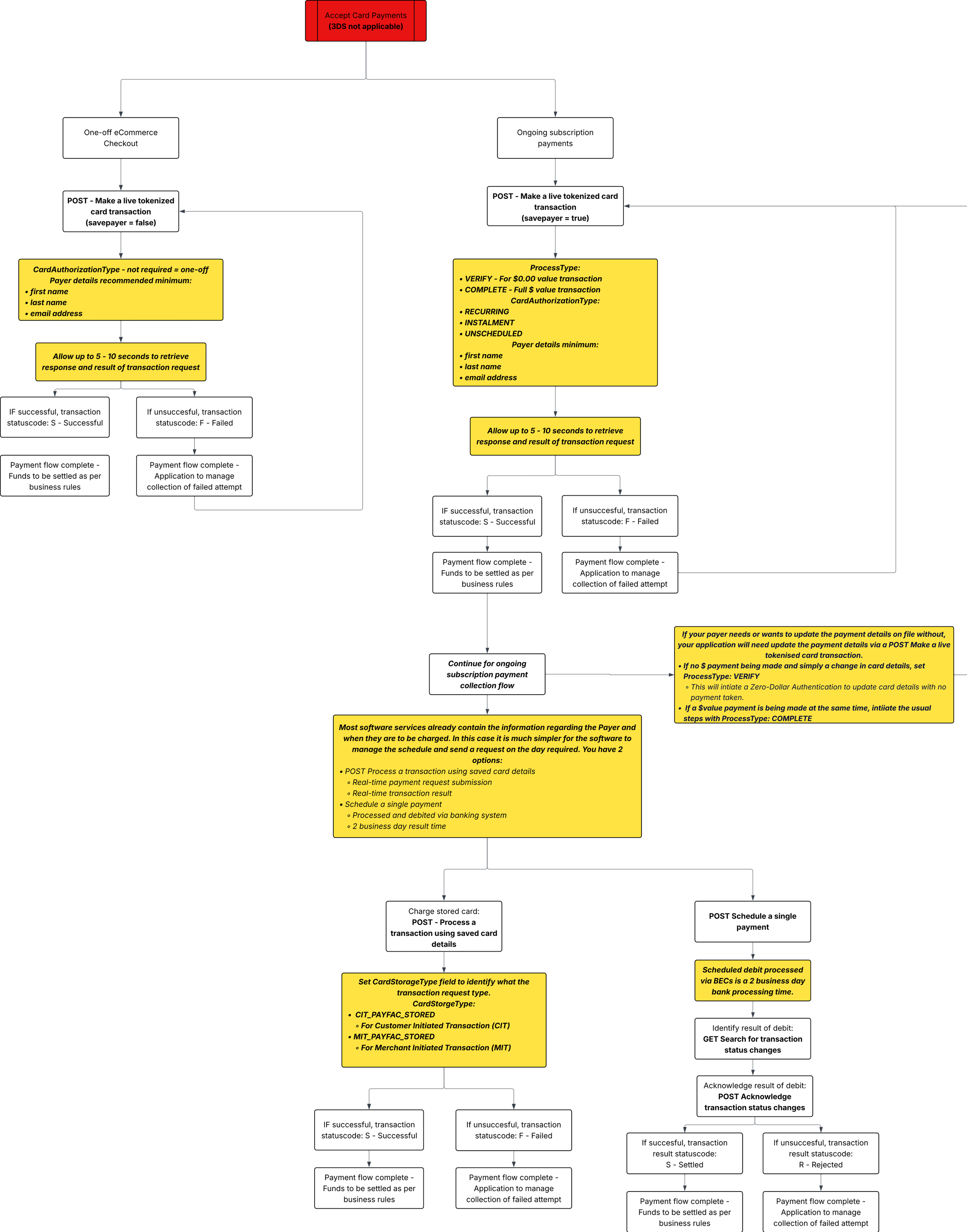
Accept Card Payments
(3DS not applicable)
One-off eCommerce Checkout
Ongoing subscription payments
POST - Make a live tokenized card transaction (savepayer = false)
CardAuthorizationType - not required = one-off
Payer details recommended minimum:
• first name
• last name
• email address
Allow up to 5 - 10 seconds to retrieve response and result of transaction request
IF successful, transaction statuscode: S - Successful
If unsuccesful, transaction statuscode: F - Failed
Payment flow complete - Funds to be settled as per business rules
Payment flow complete - Application to manage collection of failed attempt
POST - Make a live tokenized card transaction (savepayer = true)
ProcessType:
• VERIFY - For $0.00 value transaction
• COMPLETE - Full $ value transaction
CardAuthorizationType:
• RECURRING
• INSTALMENT
• UNSCHEDULED
Payer details minimum:
• first name
• last name
• email address
Allow up to 5 - 10 seconds to retrieve response and result of transaction request
IF successful, transaction statuscode: S - Successful
If unsuccesful, transaction statuscode: F - Failed
Payment flow complete - Funds to be settled as per business rules
Payment flow complete - Application to manage collection of failed attempt
Continue for ongoing subscription payment collection flow
If your payer needs or wants to update the payment details on file without, your application will need update the payment details via a POST Make a live tokenised card transaction.
• If no $ payment being made and simply a change in card details, set ProcessType: VERIFY
◦ This will intiate a Zero-Dollar Authentication to update card details with no payment taken.
• If a $value payment is being made at the same time, intiiate the usual steps with ProcessType: COMPLETE
Most software services already contain the information regarding the Payer and when they are to be charged. In this case it is much simpler for the software to manage the schedule and send a request on the day required. You have 2 options:
• POST Process a transaction using saved card details
◦ Real-time payment request submission
◦ Real-time transaction result
• Schedule a single payment
◦ Processed and debited via banking system
◦ 2 business day result time
Charge stored card:
POST - Process a transaction using saved card details
Set CardStorageType field to identify what the transaction request type.
CardStorgeType:
• CIT_PAYFAC_STORED
◦ For Customer Initiated Transaction (CIT)
• MIT_PAYFAC_STORED
◦ For Merchant Initiated Transaction (MIT)
IF successful, transaction statuscode: S - Successful
If unsuccesful, transaction statuscode: F - Failed
Payment flow complete - Funds to be settled as per business rules
Payment flow complete - Application to manage collection of failed attempt
POST Schedule a single payment
Scheduled debit processed via BECs is a 2 business day bank processing time.
Identify result of debit:
GET Search for transaction status changes
Acknowledge result of debit:
POST Acknowledge transaction status changes
If succesful, transaction result statuscode:
S - Settled
If unsuccesful, transaction result statuscode:
R - Rejected
Payment flow complete - Funds to be settled as per business rules
Payment flow complete - Application to manage collection of failed attempt