United Kingdom - Worldpay for Platforms hosted solution

Worldpay for Platforms HPP
Available payment methods:
Card / ApplePay / GooglePay
3DS required

Software Service

One-off eCommerce checkout

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)

3ds required
CardAuthorizationType - not required = one-off
Payer details minimum = Email address for 3DS (recommend to provide first and last name)

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

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

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.

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 = true)

3ds required
CardAuthorizationType:
- ***RECURRING***
- ***INSTALMENT***
- ***UNSCHEDULED***

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

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 unsuccesful, 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

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

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

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 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

If 3DS frictionless rejection, statuscode: R - Rejected

Payment flow complete - Application to manage collection of failed attempt