FLOA Pay - REST API V2

FLOA Pay is a Buy Now Pay Later (BNPL) payment solution from the French company FLOA, a subsidiary of BNP Paribas. It allows merchants to offer customers the option to pay for purchases in installments, such as 3X, 4X, 10X, or 12X. FLOA Pay handles the credit check for the customer and assumes the risk of payment default, allowing the merchant to receive the full payment upfront from FLOA Pay.

> Only Floa 3X and Floa 4X are available

Get started

Contact your BNP Paribas Sales Representative to enable FLOA Pay on your merchant profile.

Integration options

supports FLOA Pay through the following integration types:

Schedule simulation

This service allows you to obtain a simulated schedule based on the amount. Create payment by using Direct integration.

```
"paymentMethods": {
  "type": "FLOAPAY",
  "integrationType": "DIRECT"
}
```

Payment

Hosted Payment Page

Initiate a Hosted Payment Page by calling Create checkout session.

Hosted forms

Initiate Hosted forms by calling Create payment with:

```
"paymentMethods": {
  "type": "FLOAPAY",
  "integrationType": "HOSTED"
}
```

Additional Mandatory data

The following data should also be included in your request:

- device.deviceType (Mandatory): Provide the type of device used.
  - Must be one of these values: "DESKTOP" / "TABLET" / "SMARTPHONE"
- device.deviceOs (Mandatory): Specify the operating system.
  - Possible values: "ANDROID" / "IOS" / "OTHERS"
- paymentMethods.floapay.merchantShopURL (Mandatory)
  - The URL of your homepage.
- paymentMethods.floapay.activationDelay (Conditional): **Specific for a Buy Now Pay Later payment**
  - Number of days of deferral (1 to 30 days).

Reverse payment

You can reverse an authorized FLOA Pay transaction before it is captured by calling the Reverse payment endpoint using the original `payId`.

Capture payment

If your merchant profile is configured for capturing transactions manually then you must explicitly initiate Capture payment endpoint to capture the funds.

Refund payment

Refunds are supported for captured FLOA Pay transactions. Call the Refund payment endpoint to refund transactions.