

Cartes - API REST V2

Cards are one of the most popular payment methods used globally. supports all major card brands that enables you to reach large percentage of customers worldwide.

Supported card brands:

- MasterCard
- Visa

Integration options

Card payments are available in all 3 integration types we provide:

- **Hosted Payment Page:** Initiate Hosted payment page by calling [Create checkout session](#).

See full sample request

```
{
  "transId": "6B29FC40-1067-B31D-00DD010662DA",
  "refNr": "24235345432",
  "amount": {
    "currency": "EUR",
    "value": 10000
  },
  "language": "en",
  "captureMethod": {
    "type": "AUTOMATIC"
  },
  "order": {
    "merchantReference": "112-445-34567",
    "numberOfArticles": 1,
    "creationDate": "2025-03-31T11:58:37Z",
    "invoiceId": "555-333-2222",
    "items": [
      {
        "id": "1",
        "sku": "19-402-DEU",
        "name": "BatteryPowerPack",
        "quantity": 1,
        "quantityUnit": "pcs",
        "taxRate": 0,
        "netPrice": 1000,
        "grossPrice": 1000,
        "totalTaxAmount": 0,
        "totalDiscountAmount": 0,
        "description": "BatteryPowerPack",
        "type": "physical",
        "productInfo": {
          "brand": "Intel",
          "categories": [
            "Electronics Store",
            "Computers",
            "Desktops"
          ],
          "globalTradeItemNumber": "EAN",
          "manufacturerPartNumber": "BOXNUC5CPYA",
          "imageUrl": "https://www.exampleobjects.com/logo.png",
          "productUrl": "https://www.estore.com/products/f2a8d7e34"
        }
      }
    ]
  },
  "urls": {
    "return": "https://my.callback.url.com/return",
    "cancel": "https://my.callback.url.com/cancel",
  }
}
```

```

    "webhook": "https://my.callback.url.com/webhook"
  },
  "billingAddress": {
    "streetName": "Schwarzenbergstr",
    "streetNumber": "4",
    "city": "Bamberg",
    "country": "DEU",
    "postalCode": "96050"
  },
  "shipping": {
    "address": {
      "streetName": "Schwarzenbergstr",
      "streetNumber": "4",
      "city": "Bamberg",
      "country": "DEU",
      "postalCode": "96050"
    }
  },
  "statementDescriptor": "gadgets shop",
  "customerInfo": {
    "merchantCustomerId": "cus_1234567890abcdef",
    "customerType": "individual",
    "firstName": "Max",
    "lastName": "Mustermann",
    "email": "customer@example.com",
    "phone": {
      "countryCode": "+49",
      "number": "1236547890"
    },
    "salutation": "Miss",
    "title": "Dr",
    "gender": "female",
    "maidenName": "Mustermann",
    "middleName": "sam",
    "birthDate": "2001-01-01",
    "birthPlace": "Bamberg",
    "socialSecurityNumber": "123443534"
  },
  "channel": "ECOM"
}

```

- **Hosted forms:** Initiate card Hosted forms by calling [Create payment](#) with

```

{
  ...
  "paymentMethods": {
    "type": "CARD",
    "integrationType": "HOSTED"
  }
}

```

See full sample request

```

{
  "transId": "6B29FC40-1067-B31D-00DD010662DA",
  "refNr": "24235345432",
  "amount": {
    "currency": "EUR",
    "value": 10000
  },
  "language": "en",
  "captureMethod": {
    "type": "AUTOMATIC"
  },
  "order": {
    "merchantReference": "112-445-34567",
    "numberOfArticles": 1,

```

```

"creationDate": "2025-03-31T11:58:37Z",
"invoiceId": "555-333-2222",
"items": [
  {
    "id": "1",
    "sku": "19-402-DEU",
    "name": "BatteryPowerPack",
    "quantity": 1,
    "quantityUnit": "pcs",
    "taxRate": 0,
    "netPrice": 1000,
    "grossPrice": 1000,
    "totalTaxAmount": 0,
    "totalDiscountAmount": 0,
    "description": "BatteryPowerPack",
    "type": "physical",
    "productInfo": {
      "brand": "Intel",
      "categories": [
        "Electronics Store",
        "Computers",
        "Desktops"
      ],
      "globalTradeItemNumber": "EAN",
      "manufacturerPartNumber": "BOXNUC5CPYA",
      "imageUrl": "https://www.exampleobjects.com/logo.png",
      "productUrl": "https://www.estore.com/products/f2a8d7e34"
    }
  }
],
"urls": {
  "return": "https://my.callback.url.com/return",
  "cancel": "https://my.callback.url.com/cancel",
  "webhook": "https://my.callback.url.com/webhook"
},
"billingAddress": {
  "streetName": "Schwarzenbergstr",
  "streetNumber": "4",
  "city": "Bamberg",
  "country": "DEU",
  "postalCode": "96050"
},
"shipping": {
  "address": {
    "streetName": "Schwarzenbergstr",
    "streetNumber": "4",
    "city": "Bamberg",
    "country": "DEU",
    "postalCode": "96050"
  }
},
"statementDescriptor": "gadgets shop",
"customerInfo": {
  "merchantCustomerId": "cus_1234567890abcdef",
  "customerType": "individual",
  "firstName": "Max",
  "lastName": "Mustermann",
  "email": "customer@example.com",
  "phone": {
    "countryCode": "+49",
    "number": "1236547890"
  }
},
"channel": "ECOM",
"paymentMethods": {
  "integrationType": "HOSTED",
  "type": "CARD"
}
}

```

- **Direct integration:** Initiate card [Direct integration](#) by calling [Create payment](#) with

```
{
  ...
  "paymentMethods": {
    "integrationType": "DIRECT",
    "type": "CARD",
    "card": {
      "number": "4242424242424242",
      "cardHolderName": "Max Mustermann",
      "expiryDate": "202801",
      "brand": "VISA",
      "securityCode": "123"
    }
  }
}
```

See full sample request

```
{
  "transId": "6B29FC40-1067-B31D-00DD010662DA",
  "refNr": "24235345432",
  "amount": {
    "currency": "EUR",
    "value": 10000
  },
  "captureMethod": {
    "type": "AUTOMATIC"
  },
  "browserInfo": {
    "acceptHeaders": "text",
    "ipAddress": "93.176.166.240",
    "javaEnabled": false,
    "javaScriptEnabled": true,
    "language": "EN",
    "userAgent": "Mozilla/5.0",
    "colorDepth": 4,
    "screenHeight": 800,
    "screenWidth": 1200,
    "timezoneOffset": "120"
  },
  "order": {
    "merchantReference": "112-445-34567",
    "numberOfArticles": 1,
    "creationDate": "2025-03-31T11:58:37Z",
    "invoiceId": "555-333-2222",
    "items": [
      {
        "id": "1",
        "sku": "19-402-DEU",
        "name": "BatteryPowerPack",
        "quantity": 1,
        "quantityUnit": "pcs",
        "taxRate": 0,
        "netPrice": 1000,
        "grossPrice": 1000,
        "totalTaxAmount": 0,
        "totalDiscountAmount": 0,
        "description": "BatteryPowerPack",
        "type": "physical",
        "productInfo": {
          "brand": "Intel",
          "categories": [
            "Electronics Store",
            "Computers",
            "Desktops"
          ]
        }
      }
    ]
  }
}
```

```

        ],
        "globalTradeItemNumber": "EAN",
        "manufacturerPartNumber": "BOXNUC5CPYA",
        "imageUrl": "https://www.exampleobjects.com/logo.png",
        "productUrl": "https://www.estore.com/products/f2a8d7e34"
    }
}
]
},
"billingAddress": {
    "streetName": "Schwarzenbergstr",
    "streetNumber": "4",
    "city": "Bamberg",
    "country": "DEU",
    "postalCode": "96050"
},
"shipping": {
    "address": {
        "streetName": "Schwarzenbergstr",
        "streetNumber": "4",
        "city": "Bamberg",
        "country": "DEU",
        "postalCode": "96050"
    }
},
"statementDescriptor": "gadgets shop",
"customerInfo": {
    "merchantCustomerId": "cus_1234567890abcdef",
    "customerType": "individual",
    "firstName": "Max",
    "lastName": "Mustermann",
    "email": "customer@example.com",
    "phone": {
        "countryCode": "+49",
        "number": "1236547890"
    }
},
"channel": "ECOM",
"paymentMethods": {
    "integrationType": "DIRECT",
    "type": "CARD",
    "card": {
        "number": "4242424242424242",
        "cardHolderName": "Max Mustermann",
        "expiryDate": "202801",
        "brand": "VISA",
        "securityCode": "123",
        "brandSelection": "MERCHANT"
    }
}
}
}

```

Reverse payment

You can reverse a card transaction if it has not yet been captured. Reversals release the authorization hold on the cardholder's account, ensuring they are not charged.

To perform a reversal, call the [Reverse payment](#) endpoint with the `payId` of the original transaction.

Capture payment

If your initial card payment was submitted with `captureMethod.type=MANUAL`, you must manually capture the funds after authorization.

Call the [Capture payment](#) endpoint using the `payId` from the original transaction.

Refund payment

Call the [Refund payment](#) endpoint and provide the payId.