Australia / New Zealand / United States of America - Partner managed payment page

Accept Card Payments **(3DS enabled)**

One-off eCommerce Checkout **(API flow when 3DS enabled)**

POST Make a live tokenized card transaction (savepayer = false)

3ds required minimum fields:
- ***callbackUrl***
- ***BrowserInfo:***
  - ***UserAgent***
  - ***AcceptHeader***
  - ***Language***
  - ***TimeZone***
  - ***ColorDepth***
  - ***ScreenHeight***
  - ***ScreenWidth***

Payer details minimum:
- ***first name***
- ***last name***
- ***email address***

Allow up to 5 - 10 seconds to retrieve response and result of transaction request

If 3DS frictionless success statuscode: S - Succesful

Payment flow complete - Funds to be settled as per business rules

1. If 3DS challenge required, re-direct end user to redirectUrl to action 3DS completion.
2. Store redirectId to finalise transaction

1. End user directed to complete 3DS
2. Upon completion, end user redirected back to returnURL
3. Application to call **POST 3-D Secure Finalize Transaction to retrieve result**

IF successful, transaction statuscode: S - Successful

Payment flow complete - Funds to be settled as per business rules

If unsuccesful, transaction statuscode: F - Failed

Payment flow complete - Application to manage collection of failed attempt

If 3DS frictionless rejection, statuscode: R - Rejected

Payment flow complete - Application to manage collection of failed attempt

Ongoing subscription payments **(API flow when 3DS enabled)**

POST Make a live tokenised card transaction (savepayer = true)

3ds required minimum fields:
- ***callbackUrl***
- ***BrowserInfo:***
  - ***UserAgent***
  - ***AcceptHeader***
  - ***Language***
  - ***TimeZone***
  - ***ColorDepth***
  - ***ScreenHeight***
  - ***ScreenWidth***

Payer details minimum:
- ***first name***
- ***last name***
- ***email address***

Allow up to 5 - 10 seconds to retrieve response and result of transaction request

If 3DS frictionless success statuscode: S - Succesful

Payment flow complete - Funds to be settled as per business rules

1. If 3DS challenge required, re-direct end user to redirectUrl to action 3DS completion.
2. Store redirectId to finalise transaction

1. End user directed to complete 3DS
2. Upon completion, end user redirected back to returnURL
3. Application to call **POST 3-D Secure Finalize Transaction to retrieve result**

IF successful, transaction statuscode: S - Successful

Payment flow complete - Funds to be settled as per business rules

If unsuccesful, transaction statuscode: F - Failed

Payment flow complete - Application to manage collection of failed attempt

If 3DS frictionless rejection, statuscode: R - Rejected

Payment flow complete - Application to manage collection of failed attempt

Continue for ongoing subscription payment collection flow

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*

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***

Charge stored card: **POST Process a transaction using saved card details**

Allow up to 5 - 10 seconds to retrieve response and update your end user flow with the result

If succesful, transaction result statuscode: S - Successful

Payment flow complete - Funds to be settled as per business rules

If unsuccesful, transaction result statuscode: F - Failed

Payment flow complete - Application to manage collection of failed attempt

POST Schedule a single payment

Scheduled debit processed via BECS / ACH - 2 businesss 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

Payment flow complete - Funds to be settled as per business rules

If unsuccesful, transaction result statuscode: R - Rejected

Payment flow complete - Application to manage collection of failed attempt