the end user has completed the address fields prior to triggering the modal. Failing to validate these fields will result in a developer error being output in the event of an end user not completing them.

CSS Class	Description
tmt_payee_address	The address of the person making payment
tmt_payee_city	The city of the person making payment
tmt_payee_postcode	The postcode/zip of the person making payment

Optional Data and Relevant Class Name

Class	Description
tmt_reference	Your own reference
tmt_description	A description of the product being sold
tmt_pax	The amount of people the product is for

Payment Form Example

```
<form id="myPaymentForm" action="complete.php" method="post">

  <div class="row">

    <div class="col-sm-8">

      <div class="form-group">
        <div class="col-sm-12">
          <h2>Billing</h2>
        </div>
      </div>

      <div class="form-group">

        <div class="col-sm-6">
          <label for="payee_name">Payee Name</label>
          <input name="payee_name" type="text" class="form-control tmt_payee_name">
        </div>

        <div class="col-sm-6">
          <label for="email">Email</label>
          <input type="email" class="form-control tmt_payee_email">
        </div>

      </div>

      <div class="form-group">
        <div class="col-sm-12">
          <label for="address">Address</label>
          <input name="address" type="text" class="form-control tmt_payee_address" value="" />
        </div>
      </div>

      <div class="form-group">
        <div class="col-sm-12">
          <label for="city">City</label>
          <input name="city" type="text" class="form-control tmt_payee_city" value="" />
        </div>
      </div>

      <div class="form-group">
        <div class="col-sm-8">
          <label for="country">Country: </label>
          <select name="country" class="form-control tmt_payee_country">
            <option value="US">United States of America</option>
            <option value="GB">United Kingdom</option>
            <option value="AU">Australia</option>
          </select>
        </div>
      </div>
    </div>
  </div>
</form>
```

```

    </div>
    <div class="col-sm-4">
      <label for="zip">Zip / Postcode: </label>
      <input name="zip" type="text" class="form-control tmt_payee_postcode" value="" />
    </div>
  </div>

  <div class="form-group">

    <div class="col-sm-12">
      <input id="tmt-pay" type="submit" value="Pay" name="pay" class="btn btn-primary btn-block" />
    </div>
  </div>

</div>

<div class="col-sm-4">

  <div class="form-group">
    <div class="col-sm-12">
      <h2>Your Cart</h2>
    </div>
  </div>

  <div class="form-group">
    <div class="col-sm-12">

      <ul class="list-group">
        <li class="list-group-item">
          <div>
            <h6 class="my-0">Guided Tour of Big Ben</h6>
            <small class="text-muted">3 hour guided tour of Britain's most famous timepiece.</small>
          </div>
          <span class="text-muted">£22</span>
        </li>
        <li class="list-group-item">
          <div>
            <h6 class="my-0">Stand-up Paddleboard the Thames</h6>
            <small class="text-muted">Who needs the ocean when you can paddle down the charming River Thames?<
/ small>
          </div>
          <span class="text-muted">£9</span>
        </li>
        <li class="list-group-item">
          <span>Total</span>
          <input type="hidden" class="tmt_currencies" value="GBP" />
          <strong>GBP 31</strong>
          <input type="hidden" class="tmt_total" value="3100" />
        </li>
      </ul>
    </div>
  </div>
</div>

<!-- HIDDEN VALUES -->
<input type="hidden" class="tmt_booking_id" value="0" />
<input type="hidden" class="tmt_channels" value="4" />

<!-- BOOKING DETAILS -->
<input name="firstname" type="hidden" class="form-control tmt_firstname" value="John">
<input name="surname" type="hidden" class="form-control tmt_surname" value="Smith">
<input name="email" type="hidden" class="form-control tmt_email" value="john.smith@example.org">
<input name="country" type="hidden" class="tmt_country" value="UK" />
<input type="hidden" class="tmt_date" value="2019-05-12" />
<input type="hidden" class="tmt_booking_auth" value="<?php echo $final_auth_string; ?>" />
</div>

</form>

<script>
  window.tmtPaymentModalReady = function () {
    var tmtPaymentModal = new window.tmtPaymentModalSdk({

```

```
    path: 'test-site',  
    formId: 'myPaymentForm'  
  })  
}  
</script>
```

Data Object

For this implementation, an object containing required properties as defined below is passed to the modal.

On triggering the modal, a booking is placed using data from the object and the user is prompted for their credit card details in order to complete the transaction.

If any of the required data is not present, an error is output detailing the data that is not present.

If transaction fails for some reason, the user is given a further two attempts to make payment before the transaction is failed permanently.

On successful transaction, the user is shown the success dialog.

Required Data

All transactions made using the data object must have the following:

Key	Description
booking_auth	The hashed and salted authorisation string for the transaction
booking_id	Set this to 0 to create a new booking, or an existing booking ID if you preloaded a booking
channels	Set this to the ID of the channel you wish to use for the transaction
payee_name	The name of the person making payment as it appears on their credit/debit card
payee_email	The email of the person making payment
payee_country	The ISO 3166-1 alpha-2 value of the country of the person making payment
currencies	The ISO 4217 value for the currency the travel item is being sold in (must match the currency of the channel in use)
total	The total being billed in the currency of the channel in use as a cent value (e.g. \$10.00 = 1000)

New Bookings

Unless you have [preloaded a booking](#), you will also have to supply the following booking specific fields, which will be used to create a new booking prior to the transaction:

Key	Description
country	The ISO 3166-1 alpha-2 value of the country the booking takes place in
firstname	The firstname of the lead traveller
surname	The surname of the lead traveller
email	The email address of the lead traveller
date	The end date of travel in YYYY-MM-DD format

Address Data

If your account is NOT enabled for Cardholder Present (all accounts are disabled for Cardholder Present by default) then you will need to supply the fields shown in the address data table.

Key	Description
payee_address	The address of the person making payment

payee_city	The city of the person making payment
payee_postcode	The postcode/zip of the person making payment

Optional Data

Key	Description
reference	Your own reference
description	A description of the product being sold
pax	The amount of people the product is for
allocations	See Allocations objects for more details
charge_channel	See Allocations objects for more details

Data Object Example

```
<button id="trigger-modal" class="btn btn-primary">Trigger Payment Modal</button>

<script>
  window.tmtPaymentModalReady = function () {

    const data = {
      // Booking Data
      booking_id: '0',
      channels: '2',
      country: 'GB',
      date: '2020-05-12',
      currencies: 'GBP',
      total: '9999',
      reference: 'test reference', // optional
      description: 'Some holiday', // optional
      pax: '3', // optional,
      // Authentication
      booking_auth: hashed_salted_auth_string,
      // Lead Traveller
      firstname: 'John',
      surname: 'Smith',
      email: 'john.smith@example.org',
      // Payment details
      payee_name: 'Jane Smith',
      payee_email: 'jane.smith@example.org',
      payee_address: '123 test adres',
      payee_city: 'Test city',
      payee_country: 'GB',
      payee_postcode: '1234',
    }

    const button = document.getElementById('trigger-modal')
    button.addEventListener('click', function () {

      var tmtPaymentModal = new window.tmtPaymentModalSdk({
        path: 'test-site',
        data: data
      })
    })
  }
</script>
```

Allocations

The Data Object implementation also allows for allocating funds to alternative channels. These allocations can be flat amounts or percentages of the transaction total. You can also nominate which channel incurs our charges.

Allocation Object Fields

Key	Type	Description
channels	integer	The ID of the allocation channel
currencies	string	The currency of the allocation channel
total	integer	The total in cents or as a percentage to be allocated
operator	string	Either "flat" or "percent"

Additional Request Fields

Key	Type	Description
charge_channel	integer	The ID of the channel to deduct TMT's charges from. If not included, this will default to the main transaction channel

Examples

£10.00 of a total of \$220.00 is being allocated to a channel with the ID: 23.

TMT's charges for the transaction will be deducted from this channel and not the master channel

```
{
  booking_id: '0',
  channels: 2,
  currencies: 'USD',
  total: '22000',
  ...
  allocations: [{
    channels: 23,
    currencies: 'GBP',
    operator: 'flat',
    total: 1000
  }],
  charge_channel: 23
}
```

5% of a total of \$220.00 is being allocated to a channel with the ID: 23.

TMT's charges for the transaction will be deducted from this channel and not the master channel

```
{
  booking_id: '0',
  channels: 2,
  currencies: 'USD',
  total: '22000',
  ...
  allocations: [{
    channels: 23,
    currencies: 'GBP',
```

```
    operator: 'percent',
    total: 5
  }],
  charge_channel: 23
}
```

£10.00 of a total of \$220.00 is being allocated to a channel with the ID: 23.

TMT's charges for the transaction will be deducted from the master channel with id = 2. There is no need to indicate this via the request as TMT payments are deducted from the master channel by default.

```
{
  booking_id: '0',
  channels: 2,
  currencies: 'USD',
  total: '22000',
  ...
  allocations: [{
    channels: 23,
    currencies: 'GBP',
    operator: 'flat',
    total: 1000
  }]
}
```

Notes

- Allocations are only permitted via the Data Object implementation
- Allocation data can be protected from tampering via the [verify option](#)
- If you are using the verify option, ensure you order allocation objects the same in the verification as the instantiation
- The channel that incurs TMT's charges must be left with sufficient funds to cover the cost of the charges.
- The total of all allocations + TMT's charges must not be greater than the transaction total.
- If you are setting the [transactionType](#) option to "authorize", you cannot include allocations.

Pre-Loading Bookings

Bookings can be created in advance of prompting the user for payment via the TMT API.

User Tokens

All API requests must include a valid JWT token. To obtain a token, perform an API request as follows, where `{username}` and `{password}` are the user credentials supplied to you by Trust My Travel:

Request

```
POST /wp-json/jwt-auth/v1/token HTTP/1.1
Host: https://tmtprotects.com/wp
Content-Type: application/json

{
  "username": "{username}",
  "password": "{password}"
}
```

Response

```
{
  "id": 2,
  "name": "testsiteadmin",
  "username": "testsiteadmin",
  "user_email": "testsiteadmin@example.org",
  "user_nicename": "testsiteadmin",
  "user_display_name": "testsiteadmin",
  "usertype": "member_admin",
  "type": "member_admin",
  "sites": [
    {
      "name": "TMT Test Site",
      "url": "http://tmtprotects.com/tmt-test",
      "path": "/tmt-test/"
    }
  ],
  "token": "eyJ0e...PiUmyY",
  "refresh_token": "eyJ0e...p37TI"
}
```

Add Booking

- `{path}` corresponds with your [site path](#)
- `{token}` corresponds with a [User Token](#)
- `{channel_id}` corresponds with the ID of the channel you wish to add the booking to
- `{channel_currency}` corresponds with the currency of the channel you wish to add the booking to

Request

```
POST /wp-json/tmt/v2/bookings HTTP/1.1
Host: https://tmtprotects.com/{path}
Content-Type: application/json
Authorization: Bearer {token}

{
  "firstname": "John",
  "surname": "Smith",
}
```

```
"email": "john.smith@example.org",
"date": "2028-08-12",
"total": 1000,
"currencies": "{channel_currency}",
"channels": {channel_id},
"countries": "GB"
}
```

Notes

- The `date` field is for the date of travel.
- The `countries` field pertains to the country the booking takes place in and must be a valid [ISO 3166-1 alpha-2](#) value
- The `total` for the booking is in cents

Response

```
{
  "id": 3097,
  "trust_id": "3-3097",
  "author": null,
  "created": "2020-03-31 12:28:03",
  "modified": "2020-03-31 12:28:03",
  "status": "draft",
  "internal_id": 3097,
  "title": "Smith | john.smith@example.org",
  "content": null,
  "firstname": "John",
  "surname": "Smith",
  "email": "john.smith@example.org",
  "date": "2028-08-12",
  "pax": null,
  "reference": null,
  "total": 1000,
  "total_unpaid": 1000,
  "currencies": null,
  "countries": "GB",
  "country": "GB",
  "transaction_ids": [],
  "channels": null,
  "language": "enGB"
}
```

Notes For full detail on the bookings endpoint you can request the schema using the example below where `{token}` corresponds with a [User Token](#) and `{path}` corresponds with your [site path](#).

```
OPTIONS /wp-json/tmt/v2/bookings HTTP/1.1
Host: https://tmtprotects.com/{path}
Authorization: Bearer {token}
```

Callbacks

In order to allow you to capture relevant API data as the modal process occurs, we provide the following callbacks:

- [token_error](#)
- [booking_logged](#)
- [booking_exists](#)
- [booking_error](#)
- [transaction_logged](#)
- [transaction_failed](#)
- [transaction_rejected](#)
- [transaction_timeout](#)
- [transaction_error](#)
- [modal_closed](#)
- [close_window_attempted](#)

token_error

If you have incorrectly hashed and salted the Payment Modal auth string, or if the auth string has expired, an error message is output to the modal, and the `token_error` callback is triggered. The error response from the token endpoint is passed to the `token_error` callback.

```
// token_error
{
  code: "jwt_auth_invalid_request"
  message: "Session has expired"
  data: {
    status: 403
  }
}
```

booking_logged

If you do not create a booking prior to the user arriving at your payment page, and therefore set the value of your `.tmt_booking_id` input to 0, a booking will be created prior to the transaction being attempted using the [POST /bookings endpoint](#). The response to this request will be passed to the `booking_logged` callback. It is advisable to log the ID of the booking as this can be used to establish whether a transaction was successful or not if timeouts occur.

```
// booking_logged
{
  author: "24"
  channels: 84
  content: ""
  countries: "GB"
  created: "2019-08-12 10:29:15"
  currencies: "USD"
  date: "2020-05-12"
  email: "john.smith@example.org"
  firstname: "John"
  id: 2600
  modified: "2019-08-12 10:29:15"
  pax: 0
  reference: ""
  status: "draft"
  surname: "Smith"
  title: "Smith | john.smith@example.org"
  total: 999
  total_unpaid: 999
}
```

```
transaction_ids: []
trust_id: "21-2600"
...
}
```

booking_exists

This callback is triggered when passing a booking ID for an already existing booking to the modal.

You may wish to create bookings prior to the user arriving at the payment page using the [POST /bookings endpoint](#) and then include the ID for that booking in the input with class `.tmt_booking_id` or keyed with `booking_id` in a data object. The booking is looked up via the [GET /bookings/ID endpoint](#) and the response is passed to the `booking_exists` callback.

```
// booking_exists
{
  author: "24"
  channels: 84
  content: ""
  countries: "GB"
  created: "2019-08-12 10:29:15"
  currencies: "USD"
  date: "2020-05-12"
  email: "john.smith@example.org"
  firstname: "John"
  id: 2600
  modified: "2019-08-12 10:29:15"
  pax: 0
  reference: ""
  status: "draft"
  surname: "Smith"
  title: "Smith | john.smith@example.org"
  total: 999
  total_unpaid: 999
  transaction_ids: []
  trust_id: "21-2600"
}
```

booking_error

This callback is triggered instead of the `booking_logged` or `booking_exists` callbacks in the event of an error in the booking data provided. The error message is output to the modal and the `booking_error` callback is triggered with the error message passed as the single argument that the `booking_error` callback receives.

For example, the channel ID supplied corresponds with a channel that has GBP as its base currency, but the booking currency is supplied as USD.

```
{
  response: code: "rest_invalid_param"
  data: {
    status: 400,
    params: {
      channels: "Channel ID currency does not match nominated currency."
    }
  }
  message: "Invalid parameter(s): channels"
}
```

transaction_logged

This callback is triggered when the user has successfully completed a transaction. It includes the response from the [POST /transactions endpoint](#). The response to this request will be passed as the single argument that the `transaction_logged` callback receives.

```
{
  3ds_response: {}
  adjustments: []
  api_urls: []
  author: "24"
  bin_number: "411111"
  bookings: [
    {
      id: 2605,
      total: 999,
      currencies: "USD",
      reference: ""}
  ]
  card_types: "visa"
  channels: 84
  content: "Succeeded!"
  countries: "US"
  created: "2019-08-12 10:39:26"
  currencies: "GBP"
  forex: []
  forex_rate: ""
  hash: "44a256f2e5150dc1d0341feb6346cef685e0c0a05d179757ab282298f31a8bb8"
  id: 2606
  ip_address: ""
  last_four_digits: "1111"
  linked_id: 0
  modified: "2019-08-12 10:39:29"
  payee_email: "matt.mb697@gmail.com"
  payee_name: "Matthew Bush"
  payee_surname: "Bush"
  payment_ids: [2607, 2608, 2609]
  payment_methods: "credit-card"
  psp: "spreadly"
  statement_batches: "WEEK-33-1-2019-test"
  status: "complete"
  title: "John Smith | john.smith@example.org | purchase"
  token: "VX0cZHR2wSe0xAvPEGoPeB9Avp"
  total: 830
  total_remaining: 830
  transaction_types: "purchase"
  trust_id: "21-2606"
}
```

transaction_failed

When the user has attempted a transaction, but it has been rejected by the card issuing bank, the response from the [POST /transactions endpoint](#) will be passed as the single argument that the `transaction_failed` callback receives.

Example

```
{
  3ds_response: {}
  adjustments: []
  api_urls: []
  author: "24"
  bin_number: "510510"
  bookings: [
    {
      id: 2610,
      total: 999,
      currencies: "USD",
      reference: ""}
  ]
}
```

```
card_types: "master"
channels: 84
content: "Unable to process the purchase transaction."
countries: "GB"
created: "2019-08-12 10:43:29"
currencies: "GBP"
forex: []
forex_rate: ""
hash: "cf6a7a4504568672f16101a342c67982ed42d9d3042a6c9a87bab93e0d29fcaa"
id: 2611
ip_address: ""
last_four_digits: "5100"
linked_id: 0
modified: "2019-08-12 10:43:31"
payee_email: "john.smith@example.org"
payee_name: "John Smith"
payee_surname: "Smith"
payment_ids: [2612]
payment_methods: "credit-card"
psp: "spreedly"
statement_batches: "WEEK-33-1-2019-test"
status: "failed"
title: "John Smith | john.smith@example.org | purchase"
token: "Vd0ZCqLvFowUIfi2cZVQxfqLDqF"
total: 830
total_remaining: 0
transaction_types: "purchase"
trust_id: "21-2611"
}
```

transaction_rejected

- Deprecated

transaction_timeout

At the point at which the user has completed their credit card details and submitted the transaction, the transaction process is in motion. Unless there is an issue at the TMTProtects side, the transaction request will be relayed to the bank. Should a timeout occur between the bank responding to TMTProtects or TMTProtects honouring the Payment Modal API request, an error message is displayed on the modal informing the user that there was a timeout but payment may have been successful and informing them of the booking ID for the transaction. The `transaction_timeout` callback is also triggered with details of the timeout and the booking ID pertaining to the transaction supplied.

The booking can be looked up using the [GET /bookings/ID endpoint](#). The response will include an array of linked transactions under the field `transaction_ids` the last value in this array will pertain to the most recent transaction.

The transaction can then be looked up using the [GET /transactions/ID endpoint](#) to ascertain if it was successful or not.

```
{
  booking_id: 2622
  message: "Request timed out"
  name: "TimeoutError"
}
```

transaction_error

If the transaction attempt failed due to connectivity issues with the card issuing bank or for any reason other than being rejected for anything other than the card issuing bank's criteria, the `transaction_error` callback is triggered with the error response being passed as the single argument

```
{
  name: TypeError
  message: Failed to fetch
}
```

modal_closed

Should the user close the modal at any stage in the process, the modal_closed callback is triggered and an object is passed as the single argument

```
{
  message: modal closed
}
```

close_window_attempted

Should the user close attempt to close their browser window while the transaction is being processed, the close_window_attempted callback is triggered and an object is passed as the single argument. The user is prompted to confirm the close to try and prevent a disconnection.

```
{
  message: 'User attempted to close browser window while transaction is being processed!'
}
```

Validating Modal Callback Data

Hash Verification

During the [End to End Process](#), the [transaction_logged](#) or [transaction_failed](#) callbacks would have called with the transaction response passed to them. Should you wish to validate a response, you will need to obtain the values for `id`, `status` and `total` as well as the [channel secret](#) for the channel you are using.

From there, you can use the `TmtAuthstring\Validate` class on the [TMT Github Page](#) following the example shown.

Alternatively, you can write your own verification method based on the example below:

Example

```
$values = [  
    'id'      => $id,  
    'status' => $status,  
    'total'  => $total  
];  
  
$varString = implode('&', $values);  
$authString = hash('sha256', $varString);  
$validHash  = hash('sha256', $authString . $channel_secret);  
  
if (hash_equals($hash, $validHash)) {  
    // Valid hash.  
};
```

API Verification

The "id" can be used to verify the transaction via a [GET /transactions/id request](#) to the TMTProtects API.

Forex

In order to display prices in currencies other than your channel's base currency, you can perform a GET request for your channel as shown in our [API Documentation](#)

As shown in the documentation, and below, the response object includes a field named `forex_feed`. This contains a `rates` object that contains all currencies available against your channel's base currency and the rate to apply to your base amount to obtain an amount in that currency.

```
{
  "id": 30,
  "count": 0,
  "name": "EUR Channel",
  "slug": "eur-channel",
  "account_mode": "test",
  "account_type": "trust",
  "currencies": "EUR",
  "quote_code": "Quote1",
  "statement_period": "month",
  "forex_feed": {
    "base": "EUR",
    "symbol": "€",
    "rates": {
      "AED": {
        "rate": "4.39974",
        "expires": "11 Dec 2018 14:00:00 GMT",
        "modified": "11 Dec 2018 08:37:15 GMT",
        "symbol": "ا.د."
      },
      "AUD": {
        "rate": "1.64996",
        "expires": "11 Dec 2018 14:00:00 GMT",
        "modified": "11 Dec 2018 08:37:15 GMT",
        "symbol": "$"
      },
      "BRL": {
        "rate": "4.6883",
        "expires": "11 Dec 2018 14:00:00 GMT",
        "modified": "11 Dec 2018 08:37:15 GMT",
        "symbol": "R$"
      }
    }
  },
}
```

Example

Your channel has a base currency of EUR, you are selling a product for EUR 99.99 and you wish to display a price in GBP.

Perform a GET Request for the channel `GET {{url}}/wp-json/tmt/v2/channels/{{channel_id}}`

```
var settings = {
  "url": "{{url}}/wp-json/tmt/v2/channels/{{channel_id}}",
  "method": "GET",
  "timeout": 0,
```

```
};
```

Obtain `response.forex_feed.rates.GBP.rate` using the documentation as an example, this would be `0.93881`

```
$.ajax(settings).done(function (response) {  
    var rate = response.forex_feed.rates.GBP.rate;  
});
```

Multiply your base cost of EUR 99.99 by the rate: $99.99 * 0.93881 = 93.8716119$

```
var paymentAmount = rate * baseAmount;
```

Round to the nearest cent value (rounding down from .5 where applicable) to get GBP 93.87.

```
var displayAmount = paymentAmount.toFixed(2);
```

Test Credit Cards

- Use the values below to test the various payment flows. Use any valid Year / Month combination.
- For the Challenge and 3DS1 Fallback flows, you will be shown a 3DS authentication simulator. The password for this simulator is

Checkout1!

Credit Card Number	CVV	Flow	Outcome
4485 0403 7153 6584	100	Frictionless Flow	Success
4485 0403 7153 6584	101	Frictionless Flow	Fail
4573 8231 6871 0907	100	Challenge Flow	Success
4573 8231 6871 0907	101	Challenge Flow	Fail
4484 0700 0003 5519^	257	3DS1 fallback	Success
4484 0700 0003 5519^	258	3DS1 fallback	Fail
5352151570003404^^	100	No 3DS2	Success
5352151570003404^^	101	No 3DS2	Fail

- ^Transaction total should not be 5000c or this will not trigger.
- ^^Transaction total must be 5000c or this will not trigger

Translations

The TMTProtects Payment Modal currently supports the following translations:

Language	"lang" option
Chinese	zhZH
English (default)	enGB
French	frFR
German	deDE
Italian	itIT
Japanese	jaJA
Kazakh	kkKK
Korean	koKO
Latvian	lvLV
Portuguese	ptBR
Romanian	roRO
Russian	ruRU
Spanish	esES
Ukrainian	ukUK
Uzbek	uzUZ

Should you wish to contribute a translation, please supply translations for the fields below to techsupport@trustmytravel.com.

Payment Modal

```
{
  "form": {
    "title": "Payment Details",
    "invoice": "Invoice",
    "cc_no": "Credit Card Number",
    "cvv": "CVV",
    "expiry": "Expiry Date",
    "pay": "Pay",
    "success": "Payment successful!",
    "retry": "Retry",
    "terms": "This site uses Trust My Travel t/a TMTProtects to facilitate and protect your payment as merchant of record.
    By clicking Pay, you agree to Trust My Travel's terms"
  },
  "paymentStatus": {
    "submitting": "Submitting Payment...",
    "contactingBank": "Contacting Bank...",
    "apologies": "Apologies, this is taking longer than usual...",
    "stillWaiting": "Still waiting for a response..."
  },
  "errors": {
    "connecting": "Payment Service Provider unavailable",
    "timeout": "Your payment attempt has timed out, but may have been successful. Please contact the site admin and quote
    booking ID {{id}}"
  }
}
```

Payment Receipt

```
'subject' => 'Payment Reference: :trust_id',
'greeting' => 'Dear :Name',
'p1' => 'This is a receipt for payment and is not your booking confirmation or voucher',
'p2' => 'Thank you for your payment for membership/travel services to :member for :currency :amount. Trust My Travel Limited have processed your payment on the behalf of :member, meaning your travel booking is financially protected by TMTProtects.Me',
'p3' => 'TMTProtects.Me by Trust My Travel protects Travellers in the event of non-delivery of service and insolvency by their Travel Provider.',
'item_header' => 'Item(s) Ordered:',
'enquiries_header' => 'ENQUIRIES',
'p4' => 'Booking queries regarding your order can be addressed to your Travel Provider directly by visiting their website and contacting them via their "contact us" page. Your order details listed above may be required in order to identify your booking and answer your questions.',
'p5' => 'Payment or Financial Protection queries can be addressed to trust@trustmytravel.com where you can receive support and information relating to the processing and protection of your credit card payment. Please include your full name and the above Order Reference in the subject of your email.'
```

Refund Receipt

```
'subject' => 'Refund Receipt: :trust_id',
'heading' => 'Payment Reference: :trust_id',
'greeting' => 'Dear :Name',
'p1' => 'A refund of :currency :amount has been issued on your recent purchase with :member. ',
'p2' => 'Your transaction will appear on your card statement as \'trustmytravel.com+441780408121\'. Please note it can take 3/4 working days to show up on your statement.',
'item_header' => 'Item(s) Ordered:',
'p4' => 'Queries regarding your order can be addressed to :member directly by visiting their website and contacting them via their "contact us" page. Your order details listed above may be required in order to identify your booking and deal with your questions.',
'p5' => 'In addition you can receive customer support relating to the processing of your credit card payment by emailing us at customerservices@trustmytravel.com with the above payment reference in the subject of your email.'
```

Chargeback Receipt

```
'subject' => 'Chargeback Notification: :trust_id',
'heading' => 'Trust ID: :trust_id',
'greeting' => 'Dear :Name',
'p1' => 'We have received a chargeback of :currency :amount on the above booking. ',
'p2' => 'We believe this to be a legitimate transaction. Can you please reply to us as soon as possible and let us know if you did indeed make this booking and if so can you please reverse this with your issuing bank?',
'sign_off' => 'Yours sincerely,',
'signed' => 'The Team',
'item_header' => 'Item(s) Ordered:',
```

Troubleshooting

If you are having difficulty integrating the Payment Modal, please read through the troubleshooting guides below.

Form Implementation

- [Nothing Happens](#)
- [Form Submits](#)
- [Can't Initialise Modal](#)
- [Required Field Errors](#)
- [Token is Invalid](#)
- [Token is Expired](#)
- [Allocation Errors](#)
- [Payment Fails unexpectedly](#)

Nothing Happens

You are confident you have completed the integration, you visit your test payment page, click to pay, and nothing happens!

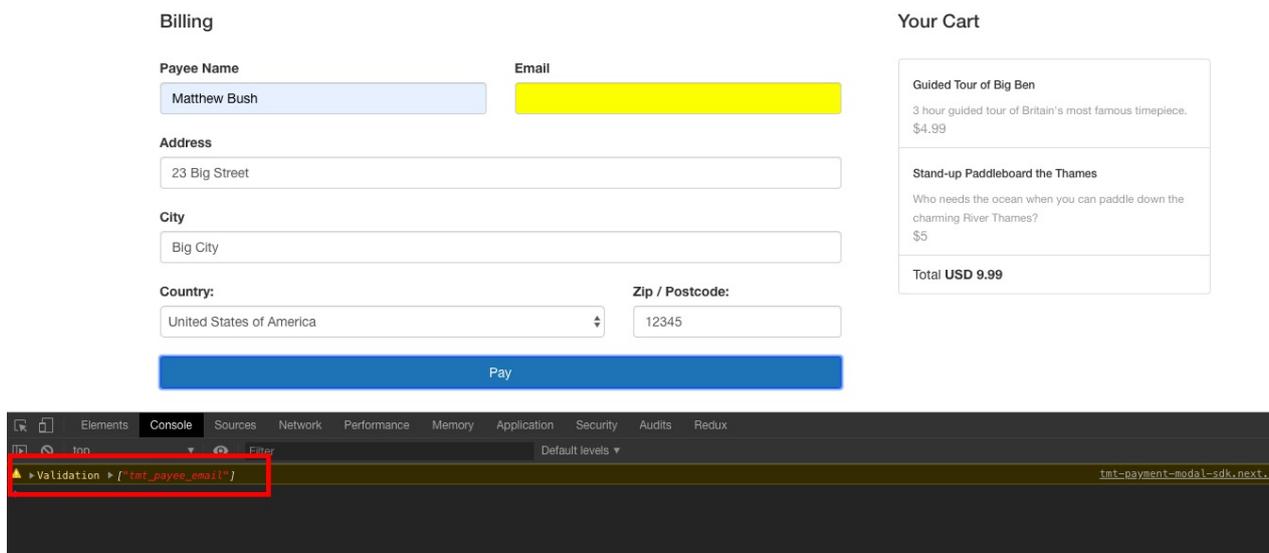
Please check the following:

- That you have an input with the class `tmt_payee_name` and a value
- That you have an input with the class `tmt_payee_email` and a value

Note that if either or both of these inputs are visible, then a style attribute would be attached to them in the event of no value being supplied. E.g

```
<input name="payee_name" type="text" class="form-control tmt_payee_name" style="background: yellow;">
```

If you have set either or both of these inputs to hidden, then its not immediately obvious if no values are present. It is recommended that you enable [Debug mode](#) if this is the case. You should then see output to this effect.



Form Submits

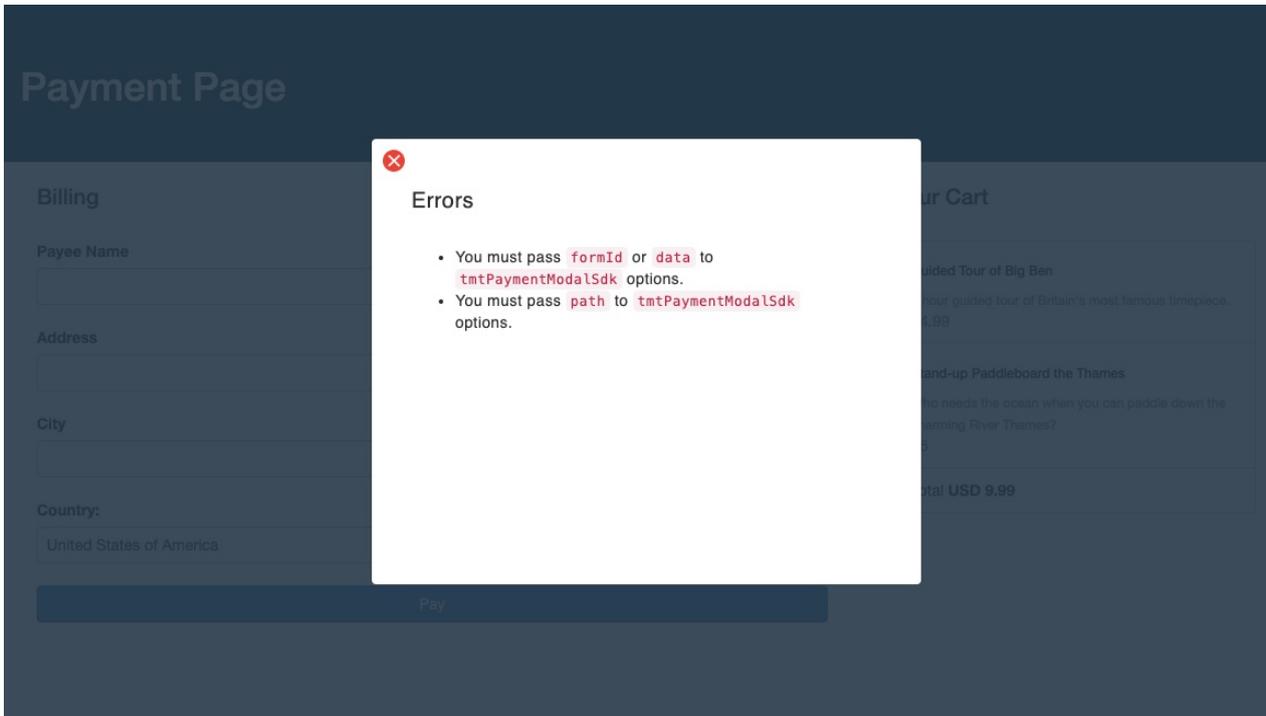
You are confident you have completed the integration, you visit your test payment page, click to pay, and the payment form submits without triggering the modal

Please check the following

- That you have correctly included the [Payment Modal scripts](#)
- That no other javascript included on your payment page is triggering errors in console

Init Errors

If you do not init the modal with the [mandatory options](#) for the implementation you require, then the modal will be triggered as per the screenshot below informing you which mandatory fields are missing.



This error would be resolved by passing a formId and path to the modal init call, for example:

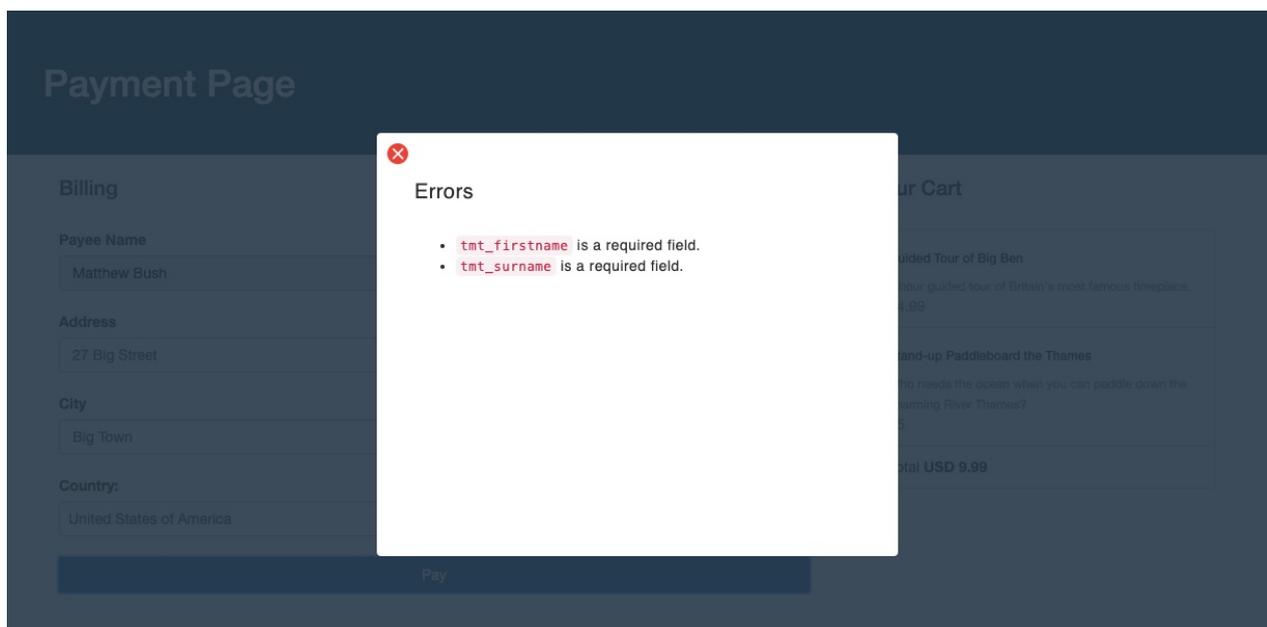
```
var tmtPaymentModal = new window.tmtPaymentModalSdk({
  path: "tmt-test",
  formId: "tmt-payment-form"
})
```

Required Field Errors

To successfully trigger the Payment Modal, required data must be present and correctly referenced depending on the implementation you are using:

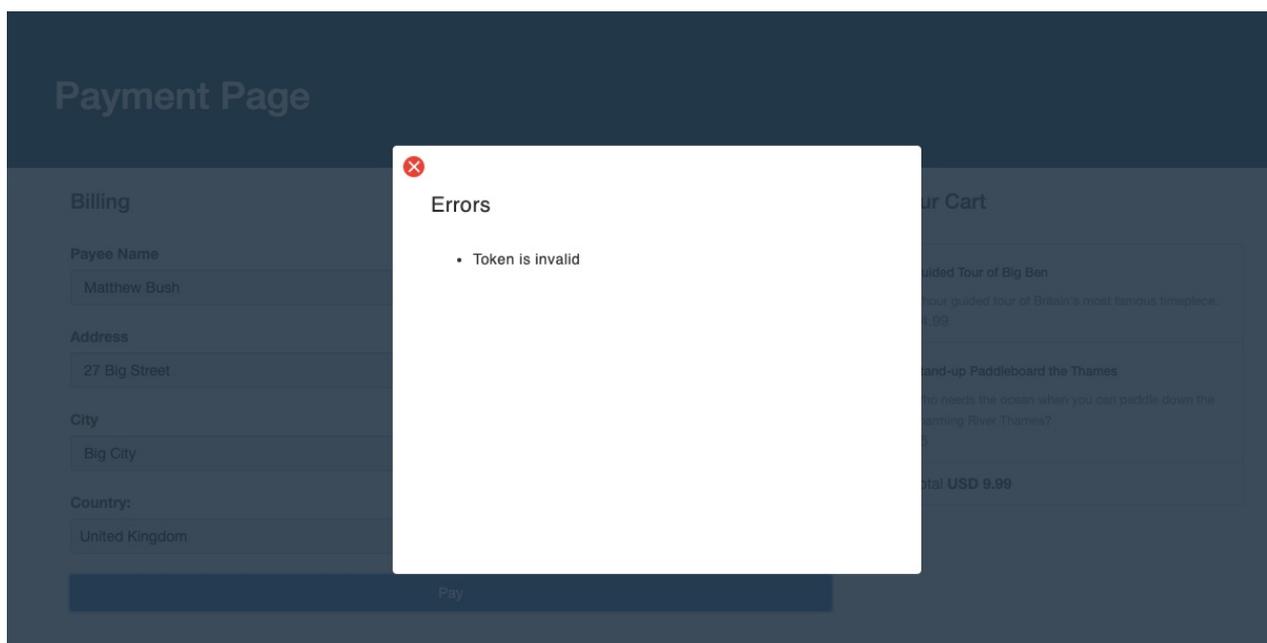
- [Form implementation required fields](#)
- [Data Object implementation required fields](#)

If you do not include all the required fields, the modal will trigger with a error output to indicate the missing fields similar to the below. If you have debug mode enabled, the missing fields will also be output to console.



Invalid Token

To identify yourself to the modal, you need to pass it a valid [authstring](#). Failure to do this will result in output as per the screenshot below.

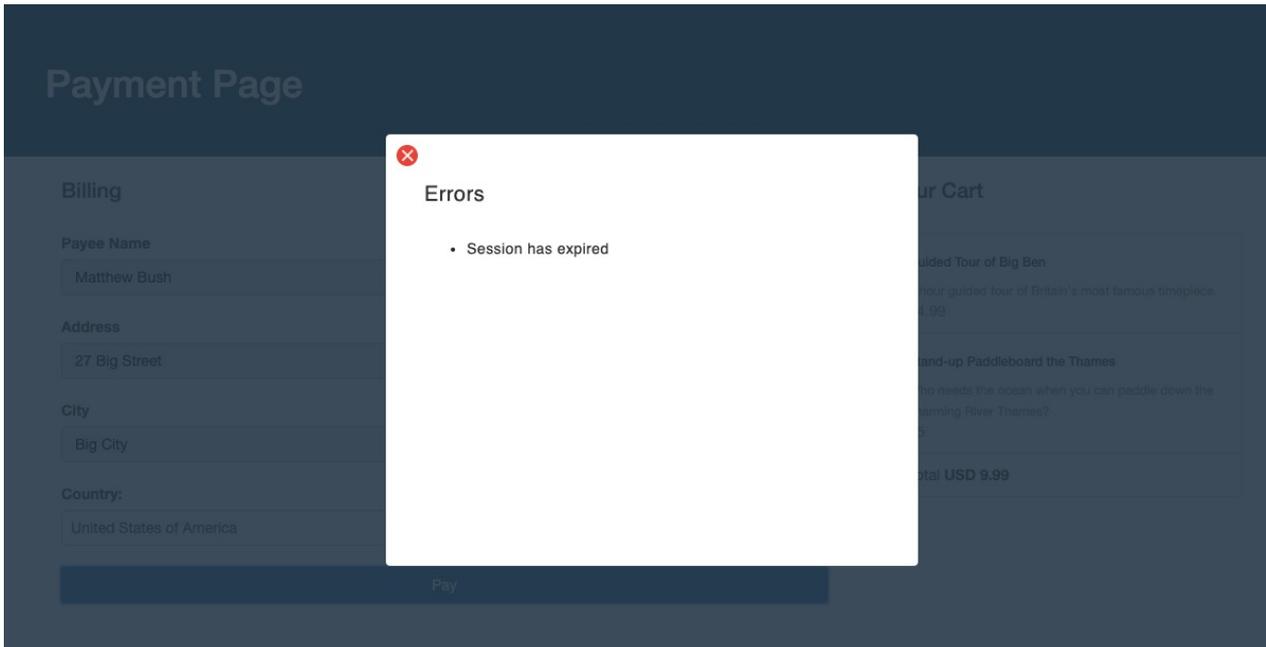


Should you receive this error, please check the following:

- Are you concatenating the fields in alphabetical order as shown in the [examples](#)?
- Are you using the same channel ID as that passed in the form or data object?
- Are you using the base currency for the channel with the ID passed in the form or data object?
- Are you salting the authstring with the channel secret for the channel with the ID passed in the form or data object?
- Have you used the same timestamp in the authstring as the timestamp which is appended to it?
- If you are using additional fields in the authstring, have you declared them in the [Verify Option](#)?

Expired Token

To prevent reuse of tokens, they are only valid for 15 minutes. In order to prevent reuse of expired tokens, a timestamp is added to the authstring and then appended to it so that a duplicate authstring can be built API side for comparison. If you fail to append the timestamp, or if it is older than 15 minutes, you will receive output as per the screenshot below:

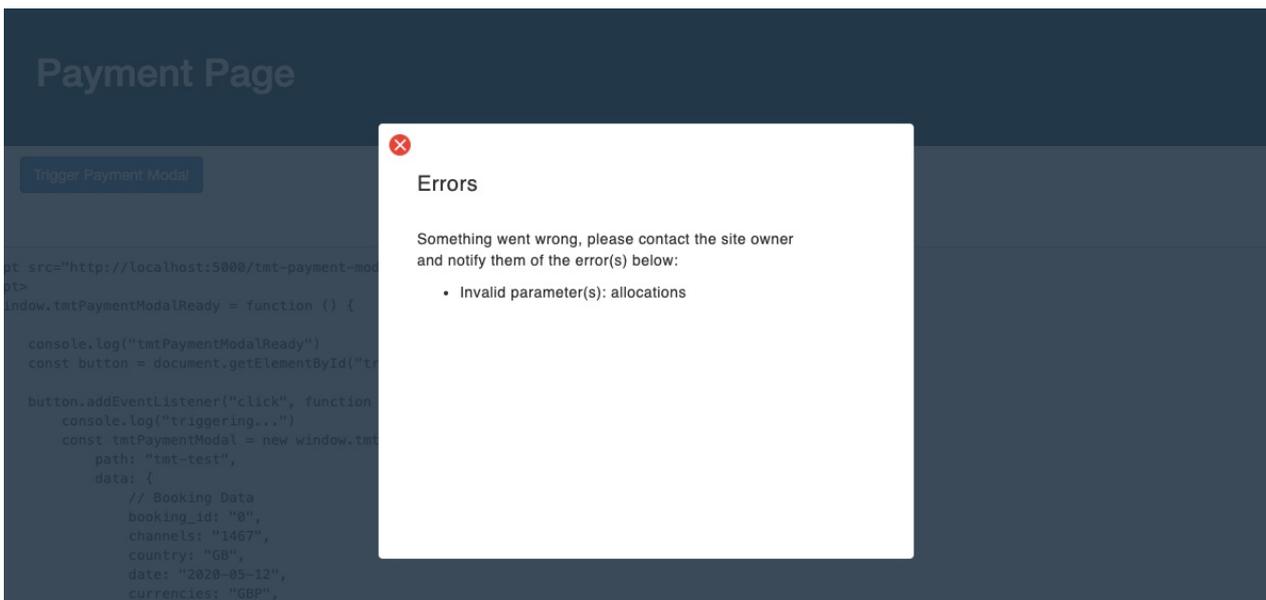


Should you receive this error, please check the following:

- Are you using and appending the same timestamp?
- Are you generating a timestamp in GMT?
- Are you outputting your timestamp in the format YYYYDDMMHIS?

Allocation Errors

If you are using the [Data Object Implementation](#) and including [Allocations](#), you may receive output as per the screenshot below after having successfully triggered the modal and entered credit card details:



Should you receive this error, please ensure that the channel that is incurring charges has sufficient funds to meet those charges.

For example, consider a channel with ID = 23, which has a per transaction fee of USD 0.50 and has a credit card percentage of 3.5% applied. The two examples below would result in too little being available to meet those charges:

Example One: Channel 23 receives allocation and incurs charges

- USD 2 is allocated to Channel 23
- Channel 23 is nominated as `charge_channel`
- Charges levied against Channel 23 would be USD 4 (3.5% of USD 100 = USD 3.50 + USD 0.50 per transaction fee)
- USD 2 is not sufficient to cover charges of USD 4, error is returned.

```
{
  booking_id: '0',
  channels: 2,
  currencies: 'USD',
  total: '10000',
  ...
  allocations: [{
    channels: 23,
    currencies: 'USD',
    total: 200,
    operator: 'flat'
  }],
  charge_channel: 23
}
```

Example Two: Channel 23 is master channel and incurs charges

- USD 98 is allocated to Channel 2
- No `charge_channel` defined, so defaults to main channel, which is 23.
- Charges levied against Channel 23 would be USD 4 (3.5% of USD 100 = USD 3.50 + USD 0.50 per transaction fee)
- USD 2 remaining after allocating USD 98 to channel 2 is not sufficient to cover charges of USD 4, error is returned.

```
{
  booking_id: '0',
  channels: 23,
  currencies: 'USD',
  total: '10000',
  ...
  allocations: [{
    channels: 2,
    currencies: 'USD',
    total: 9800,
    operator: 'flat'
  }],
}
```

Payment Failure

If payments are failing unexpectedly, for example when testing with credit cards that should be passing, please listen on the [transaction_error](#) callback as this should give you feedback on where you are going wrong. The example below shows a transaction attempt that has failed as allocations were included on an authorize transactions.

```
TRANSACTION ERROR - Object
code: "rest_invalid_param"
data:
  params: {allocations.0: "Allocations are not permitted on authorize"}
  status: 400
  __proto__: Object
message: "Invalid parameter(s): allocations"
__proto__: Object
```