



# CashBox<sup>®</sup> Select API Guide

CashBox Select 1.0  
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# CashBox<sup>®</sup> Select API Guide Preface

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CashBox Select is an on-demand billing solution, available through an object-oriented application programming interface (API), based on the Simple Object Application Protocol (SOAP). The CashBox Select solution is accessed through a public API to the CashBox application, which is hosted and maintained on the Vindicia network.

The CashBox Select API leverages a Service Oriented Architecture (SOA), meaning that users are not required to install application software on their network. Instead, use SOAP to communicate with the application, either through a thin client provided by Vindicia, or through a WSDL published by the Vindicia SOAP servers (e.g. <http://soap.vindicia.com/1.0/Transaction.wsdl>). (These SOAP servers comprise the first tier of Vindicia's network, and it is the only tier that is publicly accessible.)

This manual, the **CashBox Select API Guide**, lists and describes the objects available in the CashBox Select solution, and provides pseudo-code examples.

## CashBox Select API Overview

CashBox Select was created for large clients, selling digital goods on a recurring basis, who manage their own billing system.

CashBox Select is designed to perform the billing only for those credit card transactions that the client has been unable to capture, and for which the client will make no further attempts to collect from the customer.

Even with robust, successful billing systems in place, there is a percentage of customers lost every month because the merchant could not collect on the bill. On a monthly subscription service, you can often double your customer lifetime value by maintaining a connection with those customers whose payment method might otherwise have failed. This is critical because these customers want to use your service, and have not actively opted out.

CashBox Select analyzes reported data to determine whether a transaction is likely to be successfully captured by ART. Because we understand which transactions have the highest likelihood of success, there is minimal impact to your chargeback volumes or rate, and we will fight those that are submitted on your behalf.

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**Note:** While CashBox Select clients do not use CashBox itself, they do have access to Vindicia's ChargeGuard services for any of their Transactions.

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CashBox uses Vindicia's patent pending Advanced Retention Technology™ or "ART" to capture these transactions. Vindicia identifies which transactions for any given CashBox Select client are eligible for ART using a variety of factors including:

- Transaction history across all CashBox clients,
- Transaction history across clients that are similar to the specific client
- The client's successful and failed Transaction activity
- Reason codes for the failed transactions
- BIN data and individual bank behaviors
- Chargeback data cross all merchants
- Transaction price point

Using CashBox Select not only allows you to capture failed transactions, it also grants you extended lifetime from your subscribers. Instead of a subscriber dropping from your service due to a single failed transaction, CashBox Select may capture that transaction, allowing you to continue to bill for subsequent periods, as if you had successfully captured the transaction yourself.