

Create a card payment

The card payment form is used when the merchant wants to offer a simplified and secure payment solution for card transactions.

This method is ideal for e-commerce sites that want to integrate a fast payment solution that complies with security standards.

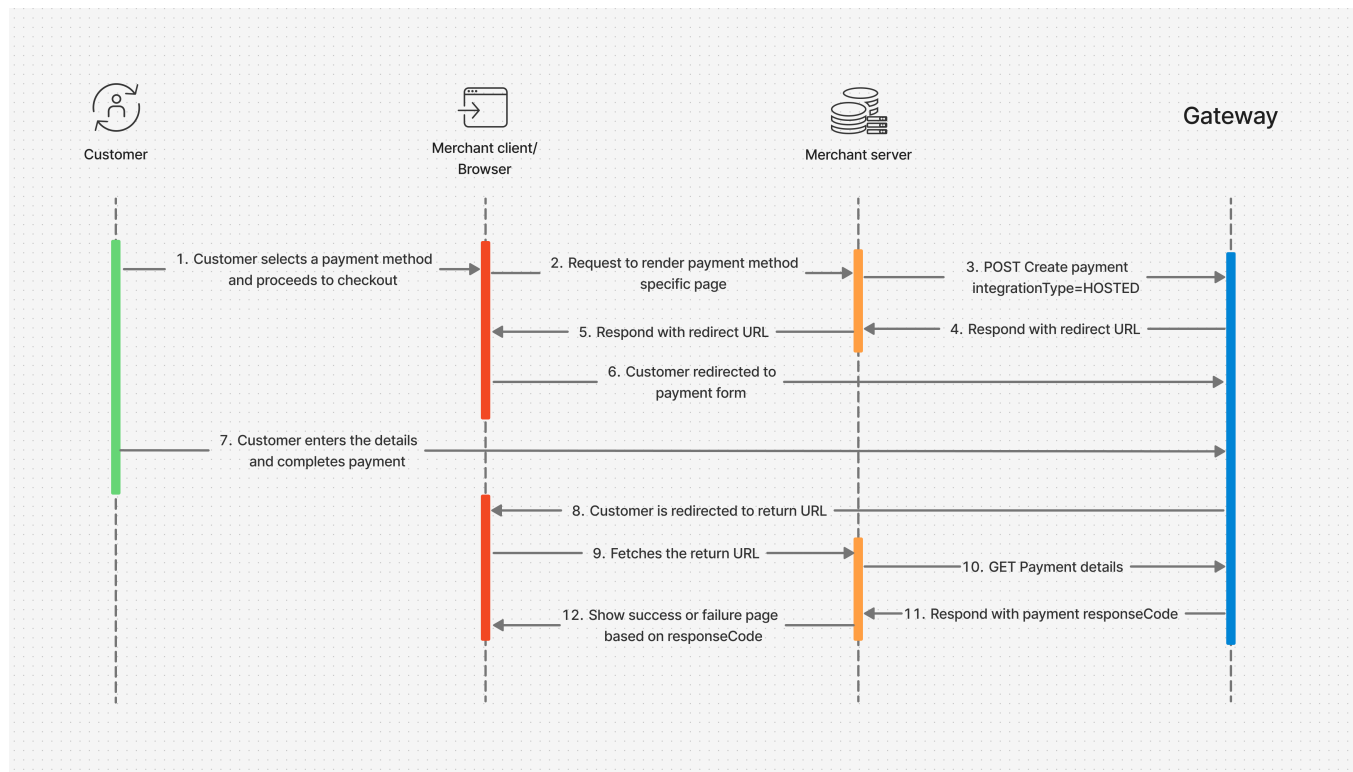
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1. Key Advantages

- **Optimized User Experience:** Provide your customers with an intuitive, secure, and responsive payment interface
- **Security and Compliance with Standards:** Comply with current regulations through Axepta BNP Paribas's management of customer sensitive data, significantly reducing your responsibilities PCI-DSS compliance and costs related to PCI-DSS compliance.
- **Flexibility:** Allow customers to pay with various cards

2. Payment Flow



The customer proceeds with payment on your online store:

1. Your frontend requests the payment page from the backend.
2. Your backend makes a payment creation call with 'paymentMethods.integrationType=HOSTED' to Axepta BNP Paribas.

3. Axepta BNP Paribas responds with HTTP 202 status code and a redirect URL to your backend.
4. Your backend orchestrates the browser to redirect the user interface to the redirect URL.
5. The customer is redirected to the payment form hosted by Axepta BNP Paribas.
6. The customer enters details and completes the payment.
7. At the end, the customer is redirected to the return URL you submitted during the payment creation call (urls.return) with the payload in the query parameters.
8. The browser fetches the return URL hosted by your backend.
9. The backend makes a payment details GET call with the payload to fetch the payment response code.
10. Axepta BNP Paribas responds with the payment response code along with other parameters.
11. Your backend returns a success or failure page based on the payment response code.

3. Create Payment

(API /payment Swagger Documentation: [Create payment](#))

Simple payment

Technical Connection Data

Technical connection data must be passed in the HTTP headers of the REST request:

- Content-Type
The payload type: data must be passed in a JSON payload.
Content-Type: application/json
- Authorization data received during the OAuth-v2 authentication step

This includes the token type and JSON Web Token (JWT). They must be specified in the 'Authorization' header
Authorization: <token_type> <YOUR_JWT>
- Idempotency Id

Essential for detecting possible HTTP repetitions.

Use the 'Idempotency-Key' header and generate a uuid-v4 as the value

Idempotency-Key: "8f35cb16-2f05-4aa1-85cf-b1e41ee7aec9"

Minimal Data

To initiate the payment, the minimum required data are:

- Transaction identifier on the merchant side: **'transId'**
- Transaction amount and currency: **'amount'** object
 - Composed of the data **'currency'** and **'value'**
 - The amount must always be expressed in the smallest unit of the associated currency (e.g., EUR cents)
- **Customer identification:** **'customerInfo'** object composed at minimum
 - Of the customer's email: **'email'**
 - It is highly recommended to provide the customer identification on the merchant site: **'merchantCustomerId'**. This data is essential for the 'One-Click' functionality.
- **Order data:** **'order'** object
 - At least one of the following two data points: the order number **'merchantReference'**, or the invoice number **'invoiceId'** generated on the merchant site.
 - It is recommended to provide both.
- **Return URLs:** object **'urls'**
 - Mandatory addresses of 3 return URLs: return, cancel, webhook
- **Desired payment type:** **'paymentMethods'** object
 - It must be specified whether the payment is hosted by Axepta BNP Paribas Online, or processed entirely on the merchant side: **'integrationType'**
 - And the desired payment type must be provided: **'type'**

Exemple curl minimal create paiement

```
curl -i -X POST \
  https://test.paymentpage.axepta.bnpparibas/api/v2/payments \
  -H 'Authorization: <token_Type> <YOUR_JWT>' \
  -H 'Content-Type: application/json' \
  -H 'Idempotency-Key: "8f35cb16-2f05-4aa1-85cf-b1e41ee7aec9"' \
  -d '{
    "transId": "95330876-67ae-4949-a11c-b9a29257831b",
    "amount": {
      "currency": "EUR",
      "value": 1500
    },
    "customerInfo": {
      "email": "john-doe@email.com"
    },
    "order": {
      "merchantReference": "order7811",
      "invoiceId": "invoice10240203569454"
    },
    "urls": {
      "return": "https://myProcessingServer.net/myApi/success.php?transId=95330876-67ae-4949-a11c-b9a29257831b",
      "cancel": "https://myProcessingServer.net/myApi/cancel.php?transId=95330876-67ae-4949-a11c-b9a29257831b",
      "webhook": "https://myBackOfficeServer.net/webhook.php"
    },
    "paymentMethods": {
      "integrationType": "HOSTED",
      "type": "CARD"
    }
  }'
```

[Example of card payment form](#)



English

← Cancel

Merchant

Transaction date

Customer reference

Order reference

Invoice reference

Customer Details

Shipping to

Total amount0,71 €

Pay by card

Card number

VISA

1234 5678 9012 3456

Expiry date

MM/YY

Security code ⓘ

CVV

Cardholder name

Full name on card

Pay 0,71 €

Transaction secured by



PCI DSS Certified

VISA

MasterCard

ID Check

iframe Payment

To open the payment page in a separate iframe, you need to use the object: **'template'**. Set the field **'customField14'** with the value: "iframe".

The 'template' object allows you to customize the payment page.

See the doc: [Checkout experience Customization](#)

Exemple object template pour iframe

```
...
  "template": {
    "customFields": {
      "customField14": "iframe"
    }
  },
  ...
```

[Example of a payment page displayed in a separate iframe](#)

Pay by card

Card number

VISA

1234 5678 9012 3456

Expiry date

MM/YY

Security code ⓘ

CVV

Cardholder name

Full name on card

Pay 0,71 €

Transaction secured by

AXEPTA
BNP PARIBAS

PCI DSS Certified

VISA
SECURE

ID Check

4. Recommendations

We recommend transmitting at least the following data:

- **Transaction Identifier:** The unique payment identifier
- **Payment Amount:** The amount to be paid by the customer.
- **Currency:** The currency used for the payment.
- **Email:** The customer's email
- **Order Identifier (order.merchantReference):** The order identifier
- **Invoice Identifier (order.invoiceld):** The invoice identifier associated with this payment

Our complete guidelines are available here: <https://axeptabnpparibas-docs.redocly.app/>

5. Available card brands

We support the card payment brands below:

- **Cards**
 - MasterCard
 - Visa
- **Bancontact**
- **Wallets**
 - [Apple Pay](#)
 - [Google Pay](#)

6. Related features

- **End-to-End Reference Generation (RefNr):** Each transaction benefits from a unique automatically generated reference
- **Duplication check:** Detect and manage duplicate payment attempts to avoid errors - *Activation during your store setup or via a support request*