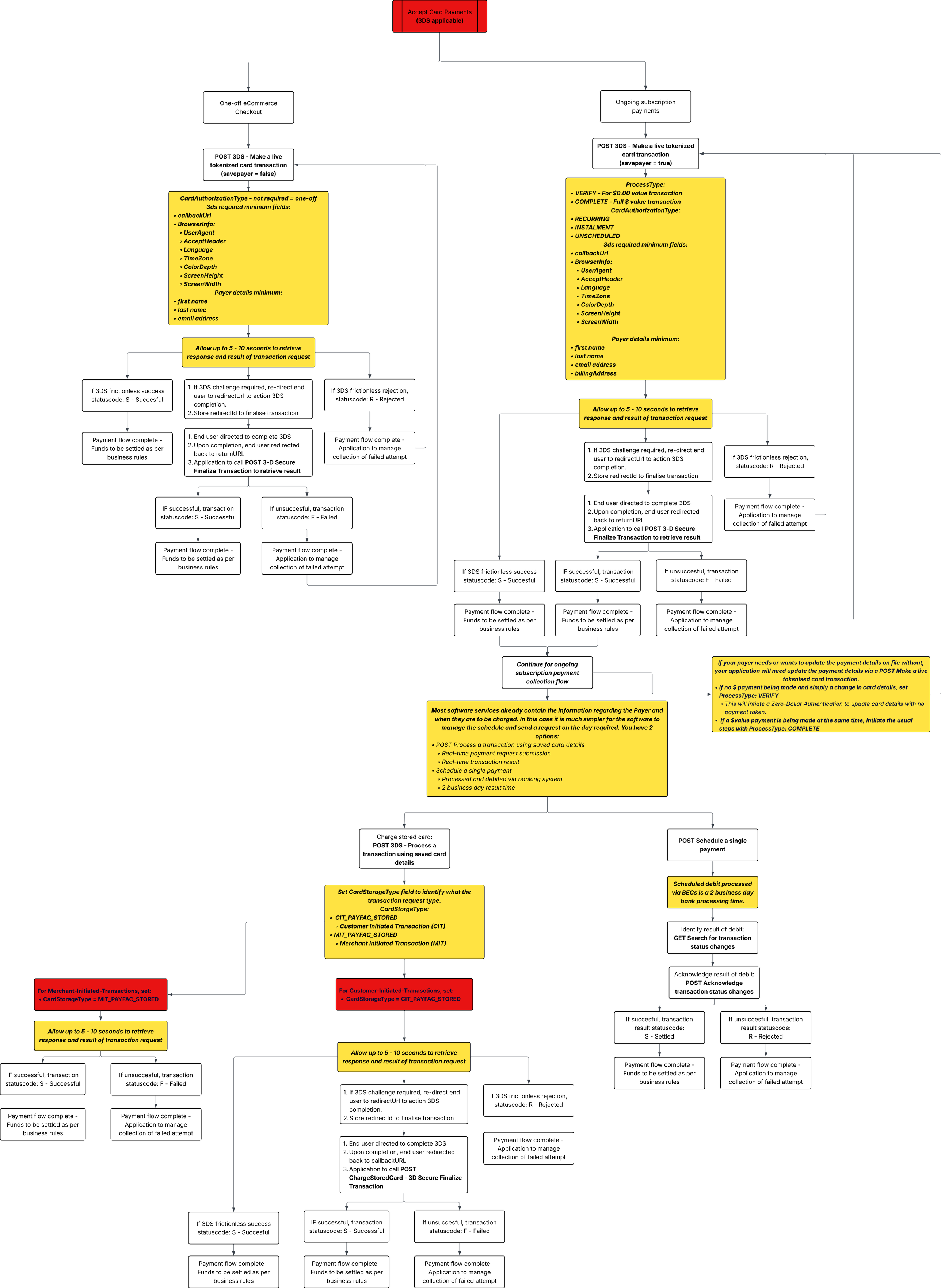
Accept Card Payments
(3DS applicable)
One-off eCommerce Checkout
POST 3DS - Make a live tokenized card transaction (savepayer = false)
CardAuthorizationType - not required = one-off
3ds required minimum fields:
• callbackUrl
• BrowserInfo:
◦ UserAgent
◦ AcceptHeader
◦ Language
◦ TimeZone
◦ ColorDepth
◦ 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
POST 3DS - Make a live tokenized card transaction (savepayer = true)
ProcessType:
• VERIFY - For $0.00 value transaction
• COMPLETE - Full $ value transaction
CardAuthorizationType:
• RECURRING
• INSTALMENT
• UNSCHEDULED
3ds required minimum fields:
• callbackUrl
• BrowserInfo:
◦ UserAgent
◦ AcceptHeader
◦ Language
◦ TimeZone
◦ ColorDepth
◦ ScreenHeight
◦ ScreenWidth
Payer details minimum:
• first name
• last name
• email address
• billingAddress
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
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 3DS - Process a transaction using saved card details
Set CardStorageType field to identify what the transaction request type.
CardStorgeType:
• CIT_PAYFAC_STORED
◦ Customer Initiated Transaction (CIT)
• MIT_PAYFAC_STORED
◦ Merchant Initiated Transaction (MIT)
For Merchant-Initiated-Transactions, set:
• CardStorageType = MIT_PAYFAC_STORED
Allow up to 5 - 10 seconds to retrieve response and result of transaction request
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
For Customer-Initiated-Tranasctions, set:
• CardStorageType = CIT_PAYFAC_STORED
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
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 rejection, statuscode: R - Rejected
Payment flow complete - Application to manage collection of failed attempt
If 3DS frictionless success statuscode: S - Succesful
Payment flow complete - Funds to be settled as per business rules
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
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
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