United Kingdom
-
Partner managed payment page

Accept Card Payments
(3DS required)

One-off eCommerce Checkout

POST 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 Make a live tokenised 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) will be a 3DS challenge as per UK regulations***
- ***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**

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

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 callbackURL
3. Application to call **POST ChargeStoredCard - 3D Secure Finalize Transaction**

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

POST Schedule a single payment

Note - A Credit Card direct debit does not fall under the same UK BACS requirements for 6 day advance notice for Bank Account direct debits and can be scheduled, altered or removed at any time prior to processing.

Scheduled debit processed via BaCs and 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