Flexshopper

Payment Method Documentation
22 November 2016

Developer Prerequisites

To start your integration with the FlexPay Payment Platform, you will need two accounts setup with FlexShopper, in addition to a software developer who is familiar with programming API integrations.
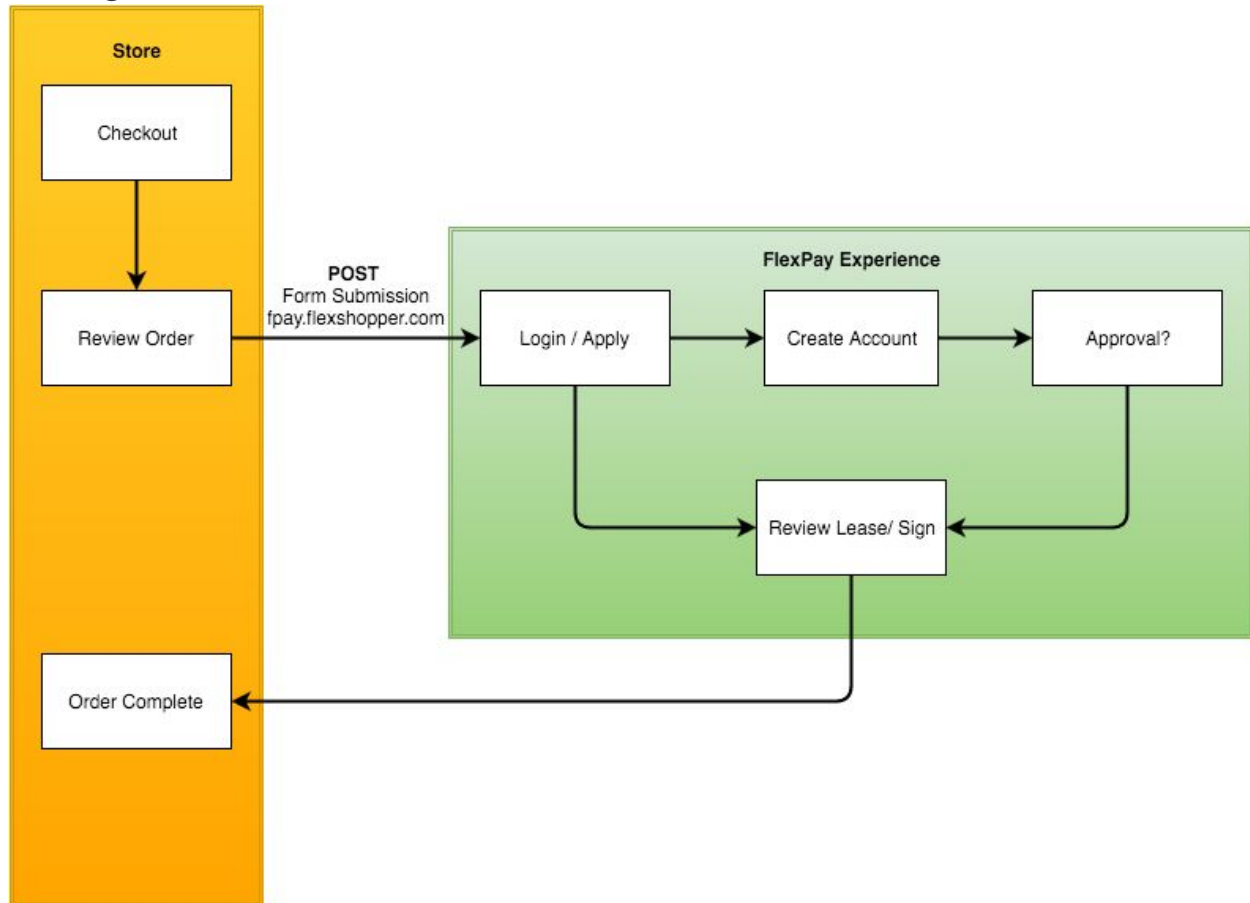
To use the FlexPay Payment Platform, you must have:

- **A Merchant account.** A Merchant account enables you to invoice FlexShopper for the leased products and collect payment from FlexShopper once your customer has transacted.

- **A Sandbox account.** The FlexPay Sandbox provides an environment that simulates FlexPay, in which you execute your Checkout integration without actually exchanging money. One of your test accounts represents you as the merchant. The other test account represents a buyer. (Sandbox URL: flexpay.sandbox.flexshopper.com)

- **Programming experience.** The integration involves adding a form and a button to your shopping cart or checkout page. When a user clicks this button, a POST is sent with your cart data (contained in hidden fields in the form) to the FlexPay API at FlexShopper. If the cart data is valid, the user will be forwarded to the FlexPay landing page. The user will go through the payment process on the FlexShopper site, and once finished, will be redirected back to your site with a URL that you provide in our Merchant dashboard. In the Merchant dashboard you will provide two URLs for every Call To Action (CTA) to handle success and failure actions that may occur (e.g. a customer being approved or denied for a FlexPay Spending Limit). Once the user is redirected to one of the provided URLs, the last step is to call an API method to get the results of the customer's interaction with FlexPay (usually an approval or denial).

Before You Start Coding

If you are not familiar with how APIs work, please contact us at: integration@flexshopper.com

Integration

Note about tax and totals displayed on your checkout page: FlexShopper is tax exempt, so totals displayed on your checkout page do not include sales tax if a user selects "FlexShopper" as their payment option.

The Payment Method is composed of three parts:

- The payment button

This is the button that's placed on the checkout page. It takes the user to the FlexShopper site to signup, create their agreement and finalize the transaction. Then, the user is redirected to the specified URL.

- The transaction status API

Used to fetch the status of a transaction completed through the payment button

- The weekly payment widget

Used to automatically estimate the weekly payment on your item page

The Payment Button

This is the list of required arguments for the payment button, along with a code example on how to implement it.

- merchantId

A 36 character UUID supplied at signup that uniquely identifies the merchant.

- transactionId

Up to a 256 character string which uniquely identifies the transaction for the retailer.

- items

Items is a multi-dimensional array containing item information, each item takes following information:

1. **description (product name)**

2. **sku**

3. **cost**

4. **tax**

5. **brand**

6. **condition (values accepted are: New, Refurbished, Used)**

7. **quantity**

- shipping

Shipping is an array containing shipping information, the array must include the following:

1. **cost** (the cost in USD to ship)

2. **date** (the expected date the item will arrive in YYYY-MM-DD format)

3. **method** (delivery method of the items to the customer. Values accepted are: ground, freight, store, free, 2-day-air)

- address

Address is an array containing information on where the items will be shipped, the array must include the following:

1. **street1**

2. **street2**

3. **city**

4. **region**

5. **postalCode**

6. **country (default USA) (Optional)**

- customer

Customer is an array containing customer information, the array must include the following:

1. **firstName**

2. **lastName**

Example

```html
<form action="https://pay.flexshopper.com" method="post" id="flexpayPaymentForm" target="_top">

<input type="hidden" name="payload[merchantId]" value="{retailer ID}">

<input type="hidden" name="payload[transactionId]" value="228">

<input type="hidden" name="payload[customer][firstName]" value="John">

<input type="hidden" name="payload[customer][lastName]" value="Doe">

<input type="hidden" name="payload[address][street1]" value="123 Any St ">

<input type="hidden" name="payload[address][street2]" value="Apt 456">

<input type="hidden" name="payload[address][city]" value="Delray Beach">

<input type="hidden" name="payload[address][region]" value="FL">

<input type="hidden" name="payload[address][postalCode]" value="33445"><input

type="hidden" name="payload[shipping][cost]" value="21">

<input type="hidden" name="payload[shipping][date]" value="2014-10- 17">

<input type="hidden" name="payload[shipping][method]" value="ground">

<input type="hidden" name="payload[Items][0][description]" value="Xbox One">

<input type="hidden" name="payload[Items][0][sku]" value="MS-XBONE-2014">

<input type="hidden" name="payload[Items][0][cost]" value="499">

<input type="hidden" name="payload[Items][0][tax]" value="0">

<input type="hidden" name="payload[Items][0][brand]" value="Xbox One">

<input type="hidden" name="payload[Items][0][condition]" value="new">

<input type="hidden" name="payload[Items][0][quantity]" value="2">

<input type="hidden" name="payload[requestSignature]" value="2">

<input type="submit" value="Pay via FlexShopper">

</form>
```

Fulfillment and Invoicing Endpoints

Please reference the Shared API v2 Document