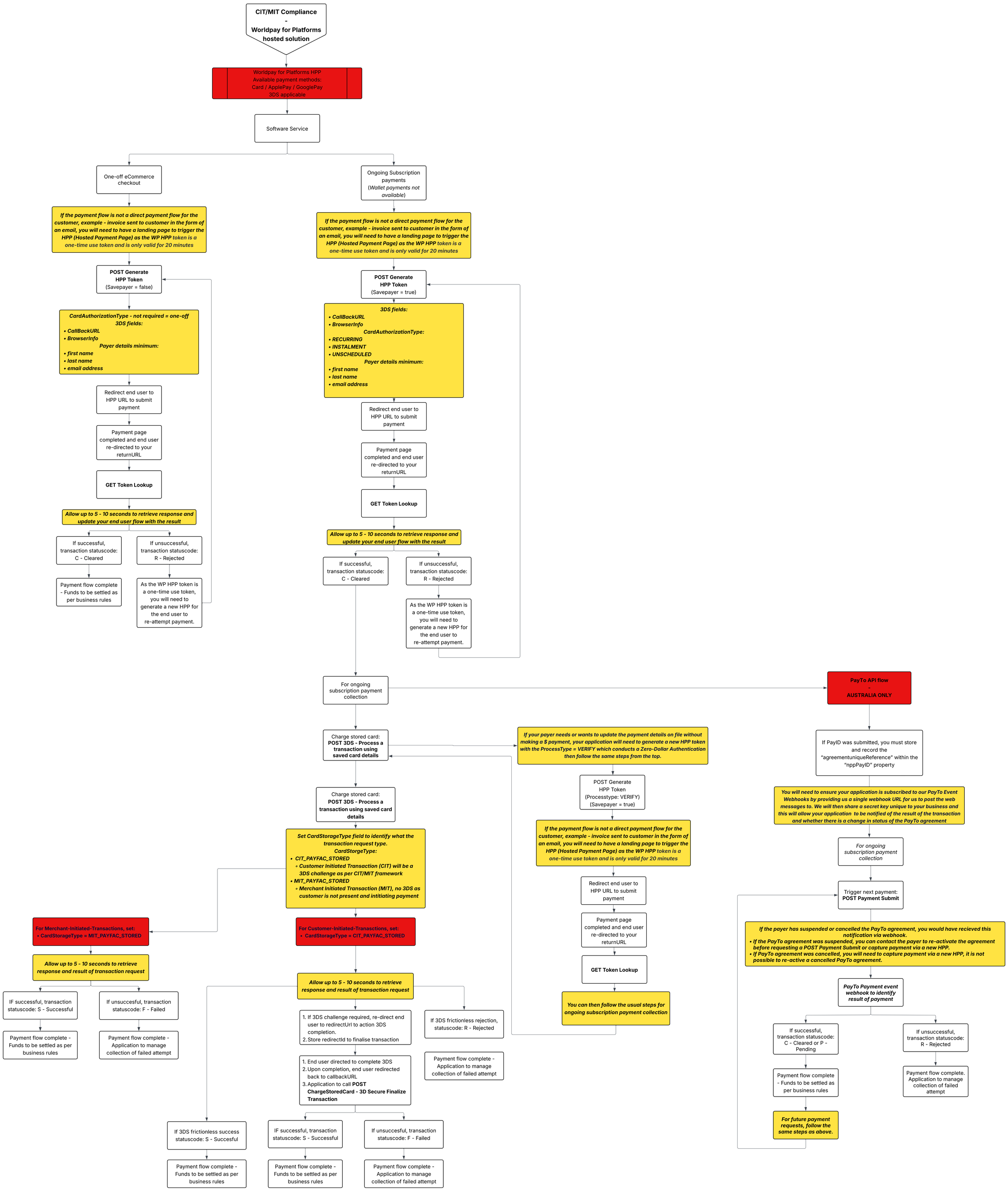
CIT/MIT Compliance
-
Worldpay for Platforms
hosted solution
Worldpay for Platforms HPP
Available payment methods:
Card / ApplePay / GooglePay
3DS applicable
Software Service
One-off eCommerce checkout
Ongoing Subscription payments
(Wallet payments not available)
If the payment flow is not a direct payment flow for the customer, example - invoice sent to customer in the form of an email, you will need to have a landing page to trigger the HPP (Hosted Payment Page) as the WP HPP token is a one-time use token and is only valid for 20 minutes
POST Generate HPP Token
(Savepayer = false)
CardAuthorizationType - not required = one-off
3DS fields:
• CallBackURL
• BrowserInfo
Payer details minimum:
• first name
• last name
• email address
Redirect end user to HPP URL to submit payment
Payment page completed and end user re-directed to your returnURL
GET Token Lookup
Allow up to 5 - 10 seconds to retrieve response and update your end user flow with the result
If successful, transaction statuscode: C - Cleared
If unsuccessful, transaction statuscode: R - Rejected
Payment flow complete - Funds to be settled as per business rules
As the WP HPP token is a one-time use token, you will need to generate a new HPP for the end user to re-attempt payment.
If the payment flow is not a direct payment flow for the customer, example - invoice sent to customer in the form of an email, you will need to have a landing page to trigger the HPP (Hosted Payment Page) as the WP HPP token is a one-time use token and is only valid for 20 minutes
POST Generate HPP Token
(Savepayer = true)
3DS fields:
• CallBackURL
• BrowserInfo
CardAuthorizationType:
• RECURRING
• INSTALMENT
• UNSCHEDULED
Payer details minimum:
• first name
• last name
• email address
Redirect end user to HPP URL to submit payment
Payment page completed and end user re-directed to your returnURL
GET Token Lookup
Allow up to 5 - 10 seconds to retrieve response and update your end user flow with the result
If successful, transaction statuscode: C - Cleared
If unsuccessful, transaction statuscode: R - Rejected
As the WP HPP token is a one-time use token, you will need to generate a new HPP for the end user to re-attempt payment.
For ongoing subscription payment collection
PayTo API flow
-
AUSTRALIA ONLY
Charge stored card:
POST 3DS - Process a transaction using saved card details
If your payer needs or wants to update the payment details on file without making a $ payment, your application will need to generate a new HPP token with the ProcessType = VERIFY which conducts a Zero-Dollar Authentication then follow the same steps from the top.
POST Generate HPP Token
(Processtype: VERIFY)
(Savepayer = true)
If the payment flow is not a direct payment flow for the customer, example - invoice sent to customer in the form of an email, you will need to have a landing page to trigger the HPP (Hosted Payment Page) as the WP HPP token is a one-time use token and is only valid for 20 minutes
Redirect end user to HPP URL to submit payment
Payment page completed and end user re-directed to your returnURL
GET Token Lookup
You can then follow the usual steps for ongoing subscription payment collection
If PayID was submitted, you must store and record the "agreementuniqueReference" within the "nppPayID" property
You will need to ensure your application is subscribed to our PayTo Event Webhooks by providing us a single webhook URL for us to post the web messages to. We will then share a secret key unique to your business and this will allow your application to be notified of the result of the transaction and whether there is a change in status of the PayTo agreement
For ongoing subscription payment collection
Trigger next payment:
POST Payment Submit
If the payer has suspended or cancelled the PayTo agreement, you would have recieved this notification via webhook.
• If the PayTo agreement was suspended, you can contact the payer to re-activate the agreement before requesting a POST Payment Submit or capture payment via a new HPP.
• If PayTo agreement was cancelled, you will need to capture payment via a new HPP, it is not possible to re-active a cancelled PayTo agreement.
PayTo Payment event webhook to identify result of payment
If successful, transaction statuscode: C - Cleared or P - Pending
If unsuccessful, transaction statuscode: R - Rejected
Payment flow complete - Funds to be settled as per business rules
Payment flow complete. Application to manage collection of failed attempt
For future payment requests, follow the same steps as above.
Set CardStorageType field to identify what the transaction request type.
CardStorgeType:
• CIT_PAYFAC_STORED
◦ Customer Initiated Transaction (CIT) will be a 3DS challenge as per CIT/MIT framework
• MIT_PAYFAC_STORED
◦ Merchant Initiated Transaction (MIT), no 3DS as customer is not present and intitiating payment
For Merchant-Initiated-Transactions, set:
• CardStorageType = MIT_PAYFAC_STORED
For Customer-Initiated-Tranasctions, set:
• CardStorageType = CIT_PAYFAC_STORED
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
Allow up to 5 - 10 seconds to retrieve response and result of transaction request
1. If 3DS challenge required, re-direct end user to redirectUrl to action 3DS completion.
2. Store redirectId to finalise transaction
If 3DS frictionless rejection, statuscode: R - Rejected
Payment flow complete - Application to manage collection of failed attempt
1. End user directed to complete 3DS
2. Upon completion, end user redirected back to callbackURL
3. Application to call POST ChargeStoredCard - 3D Secure Finalize Transaction
If 3DS frictionless success statuscode: S - Succesful
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 - Funds to be settled as per business rules
Payment flow complete - Application to manage collection of failed attempt