

Lloyds Bank PayFrom Bank

Technical & Integration Guide

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Version:

Version Number	Change	Who
1.0	Final Version	M Rookyard
1.1	Including Webhook documentation	M Rookyard
1.2	Order Id limited to 18 characters	M Rookyard
1.3	Updates to the LineOfBusiness instructions	M Rookyard
1.4	Updates to the LineOfBusiness instructions, JavaScript SDK and minor ammendments	S Inskip
1.5	Updates to integration testing details and adding references to latest SDK version 1.2.0	S Inskip

Introduction

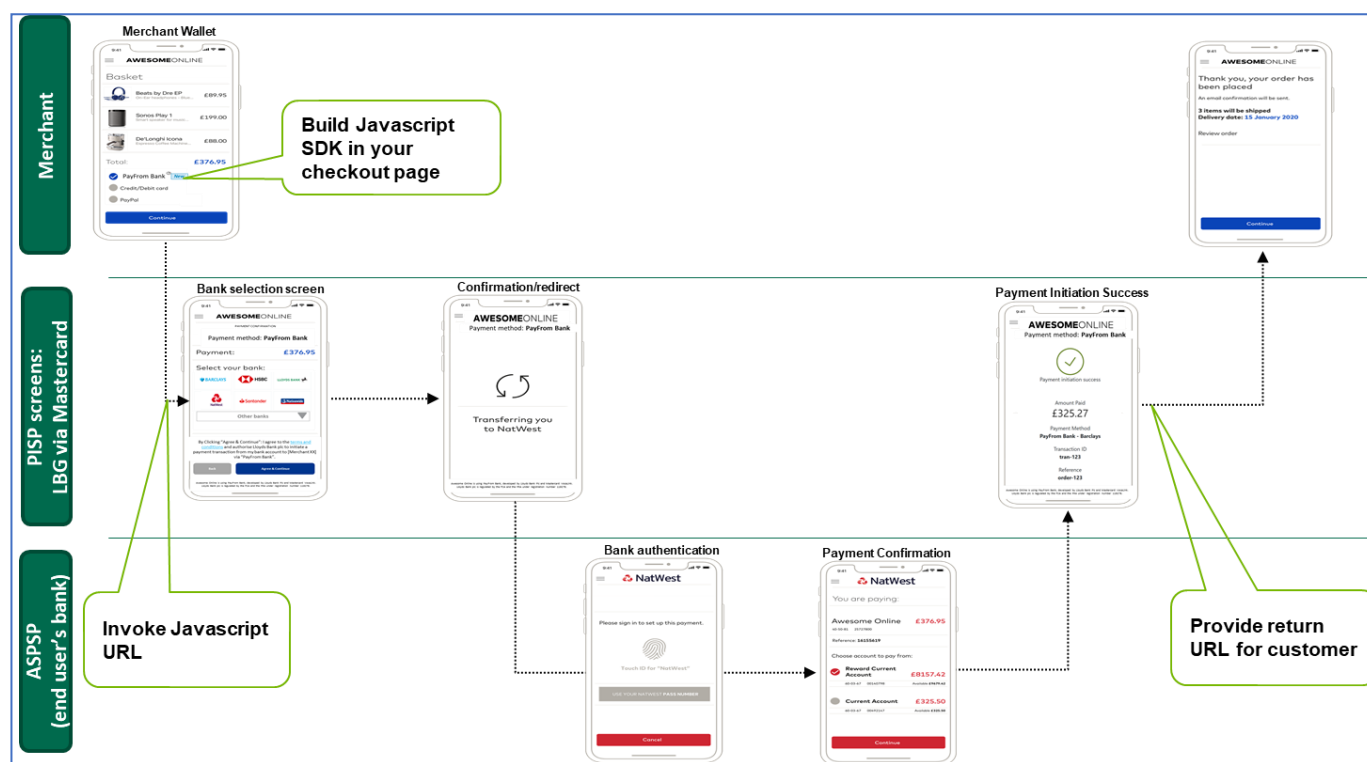
Lloyds Bank PayFrom Bank enables payment for goods and services by clients' customers using Faster Payments. Payers are redirected to their banks website where they can initiate a payment without having to download any additional applications. Payers have complete visibility of the transaction and assurance that their payment will be authorised and completed in a secure and trusted environment. By utilising the Faster Payment Service, Lloyds Bank PayFrom Bank offers almost real-time payments and settlement along with the following benefits:

- Reduced friction and abandonment that can help increase revenue
- Reduced customer disputes potentially leading to reduction in costs
- Potential to reduce fraud
- Satisfies PSD2, FCA and other regulatory requirements
- API connectivity from clients' customer payment process to enable Faster Payments via Open Banking

Lloyds Bank PayFrom Bank is a supported browser/App payment method in the Mastercard Payment Gateway (MPG). This document describes the integration steps required for Lloyds Bank PayFrom Bank.

Lloyds Bank PayFrom Bank currently supports transactions in GBP currency only. Note that the Lloyds Bank PayFrom Bank payment method will appear as Open Banking Bank Transfer in merchant portals.

Below is a schematic view of the end user journey showing the integration points:



Prerequisites

To offer Lloyds Bank PayFrom Bank as a payment method via the MPG:

- Your merchant profile on the MPG must be configured using the details of your Lloyds Bank receivables account.
- It is recommended that you enable the Notifications service (Webhook) to receive payment status notifications.

Completion of the Application Form for PayFrom Bank will provide the required Merchant Information: contact details, receivables account(s) and other key information along with your authority to register for PayFrom Bank.

Acronyms and terms

Acronym or term	Description
ASPSP	Account Servicing Payment Services Provider
PSD2	Payment Service Directive 2
SDK	Software development kit
FCA	Financial Conduit Authority
LOB	Line of business
MPG	MasterCard Payment Gateway

Lloyds Bank PayFrom Bank Integration

Lloyds Bank PayFrom Bank via JavaScript SDK

To offer Lloyds Bank PayFrom Bank as a checkout option to your payers, you must use the Open Banking JavaScript SDK (open-banking.min.js) provided by the MPG. Note that LloydsBank PayFrom Bank payment method is only supported from Direct API version 57 onwards but it is recommended to utilise the latest version available at the time of integration. SDK version 1.2.0 is only supported from API version 63 and above.

Line of business

If you have requested multiple instances of PayFrom Bank with different receivables accounts, this is configured using the 'lineOfBusiness' parameter. Based on your receivables account name and details, Lloyds Bank will configure your merchant profile to support several lines of business. Each line of business can have different payment parameters, such as bank account, sort code etc. Please note that 'lineOfBusiness' name cannot contain any spaces or special characters

For example, lineOfBusiness = TICKET_SALES can have a different bank account from lineOfBusiness = MERCHANDISING. If only a single instance of PayFrom Bank is required, the lineOfBusiness field is not required. Based on your merchant profile set up, you may need to use the lineOfBusiness value when you setup for JavaScript SDK.

Step 1: Create a session

Create a session by submitting an API create session, instructions are here: [CREATE SESSION](#). If you are using LineOfBusiness, include the following:

```
{
  "lineOfBusiness": "<name of business if configured in Merchant Profile>"
}
```

Sample Response

```
{
  "lineOfBusiness": "<name of business added in request>"
  "merchant": <Merchant ID>,
  "result": "SUCCESS",
  "session": {
    "id": <session ID>,
    "updateStatus": "NO_UPDATE",
    "version": <Version ID>
  }
}
```

Step 2. Update the session with the order and browser payment details:

Update the session with order id, transaction id, amount, Line of business of the payment by submitting an API UPDATE_SESSION request. Make sure you use same order id and transaction id while configuring the open banking JavaScript SDK and preparing call back interface.

Note that you need to provide return URL to which you want the payer's browser to be redirected on completing the payment at the payment provider's website. The same URL will be used by the gateway to redirect the payer's browser irrespective of the success or otherwise of the payment.

The order id must be limited to a maximum of 18 characters.

```
{
  "lineOfBusiness": "<name of business>", <if required>
  "order": {
    "amount": <amount>,
    "currency": "GBP",
    "id": <order id>
  },
  "transaction": {
    "id": <transaction id>
  },
  "browserPayment": {
    "operation": <operation>,
    "returnUrl": <return url>
  },
}
```

Sample Response

```
{
  "browserPayment": {
    "operation": "PAY",
    "returnUrl": <return url>
  },
  "lineOfBusiness": <as sent in the request if required>,
  "merchant": <merchant id>,
  "order": {
    "amount": <amount>,
    "currency": "GBP",
    "id": <order id>
  },
  "session": {
    "id": <session id>,
    "updateStatus": "SUCCESS",
    "version": <version id>
  },
  "transaction": {
    "id": <transaction id>
  },
  "version": "57" <minimum version>
}
```

Step 3: Include the Open Banking JavaScript SDK in your Payment Page**(NB: Ensure that Open Banking and its styles are loaded first followed by the integrators CSS styles which will override them to avoid formatting issues)**

Add the below <meta> tag inside <head> tag of the html. This will scale open banking SDK accordingly in all web and mobile browsers.

```
<meta name="viewport" content="width=device-width, initial-scale=1, shrink-to-fit=no">
```

Add the below <script> tag inside <head> tag of the html.

```
<script src="https://<mpgs host>/static/open-banking/1.2.0/open-banking.min.js"></script>
```

MPGS Host – You can use below MPGS host URLs for your integration:

For test environment - loydsbankpayfrombank.gateway.mastercard.com

Please ensure to use your merchant profile name/Merchant ID refixed with 'TEST'.

For live environment – lloydsbankpayfrombank.gateway.mastercard.com

Step 4: Configure the Open Banking configuration and call back interface with JavaScript SDK

Configuration method for initializing the API. Please note this method should be called only once for the page load. After calling this method, API will provide configuration values as member variables. Default wsVersion in the absence of a user provided configuration: 57

```
OpenBanking.configure(merchantId, merchantName, amount, orderId, transactionId, sessionId,
function (response));
```

When the payer selects this as a checkout option, initiate the Open Banking interaction by invoking the OpenBanking.configure() method. Following is an example of configuration:

```
var config = {
  merchantId: 'TESTABC', //required
  merchantName: 'Cake Shop', //required for display purpose
  amount: '325.27', //required for display purpose
  orderId: '123', //required and same as step 2
  transactionId: 'tran-123', //required and same as step 2
  sessionId: 'SESSSION123', //required and same as step 2
  wsVersion: '', //optional, defaults to 57 if not provided, validate step 1 & 2 use same version
};
var callbackFunction = function(response) {
  // Successful response sample
  //{status: 'SUCCESS', explanation: 'Configured successfully!'};
  console.log(response);
};
OpenBanking.Configure(config, callbackFunction);
```

Step 5: Launch the Open banking UI:

If `OpenBanking.configure()` present at step 4 was successful, launch the Open Banking UI by invoking the `OpenBanking.launchUI()` method.

```
OpenBanking.launchUI();
```

Transaction Retrieval

You can retrieve transaction details for the PayFrom Bank interaction using the [Transaction: Retrieve Order](#) or [Transaction: Retrieve Transaction](#)

Order status and Transaction status correlation

The table below shows the transaction response codes and relevant order status for the possible scenarios you may encounter after initiating a Lloyds Bank PayFrom Bank payment. It explains when you should ship the goods or when you should wait for webhook notification in order to receive the latest status of that transaction. You need to set up for webhook notification separately or poll into gateway to check the latest status of the transaction in portal before shipping any goods to payer.

Transaction Gateway Response Code	Order status	What This Means for goods shipment and settlement...
<code>response.gatewayCode = SUBMITTED</code>	<code>status= INITIATED</code>	PayFrom Bank transaction has been submitted to ASPSP; payment has not been initiated. Do not ship goods as of now.
<code>response.gatewayCode = CANCELLED</code>	<code>status= FAILED</code>	PayFrom Bank transaction has been aborted by payer during processing; payment will not be initiated or settled in this case. Do not ship goods for this order.
<code>response.gatewayCode = TIMED OUT</code>	<code>status= FAILED</code>	PayFrom Bank transaction has been timed out during processing; payment will not be initiated or settled in this case. Do not ship goods for this order.
<code>response.gatewayCode = NOT SUPPORTED</code>	<code>status= FAILED</code>	PayFrom Bank transaction has been rejected by ASPSP during processing; payment will not be initiated or settled in this case. Do not ship goods for this order.
<code>response.gatewayCode = INSUFFICIENT FUNDS</code>	<code>status= FAILED</code>	PayFrom Bank transaction has been rejected by ASPSP during processing due to insufficient funds in payer account; payment will not be initiated or settled in this case. Do not ship goods for this order.

Transaction Gateway Response Code	Order status	What This Means for goods shipment and settlement...
response.gatewayCode = DECLINED	status= FAILED	PayFrom Bank transaction has been rejected by ASPSP during processing; payment will not be initiated or settled in this case. Do not ship goods for this order.
response.gatewayCode = APPROVED	status= CAPTURED	PayFrom Bank transaction has been approved by ASPSP, settlement is completed for this order, proceed with shipping goods for this order.
response.gatewayCode = PENDING RESPONSE	status= CAPTURED	PayFrom Bank transaction has been approved by ASPSP, but settlement is pending for this order. Do not ship good until settlement success notification is received or gateway code changes to Approved. response.gatewayCode=APPROVED
response.gatewayCode = AUTHENTICATION FAILED	Status = FAILED	PayFrom Bank transaction has been rejected by ASPSP during processing due to invalid authentication details provided by the payer; payment will not be initiated or settled in this case. Do not ship goods for this order.

API Responses

The following are API Responses for Lloyds Bank PayFrom Bank payment requests for each gateway response code.

SUBMITTED Gateway Response Code

```
{
  "amount": 82113.13,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-08-17T09:35:27.250Z",
  "currency": "GBP",
  "customer": {
    "email": "John@yahoo.com"
  },
  "device": {
    "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/83.0.4103.116 Safari/537.36",
    "id": "992608474",
    "lastUpdatedTime": "2020-08-17T09:36:04.146Z",
    "lineOfBusiness": "AIR_TICKETS",
    "merchant": "TESTMERCHANT1",
```



```

"merchantAmount": 82113.13,
"merchantCurrency": "GBP",
"reference": "TEST-SUCCEED",
"result": "SUCCESS",
"shipping": {
  "address": {
    "city": "Shipsville",
    "country": "GBR",
    "postcodeZip": "EH67DX",
    "stateProvince": "Scotland",
    "street": "2ShippingHeights",
    "street2": "ShipsDrive"
  },
  "contact": {
    "email": "John@yahoo.com",
    "firstName": "John",
    "lastName": "Doe"
  }
},
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspspld": "12345XXX-XXXX-4156-XXXX-f6eeef0478cf "
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "INITIATED",
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0,
"transaction": [
  {
    "browserPayment": {
      "interaction": {
        "status": "RETURNED_TO_MERCHANT",
        "timeInitiated": "2020-08-17T09:35:27.272Z",
        "timeRedirected": "2020-08-17T09:35:59.967Z",
        "timeReturned": "2020-08-17T09:36:04.061Z"
      },
      "operation": "PAY",
      "redirectUrl": "https://mtf.gateway.mastercard.com/bpui/ob/out/BP-06f552c44de094aca21ee0abdf82303b",
      "returnUrl": "https://mtf.gateway.mastercard.com/apmDemoApp/complete.html"
    },
    "customer": {
      "email": "John@yahoo.com"
    },
    "device": {
      "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/83.0.4103.116 Safari/537.36",
      "gatewayEntryPoint": "WEB_SERVICES_API",
      "lineOfBusiness": "AIR_TICKETS",
      "merchant": "TESTMERCHANT1",
      "order": {
        "amount": 82113.13,
        "chargeback": {
          "amount": 0,
          "currency": "GBP"
        }
      }
    }
  }
]

```

```

    },
    "creationTime": "2020-08-17T09:35:27.250Z",
    "currency": "GBP",
    "id": "992608474",
    "lastUpdatedTime": "2020-08-17T09:36:04.146Z",
    "merchantAmount": 82113.13,
    "merchantCurrency": "GBP",
    "reference": "TEST-SUCCEED",
    "status": "INITIATED",
    "totalAuthorizedAmount": 0,
    "totalCapturedAmount": 0,
    "totalRefundedAmount": 0
  },
  "response": {
    "gatewayCode": "SUBMITTED"
  },
  "result": "SUCCESS",
  "shipping": {
    "address": {
      "city": "Shipsville",
      "country": "GBR",
      "postcodeZip": "EH67DX",
      "stateProvince": "Scotland",
      "street": "2ShippingHeights",
      "street2": "ShipsDrive"
    },
    "contact": {
      "email": "John@gmail.com",
      "firstName": "John",
      "lastName": "Doe"
    }
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "12345XXX-XXXX-4156-XXXX-f6eeef0478cf"
      }
    },
    "type": "OPEN_BANKING_BANK_TRANSFER"
  },
  "timeOfLastUpdate": "2020-08-17T09:36:04.146Z",
  "timeOfRecord": "2020-08-17T09:35:27.270Z",
  "transaction": {
    "acquirer": {
      "id": "OPEN_BANKING",
      "merchantId": "Lloyds"
    },
    "amount": 82113.13,
    "currency": "GBP",
    "id": "106172951",
    "receipt": "162c0482b774b3e1",
    "source": "INTERNET",
    "stan": "0",
    "type": "PAYMENT"
  },
  "version": "57"
}
]
}

```

APPROVED Gateway Response Code

```

{
  "amount": 123.46,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-06-24T01:01:09.584Z",
  "currency": "GBP",
  "device": {
    "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
    "id": "86f293d3-1eb5-4003-9f30-7d9fbe7f1384",
    "item": [
      {
        "brand": "MC",
        "category": "NA",
        "detail": {
          "unitDiscountRate": 0,
          "unitTaxRate": 0
        },
        "name": "item0",
        "quantity": 1,
        "sku": "sku",
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item1",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-24T01:01:46.769Z",
    "merchant": "TESTMERCHANT1",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
    "reference": "sample",
    "result": "SUCCESS",
    "risk": {
      "response": {
        "gatewayCode": "ACCEPTED",
      }
    },
    "shipping": {
      "address": {
        "city": "London",
        "company": "mastercard",

```

```

    "country": "GBR",
    "postcodeZip": "90001",
    "stateProvince": "ENG",
    "street": "2nd Main",
    "street2": "lane 2"
  },
  "contact": {
    "email": "John@gmail.com",
    "firstName": "John",
    "lastName": "Doe",
    "mobilePhone": "9999999999",
    "phone": "9999999999"
  },
  "method": "SAME_DAY"
},
"shippingAndHandlingAmount": 4.99,
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff "
    }
  }
},
"type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "CAPTURED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 123.46,
"totalCapturedAmount": 123.46,
"totalRefundedAmount": 0,
"transaction": [
  {
    "browserPayment": {
      "interaction": {
        "status": "COMPLETED",
        "timeCompleted": "2020-06-24T01:01:10.007Z",
        "timeInitiated": "2020-06-24T01:01:09.599Z",
        "timeRedirected": "2020-06-24T01:01:09.705Z",
        "timeReturned": "2020-06-24T01:01:09.991Z"
      },
      "operation": "PAY",
      "redirectUrl": "https://mtf.gateway.gateway.mastercard.com/bpui/ob/out/BP-9099d773edb0e2d3d1e86c4bd9d9b867",
      "returnUrl": "https://mtf.gateway.mastercard.com/api/documentation/integrationGuidelines/index.html"
    },
    "device": {
      "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
      "gatewayEntryPoint": "WEB_SERVICES_API",
      "merchant": "TESTMERCHANT1",
      "order": {
        "amount": 123.46,
        "chargeback": {
          "amount": 0,
          "currency": "GBP"
        }
      },
      "creationTime": "2020-06-24T01:01:09.584Z",
      "currency": "GBP",
      "id": "86f293d3-1eb5-4003-9f30-7d9fbe7f1384",

```

```

"item": [
  {
    "brand": "MC",
    "category": "NA",
    "detail": {
      "unitDiscountRate": 0,
      "unitTaxRate": 0
    },
    "name": "item0",
    "quantity": 1,
    "sku": "sku",
    "unitDiscountAmount": 3,
    "unitPrice": 21,
    "unitTaxAmount": 0.47
  },
  {
    "detail": {
      "unitTaxRate": 0
    },
    "name": "item1",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
  }
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-24T01:01:46.769Z",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "sample",
"shippingAndHandlingAmount": 4.99,
"status": "CAPTURED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 123.46,
"totalCapturedAmount": 123.46,
"totalRefundedAmount": 0
},
"response": {
  "gatewayCode": "APPROVED"
},
"result": "SUCCESS",
"risk": {
  "response": {
    "gatewayCode": "ACCEPTED",
  }
},
"shipping": {
  "address": {
    "city": "London",
    "company": "mastercard",
    "country": "GBR",
    "postcodeZip": "90001",
    "stateProvince": "ENG",
    "street": "2nd Main",
    "street2": "lane 2"
  },
  "contact": {
    "email": "John@gmail.com",

```

```

        "firstName": "John",
        "lastName": "Doe",
        "mobilePhone": "9999999999",
        "phone": "9999999999"
    },
    "method": "SAME_DAY"
},
"sourceOfFunds": {
    "provided": {
        "openBankingBankTransfer": {
            "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff "
        }
    }
},
"type": "OPEN_BANKING_BANK_TRANSFER"
},
"timeOfLastUpdate": "2020-06-24T01:01:46.769Z",
"timeOfRecord": "2020-06-24T01:01:09.596Z",
"transaction": {
    "acquirer": {
        "id": "OPEN_BANKING",
        "merchantId": "Lloyds"
    },
    "amount": 123.46,
    "currency": "GBP",
    "id": "1",
    "reference": "sample",
    "source": "INTERNET",
    "stan": "0",
    "type": "PAYMENT"
},
"version": "57"
}
]
}

```

PENDING RESPONSE Gateway Response Code

```

{
    "amount": 123.46,
    "chargeback": {
        "amount": 0,
        "currency": "GBP"
    },
    "creationTime": "2020-06-26T07:09:16.846Z",
    "currency": "GBP",
    "customer": {
        "email": "johmith@yahoo.com"
    },
    "device": {
        "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/79.0.3945.130 Safari/537.36",
        "id": "888190454",
        "item": [
            {
                "detail": {
                    "unitTaxRate": 0
                }
            }
        ]
    }
}

```

```

    "name": "Spud",
    "quantity": 1,
    "unitDiscountAmount": 3,
    "unitPrice": 21,
    "unitTaxAmount": 0.47
  },
  {
    "detail": {
      "unitTaxRate": 0
    },
    "name": "item2",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
  }
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-26T07:10:57.230Z",
"merchant": "TESTMERCHANT1",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "TEST-SUCCEED",
"result": "SUCCESS",
"risk": {
  "response": {
    "gatewayCode": "ACCEPTED",
  }
},
"shipping": {
  "address": {
    "city": "Shipsville",
    "country": "GBR",
    "postcodeZip": "EH67DX",
    "stateProvince": "Scotland",
    "street": "2ShippingHeights",
    "street2": "ShipsDrive"
  },
  "contact": {
    "email": "johnsmith@yahoo.com",
    "firstName": "Shipfirst",
    "lastName": "McShiplast"
  }
},
"shippingAndHandlingAmount": 4.99,
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "CAPTURED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 123.46,
"totalCapturedAmount": 123.46,
"totalRefundedAmount": 0,
"transaction": [

```

```

{
  "browserPayment": {
    "interaction": {
      "status": "RETURNED_TO_MERCHANT",
      "timeInitiated": "2020-06-26T07:09:16.864Z",
      "timeRedirected": "2020-06-26T07:10:53.329Z",
      "timeReturned": "2020-06-26T07:11:03.827Z"
    },
    "operation": "PAY",
    "redirectUrl": "https://mtf.gateway.mastercard.com/bpui/ob/out/BP-65318d39a0c3b8000f07b7939561b819",
    "returnUrl": "https://mtf.gateway.mastercard.com/apmDemoApp/complete.html"
  },
  "customer": {
    "email": "johmith@yahoo.com"
  },
  "device": {
    "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/79.0.3945.130 Safari/537.36",
    "gatewayEntryPoint": "WEB_SERVICES_API",
    "merchant": "TESTMERCHANT1",
    "order": {
      "amount": 123.46,
      "chargeback": {
        "amount": 0,
        "currency": "GBP"
      }
    },
    "creationTime": "2020-06-26T07:09:16.846Z",
    "currency": "GBP",
    "id": "888190454",
    "item": [
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "Spud",
        "quantity": 1,
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item2",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-26T07:10:57.230Z",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
    "reference": "TEST-SUCCEED",
    "shippingAndHandlingAmount": 4.99,
    "status": "CAPTURED",
  }
}

```



```

    "taxAmount": 10.47,
    "totalAuthorizedAmount": 123.46,
    "totalCapturedAmount": 123.46,
    "totalRefundedAmount": 0
  },
  "response": {
    "gatewayCode": "PENDING"
  },
  "result": "PENDING",
  "risk": {
    "response": {
      "gatewayCode": "ACCEPTED",
    }
  },
  "shipping": {
    "address": {
      "city": "Shipsville",
      "country": "GBR",
      "postcodeZip": "EH67DX",
      "stateProvince": "Scotland",
      "street": "2ShippingHeights",
      "street2": "ShipsDrive"
    },
    "contact": {
      "email": "johnsmith@yahoo.com",
      "firstName": "Shipfirst",
      "lastName": "McShiplast"
    }
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "asppld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    },
    "type": "OPEN_BANKING_BANK_TRANSFER"
  },
  "timeOfLastUpdate": "2020-06-26T07:10:57.230Z",
  "timeOfRecord": "2020-06-26T07:09:16.861Z",
  "transaction": {
    "acquirer": {
      "id": "OPEN_BANKING",
      "merchantId": "Lloyds"
    },
    "amount": 123.46,
    "currency": "GBP",
    "id": "148341288",
    "source": "INTERNET",
    "stan": "0",
    "type": "PAYMENT"
  },
  "version": "57"
}
]
}

```

NOT SUPPORTED Gateway Response Code

```

{
  "amount": 123.46,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-06-11T07:04:16.222Z",
  "currency": "GBP",
  "device": {
    "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
    "id": "575d3ae0-2b28-4a68-892e-688ae7e3d344",
    "item": [
      {
        "brand": "MC",
        "category": "NA",
        "detail": {
          "unitDiscountRate": 0,
          "unitTaxRate": 0
        },
        "name": "item0",
        "quantity": 1,
        "sku": "sku",
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item1",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-11T07:04:03.364Z",
    "merchant": "TESTMERCHANT1",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
    "reference": "sample",
    "result": "SUCCESS",
    "risk": {
      "response": {
        "gatewayCode": "ACCEPTED",
      }
    },
    "shipping": {
      "address": {
        "city": "London",
        "company": "mastercard",
        "country": "GBR",
        "postcodeZip": "90001",
        "stateProvince": "ENG",
        "street": "2nd Main",
        "street2": "lane 2"
      }
    }
  }
}

```

```

    },
    "contact": {
      "email": "John@gmail.com",
      "firstName": "John",
      "lastName": "Doe",
      "mobilePhone": "9999999999",
      "phone": "9999999999"
    },
    "method": "SAME_DAY"
  },
  "shippingAndHandlingAmount": 4.99,
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0,
"transaction": [
  {
    "browserPayment": {
      "interaction": {
        "status": "COMPLETED",
        "timeCompleted": "2020-06-11T07:04:16.708Z",
        "timeInitiated": "2020-06-11T07:04:16.234Z",
        "timeRedirected": "2020-06-11T07:04:15.257Z",
        "timeReturned": "2020-06-11T07:04:16.679Z"
      },
      "operation": "PAY",
      "redirectUrl": "https://mtf.gateway.mastercard.com/bpui/ob/out/BP-bcd3a9b079f6a66581c3429dcbec386b",
      "returnUrl":
        "https://mtf.gateway.mastercard.com/api/documentation/integrationGuidelines/index.html"
    },
    "device": {
      "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
      "gatewayEntryPoint": "WEB_SERVICES_API",
      "merchant": "TESTMERCHANT1",
      "order": {
        "amount": 123.46,
        "chargeback": {
          "amount": 0,
          "currency": "GBP"
        }
      },
      "creationTime": "2020-06-11T07:04:16.222Z",
      "currency": "GBP",
      "id": "575d3ae0-2b28-4a68-892e-688ae7e3d344",
      "item": [
        {
          "brand": "MC",
          "category": "NA",
          "detail": {

```

```

        "unitDiscountRate": 0,
        "unitTaxRate": 0
    },
    "name": "item0",
    "quantity": 1,
    "sku": "sku",
    "unitDiscountAmount": 3,
    "unitPrice": 21,
    "unitTaxAmount": 0.47
},
{
    "detail": {
        "unitTaxRate": 0
    },
    "name": "item1",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
}
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-11T07:04:03.364Z",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "sample",
"shippingAndHandlingAmount": 4.99,
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0
},
"response": {
    "gatewayCode": "NOT_SUPPORTED"
},
"result": "FAILURE",
"risk": {
    "response": {
        "gatewayCode": "ACCEPTED",
    }
},
"shipping": {
    "address": {
        "city": "London",
        "company": "mastercard",
        "country": "GBR",
        "postcodeZip": "90001",
        "stateProvince": "ENG",
        "street": "2nd Main",
        "street2": "lane 2"
    },
    "contact": {
        "email": "John@gmail.com",
        "firstName": "John",
        "lastName": "Doe",
        "mobilePhone": "9999999999",
        "phone": "9999999999"
    }
},

```

```

    "method": "SAME_DAY"
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"timeOfLastUpdate": "2020-06-11T07:04:03.364Z",
"timeOfRecord": "2020-06-11T07:04:16.232Z",
"transaction": {
  "acquirer": {
    "id": "OPEN_BANKING",
    "merchantId": "Lloyds"
  },
  "amount": 123.46,
  "currency": "GBP",
  "id": "1",
  "reference": "sample",
  "source": "INTERNET",
  "stan": "0",
  "type": "PAYMENT"
},
"version": "57"
}
]
}

```

TIMED OUT Gateway Response Code

```

{
  "amount": 123.46,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-06-26T07:17:48.608Z",
  "currency": "GBP",
  "customer": {
    "email": "johmith@yahoo.com"
  },
  "device": {
    "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/79.0.3945.130 Safari/537.36",
    "id": "246119218",
    "item": [
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "Spud",
        "quantity": 1,

```

```

    "unitDiscountAmount": 3,
    "unitPrice": 21,
    "unitTaxAmount": 0.47
  },
  {
    "detail": {
      "unitTaxRate": 0
    },
    "name": "item2",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
  }
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-26T07:18:27.894Z",
"merchant": "TESTMERCHANT1",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "TEST-SUCCEED",
"result": "SUCCESS",
"risk": {
  "response": {
    "gatewayCode": "ACCEPTED",
  }
},
"shipping": {
  "address": {
    "city": "Shipsville",
    "country": "GBR",
    "postcodeZip": "EH67DX",
    "stateProvince": "Scotland",
    "street": "2ShippingHeights",
    "street2": "ShipsDrive"
  },
  "contact": {
    "email": "johnsmith@yahoo.com",
    "firstName": "Shipfirst",
    "lastName": "McShiplast"
  }
},
"shippingAndHandlingAmount": 4.99,
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0,
"transaction": [
  {
    "browserPayment": {

```

```

"interaction": {
  "status": "COMPLETED",
  "timeCompleted": "2020-06-26T07:18:39.485Z",
  "timeInitiated": "2020-06-26T07:17:49.654Z",
  "timeRedirected": "2020-06-26T07:18:18.595Z",
  "timeReturned": "2020-06-26T07:18:39.439Z"
},
"operation": "PAY",
"redirectUrl": "https://mtf.gateway.mastercard.com/bpui/ob/out/BP-
bd0d14660fc5bd0a98578a73e83713cd",
"returnUrl": "https://mtf.gateway.mastercard.com/apmDemoApp/complete.html"
},
"customer": {
  "email": "johmith@yahoo.com"
},
"device": {
  "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like
Gecko) Chrome/79.0.3945.130 Safari/537.36",
  "gatewayEntryPoint": "WEB_SERVICES_API",
  "merchant": "TESTMERCHANT1",
  "order": {
    "amount": 123.46,
    "chargeback": {
      "amount": 0,
      "currency": "GBP"
    },
    "creationTime": "2020-06-26T07:17:48.608Z",
    "currency": "GBP",
    "id": "246119218",
    "item": [
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "Spud",
        "quantity": 1,
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item2",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-26T07:18:27.894Z",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
    "reference": "TEST-SUCCEED",
    "shippingAndHandlingAmount": 4.99,
    "status": "FAILED",
    "taxAmount": 10.47,

```

```

    "totalAuthorizedAmount": 0,
    "totalCapturedAmount": 0,
    "totalRefundedAmount": 0
  },
  "response": {
    "gatewayCode": "TIMED_OUT"
  },
  "result": "FAILURE",
  "risk": {
    "response": {
      "gatewayCode": "ACCEPTED",
    }
  },
  "shipping": {
    "address": {
      "city": "Shipsville",
      "country": "GBR",
      "postcodeZip": "EH67DX",
      "stateProvince": "Scotland",
      "street": "2ShippingHeights",
      "street2": "ShipsDrive"
    },
    "contact": {
      "email": "johnsmith@yahoo.com",
      "firstName": "Shipfirst",
      "lastName": "McShiplast"
    }
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    },
    "type": "OPEN_BANKING_BANK_TRANSFER"
  },
  "timeOfLastUpdate": "2020-06-26T07:18:27.894Z",
  "timeOfRecord": "2020-06-26T07:17:49.641Z",
  "transaction": {
    "acquirer": {
      "id": "OPEN_BANKING",
      "merchantId": "Lloyds"
    },
    "amount": 123.46,
    "currency": "GBP",
    "id": "354434408",
    "source": "INTERNET",
    "stan": "0",
    "type": "PAYMENT"
  },
  "version": "57"
}
]
}

```

INSUFFICIENT FUNDS Gateway Response Code


```

{
  "amount": 123.46,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-06-11T07:04:25.661Z",
  "currency": "GBP",
  "device": {
    "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
    "id": "38de9737-f394-484e-86ce-a6df45416a61",
    "item": [
      {
        "brand": "MC",
        "category": "NA",
        "detail": {
          "unitDiscountRate": 0,
          "unitTaxRate": 0
        },
        "name": "item0",
        "quantity": 1,
        "sku": "sku",
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item1",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-11T07:04:13.889Z",
    "merchant": "TESTMERCHANT1",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
    "reference": "sample",
    "result": "SUCCESS",
    "risk": {
      "response": {
        "gatewayCode": "ACCEPTED",
      }
    },
    "shipping": {
      "address": {
        "city": "London",
        "company": "mastercard",
        "country": "GBR",
        "postcodeZip": "90001",
        "stateProvince": "ENG",
        "street": "2nd Main",
        "street2": "lane 2"
      }
    }
  }
}

```

```

    },
    "contact": {
      "email": "John@gmail.com",
      "firstName": "John",
      "lastName": "Doe",
      "mobilePhone": "9999999999",
      "phone": "9999999999"
    },
    "method": "SAME_DAY"
  },
  "shippingAndHandlingAmount": 4.99,
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0,
"transaction": [
  {
    "browserPayment": {
      "interaction": {
        "status": "COMPLETED",
        "timeCompleted": "2020-06-11T07:04:26.110Z",
        "timeInitiated": "2020-06-11T07:04:25.673Z",
        "timeRedirected": "2020-06-11T07:04:25.798Z",
        "timeReturned": "2020-06-11T07:04:26.079Z"
      },
      "operation": "PAY",
      "redirectUrl": "https://mtf.gateway.mastercard.com/bpui/ob/out/BP-dc04c5638e296c6fc3b2905a0607bbf9",
      "returnUrl": "https://mtf.gateway.mastercard.com/api/documentation/integrationGuidelines/index.html"
    },
    "device": {
      "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
      "gatewayEntryPoint": "WEB_SERVICES_API",
      "merchant": "TESTMERCHANT1",
      "order": {
        "amount": 123.46,
        "chargeback": {
          "amount": 0,
          "currency": "GBP"
        }
      },
      "creationTime": "2020-06-11T07:04:25.661Z",
      "currency": "GBP",
      "id": "38de9737-f394-484e-86ce-a6df45416a61",
      "item": [
        {
          "brand": "MC",
          "category": "NA",
          "detail": {

```

```

        "unitDiscountRate": 0,
        "unitTaxRate": 0
    },
    "name": "item0",
    "quantity": 1,
    "sku": "sku",
    "unitDiscountAmount": 3,
    "unitPrice": 21,
    "unitTaxAmount": 0.47
},
{
    "detail": {
        "unitTaxRate": 0
    },
    "name": "item1",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
}
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-11T07:04:13.889Z",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "sample",
"shippingAndHandlingAmount": 4.99,
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0
},
"response": {
    "gatewayCode": "INSUFFICIENT_FUNDS"
},
"result": "FAILURE",
"risk": {
    "response": {
        "gatewayCode": "ACCEPTED",
    }
},
"shipping": {
    "address": {
        "city": "London",
        "company": "mastercard",
        "country": "GBR",
        "postcodeZip": "90001",
        "stateProvince": "ENG",
        "street": "2nd Main",
        "street2": "lane 2"
    },
    "contact": {
        "email": "John@gmail.com",
        "firstName": "John",
        "lastName": "Doe",
        "mobilePhone": "9999999999",
        "phone": "9999999999"
    }
},

```

```

    "method": "SAME_DAY"
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"timeOfLastUpdate": "2020-06-11T07:04:13.889Z",
"timeOfRecord": "2020-06-11T07:04:25.670Z",
"transaction": {
  "acquirer": {
    "id": "OPEN_BANKING",
    "merchantId": "Lloyds"
  },
  "amount": 123.46,
  "currency": "GBP",
  "id": "1",
  "reference": "sample",
  "source": "INTERNET",
  "stan": "0",
  "type": "PAYMENT"
},
"version": "57"
}
]
}

```

DECLINED Gateway Response Code

```

{
  "amount": 123.46,
  "chargeback": {
    "amount": 0,
    "currency": "GBP"
  },
  "creationTime": "2020-06-11T07:06:37.862Z",
  "currency": "GBP",
  "device": {
    "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
    "id": "800b8d34-770d-4135-a1a4-0afe64c96352",
    "item": [
      {
        "brand": "MC",
        "category": "NA",
        "detail": {
          "unitDiscountRate": 0,
          "unitTaxRate": 0
        },
        "name": "item0",
        "quantity": 1,
        "sku": "sku",
        "unitDiscountAmount": 3,
        "unitPrice": 21,

```

```

    "unitTaxAmount": 0.47
  },
  {
    "detail": {
      "unitTaxRate": 0
    },
    "name": "item1",
    "quantity": 2,
    "unitDiscountAmount": 2,
    "unitPrice": 47,
    "unitTaxAmount": 5
  }
],
"itemAmount": 115,
"lastUpdatedTime": "2020-06-11T07:06:24.923Z",
"merchant": "TESTMERCHANT1",
"merchantAmount": 123.46,
"merchantCurrency": "GBP",
"reference": "sample",
"result": "SUCCESS",
"risk": {
  "response": {
    "gatewayCode": "ACCEPTED",
  }
},
"shipping": {
  "address": {
    "city": "London",
    "company": "mastercard",
    "country": "GBR",
    "postcodeZip": "90001",
    "stateProvince": "ENG",
    "street": "2nd Main",
    "street2": "lane 2"
  },
  "contact": {
    "email": "John@gmail.com",
    "firstName": "John",
    "lastName": "Doe",
    "mobilePhone": "9999999999",
    "phone": "9999999999"
  },
  "method": "SAME_DAY"
},
"shippingAndHandlingAmount": 4.99,
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspspld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"status": "FAILED",
"taxAmount": 10.47,
"totalAuthorizedAmount": 0,
"totalCapturedAmount": 0,
"totalRefundedAmount": 0,
"transaction": [

```

```

{
  "browserPayment": {
    "interaction": {
      "status": "COMPLETED",
      "timeCompleted": "2020-06-11T07:06:38.269Z",
      "timeInitiated": "2020-06-11T07:06:37.871Z",
      "timeRedirected": "2020-06-11T07:06:37.983Z",
      "timeReturned": "2020-06-11T07:06:38.241Z"
    },
    "operation": "PAY",
    "redirectUrl": "https://mf.gateway.mastercard.com/bpui/ob/out/BP-6c56d32fad0f0f11df57409b9728cb5c",
    "returnUrl": "https://mf.gateway.mastercard.com/api/documentation/integrationGuidelines/index.html"
  },
  "device": {
    "browser": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36",
    "gatewayEntryPoint": "WEB_SERVICES_API",
    "merchant": "TESTMERCHANT1",
    "order": {
      "amount": 123.46,
      "chargeback": {
        "amount": 0,
        "currency": "GBP"
      }
    },
    "creationTime": "2020-06-11T07:06:37.862Z",
    "currency": "GBP",
    "id": "800b8d34-770d-4135-a1a4-0afe64c96352",
    "item": [
      {
        "brand": "MC",
        "category": "NA",
        "detail": {
          "unitDiscountRate": 0,
          "unitTaxRate": 0
        },
        "name": "item0",
        "quantity": 1,
        "sku": "sku",
        "unitDiscountAmount": 3,
        "unitPrice": 21,
        "unitTaxAmount": 0.47
      },
      {
        "detail": {
          "unitTaxRate": 0
        },
        "name": "item1",
        "quantity": 2,
        "unitDiscountAmount": 2,
        "unitPrice": 47,
        "unitTaxAmount": 5
      }
    ],
    "itemAmount": 115,
    "lastUpdatedTime": "2020-06-11T07:06:24.923Z",
    "merchantAmount": 123.46,
    "merchantCurrency": "GBP",
  }
}

```

```

    "reference": "sample",
    "shippingAndHandlingAmount": 4.99,
    "status": "FAILED",
    "taxAmount": 10.47,
    "totalAuthorizedAmount": 0,
    "totalCapturedAmount": 0,
    "totalRefundedAmount": 0
  },
  "response": {
    "gatewayCode": "DECLINED"
  },
  "result": "FAILURE",
  "risk": {
    "response": {
      "gatewayCode": "ACCEPTED",
    }
  },
  "shipping": {
    "address": {
      "city": "London",
      "company": "mastercard",
      "country": "GBR",
      "postcodeZip": "90001",
      "stateProvince": "ENG",
      "street": "2nd Main",
      "street2": "lane 2"
    },
    "contact": {
      "email": "John@gmail.com",
      "firstName": "John",
      "lastName": "Doe",
      "mobilePhone": "9999999999",
      "phone": "9999999999"
    },
    "method": "SAME_DAY"
  },
  "sourceOfFunds": {
    "provided": {
      "openBankingBankTransfer": {
        "asppld": "123456-xxxx-4dd4-b4f2-12234vgb43bff"
      }
    },
    "type": "OPEN_BANKING_BANK_TRANSFER"
  },
  "timeOfLastUpdate": "2020-06-11T07:06:24.923Z",
  "timeOfRecord": "2020-06-11T07:06:37.869Z",
  "transaction": {
    "acquirer": {
      "id": "OPEN_BANKING",
      "merchantId": "Lloyds"
    },
    "amount": 123.46,
    "currency": "GBP",
    "id": "1",
    "reference": "sample",
    "source": "INTERNET",
    "stan": "0",
    "type": "PAYMENT"
  },

```

```

    "version": "57"
  }
]
}

```

Refunds

Lloyds Bank PayFrom Bank does not support full or partial refund payments.

Webhook Notifications

Subscribing to Webhook notifications enables you to receive notifications on your system when a transaction for an order is created or updated in the gateway. This allows you to update your merchant system accordingly. The Webhook notification contains the response of the Retrieve Transaction operation. Refer more details under [Webhook Notifications](#)

Sample Webhook Response

Below is a sample Webhook response:

```

{
  "browserPayment": {
    "interaction": {
      "status": "COMPLETED",
      "timeInitiated": "2021-02-18T10:59:26.772Z",
      "timeRedirected": "2021-02-18T10:59:31.236Z",
      "timeReturned": "2021-02-18T11:00:01.577Z"
    },
    "operation": "PAY",
    "redirectUrl": "https://lloydsbankpayfrombank.gateway.mastercard.com/bpui/ob/out/BP-5da80e52dd990b1970ae8bdfc6fddb36",
    "returnUrl": "https://prd-mastercard.airbakery.eu/Return.aspx"
  },
  "customer": {
    "email": "johmith@yahoo.com"
  },
  "device": {
    "browser": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36 Edg/88.0.705.68",
    "ipAddress": "141.92.129.41"
  },
  "gatewayEntryPoint": "WEB_SERVICES_API",
  "merchant": "AIRBAKERY",
  "order": {
    "amount": 5.00,
    "chargeback": {
      "amount": 0,
      "currency": "GBP"
    },
    "creationTime": "2021-02-18T10:59:26.728Z",
    "currency": "GBP",
    "id": "ORD2021021811591359",
    "lastUpdatedTime": "2021-02-18T11:00:31.905Z",
    "merchantAmount": 5.00,
    "merchantCurrency": "GBP",

```



```

    "status": "CAPTURED",
    "totalAuthorizedAmount": 5.00,
    "totalCapturedAmount": 5.00,
    "totalRefundedAmount": 0
  },
  "response": {
    "gatewayCode": "APPROVED"
  },
  "result": "SUCCESS",
  "risk": {
    "response": {
      "gatewayCode": "ACCEPTED",
      "review": {
        "decision": "NOT_REQUIRED",
        "note": ""
      }
    },
    "rule": [
      {
        "data": "141.92.129.41",
        "name": "MSO_IP_ADDRESS_RANGE",
        "recommendation": "NO_ACTION",
        "type": "MSO_RULE"
      },
      {
        "data": "GBR",
        "name": "MSO_IP_COUNTRY",
        "recommendation": "NO_ACTION",
        "type": "MSO_RULE"
      }
    ]
  }
},
"sourceOfFunds": {
  "provided": {
    "openBankingBankTransfer": {
      "aspsId": "12345-23abc-a2g-a8e7-5653886af4"
    }
  },
  "type": "OPEN_BANKING_BANK_TRANSFER"
},
"timeOfLastUpdate": "2021-02-18T11:00:31.905Z",
"timeOfRecord": "2021-02-18T10:59:26.768Z",
"transaction": {
  "acquirer": {
    "id": "OPEN_BANKING",
    "merchantId": "Lloyds"
  },
  "amount": 5.00,
  "currency": "GBP",
  "id": "TRX2021021811591359",
  "receipt": "52345667731732aa",
  "source": "INTERNET",
  "stan": "O",
  "type": "PAYMENT"
},
"version": "57"
}

```

The table below provides a description and values of each of the elements of the Webhook response:

Item	Description	Values
BrowserPayment	Information required by the gateway to manage interactions with a browser payment provider's website.	
Interaction	Provides details about the interaction of your system and the providers system when initiating the browser payment, redirecting the customer's browser to the provider's system, back to the merchant's website and completing the browser payment	
Status	The status of the interaction between the merchant's system and the payment provider's system.	COMPLETED: This browser payment has been completed, i.e. the gateway has been informed about the payment result.
		INITIATED: This browser payment has successfully been initiated.
		REDIRECTED_TO_PROVIDER: The payer's browser has been redirected to the payment provider's website.
		RETURNED_TO_MERCHANT: The payer's browser has been redirected back from the payment provider's website to the merchant's website.
Time Initiated	The date and time the browser payment was initiated.	Sample value: 2021-02-18T10:59:26.772Z
Time Redirected	The date and time the customer's browser were received from the merchant's website and	Sample value: 2021-02-18T10:59:31.236Z

Item	Description	Values
	redirected to the provider's website	
Time Returned	The date and time the customer's browser were received from the provider's website and redirected back to the merchant's website	Sample value: 2021-02-18T11:00:01.577Z
Operation	The type of transaction created for this payment	PAY
Redirect URL	The URL issued by the gateway to which you must redirect the payer's browser	
Return URL	The URL to which you want the payer's browser to be redirected to on completing the payment at the payment provider's website. The same redirect URL will be used by the gateway to redirect the payer's browser irrespective of the success or otherwise of the payment.	
Customer	Information about the customer, e.g., their contact details, email address	
Email	The email address of the customer. Ensures that the email address is longer than 3 characters and adheres to a generous subset of valid RFC 2822 email addresses.	

Item	Description	Values
Device	Information about the device used by the payer for this transaction	
Browser	The User-Agent header of the browser the customer used to place the order	Sample value: 'Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36 Edg/88.0.705.68'
IP address	The IP address of the device used by the payer, in nnn.nnn.nnn.nnn format	
GatewayEntryPoint	The interface through which the transaction is submitted to the gateway	Defaults to 'WEB_SERVICE_API'
Merchant	The unique identifier issued to you by your payment provider. In other terms the "Merchant ID".	
Order	Information about the order associated with this transaction.	
Amount	The total amount for the order. This is the net amount plus any surcharge. If you provide any sub-total amounts, then the sum of these amounts (order.itemAmount, order.taxAmount, order.shippingAndHandlingAmount, order.cashbackAmount, order.gratuityAmount), minus the	

Item	Description	Values
	order.discountAmount must equal the net amount.	
Chargeback	Not applicable to PayFrom Bank	
Amount		Zero
Currency		GBP
Creation Time	The date and time from the Gateway that the order was created	Sample value: 2021-02-18T10:59:26.728Z
Currency	The currency of the order expressed as an ISO 4217 alpha code	GBP
ID	A unique identifier for this order to distinguish it from any other order you create. Use this identifier when referring to this order in subsequent transactions and in retrieval operations. This value must be unique for every order created by your merchant profile.	The generated Order ID
Last updated time	The date and time from the gateway the order was last updated. An instant in time expressed in ISO8601 date + time format - "YYYY-MM-DDThh:mm:ss.SSSZ"	Sample value: 2021-02-18T11:00:31.905Z
Merchant amount	The total amount for the order	
Merchant currency	The currency of the order expressed as an ISO 4217 alpha code	GBP

Item	Description	Values
Status	The current progression of this order through the payment process	CANCELLED: The initial transaction for this order has been voided successfully
		CAPTURED: The authorized amount for this order, in full or excess, has been captured successfully
		FAILED: The payment has not been successful
		INITIATED: A payment that has successfully been initiated for this order. No payment has yet been made
Total Authorized Amount	The amount that has been successfully authorized for this order	Equal to order amount
Total Captured Amount	The amount that has been successfully captured for this order	Equal to order amount
Total Refunded Amount	The amount that has been successfully refunded for this order	Zero
Response	Gateway response for this transaction	
Gateway Code	Summary of the success or otherwise of the operation	ACQUIRER_SYSTEM_ERROR: Acquirer system error occurred processing the transaction
		APPROVED: Transaction Approved
		AUTHENTICATION_FAILED: Payer authentication failed
		CANCELLED: Transaction cancelled by payer
		DECLINED: The requested operation was not successful. For example, a payment was declined by

Item	Description	Values
		issuer or payer authentication was not able to be successfully completed.
		INSUFFICIENT_FUNDS: Transaction declined due to insufficient funds
		NOT_SUPPORTED: Transaction type not supported
		PENDING: Transaction is pending
		SUBMITTED: The transaction has successfully been created in the gateway. It is either awaiting submission to the acquirer or has been submitted to the acquirer, but the gateway has not yet received a response about the success or otherwise of the payment.
		TIMED_OUT: The gateway has timed out the request to the acquirer because it did not receive a response. Points redemption should not be offered to the payer.
		UNKNOWN: The transaction has been submitted to the acquirer, but the gateway was not able to find out about the success or otherwise of the payment. If the gateway subsequently finds out about the success of the payment it will update the response code.
		UNSPECIFIED_FAILURE: Transaction could not be processed
Results	A system-generated high level overall result of the operation.	FAILURE: The operation was declined or rejected by the gateway, acquirer or issuer
		PENDING: The operation is currently in progress or pending processing
		SUCCESS: The operation was successfully processed

Item	Description	Values
		UNKNOWN: The result of the operation is unknown
Risk	Information relevant to risk assessment is not applicable for PayFrom Bank. Ignore the details under this object.	
SourceOfFunds	Information about the payment type selected by the payer for this payment and the source of the funds.	
Provided	Information about the source of funds when it is directly provided (as opposed to via a token or session).	
Open Banking Bank Transfer	Additional details related to Open Banking Bank Transfer also known as PayFrom Bank.	
ASPSP ID	Identifier of the payer's bank, also known as ASPSP (Account Servicing Payment Services Provider)	
Type	The payment method used for this payment	'Open Banking Bank Transfer'
TimeOfLastUpdated	The date and time from the gateway when the transaction was last updated.	Sample value: 2021-02-18T11:00:31.905Z
TimeOfRecord	The date and time from the gateway when the transaction was created.	Sample value: 2021-02-18T10:59:26.768Z
Transaction	Information about this transaction.	

Item	Description	Values
Acquirer	Information about this acquirer.	
ID	The ID for the acquirer used to process the transaction	'Open Banking'
Merchant ID	An identifier allocated by an acquirer to the merchant	
Amount	The total amount for the transaction.	
Currency	The currency of the transaction expressed as an ISO 4217 alpha code	GBP
ID	Unique identifier for this transaction to distinguish it from any other transaction on the order.	The generated transaction ID
Receipt	A unique reference generated by the acquirer for a specific merchant interaction.	The generated reference number for merchant
Source	Indicates the channel through which you received authorization for the payment for this order from the payer	INTERNET
STAN	The System Trace Audit Number (STAN) for the transaction.	Zero
Type	Indicates the type of action performed on the order	PAYMENT
Version	The Web Services API version in which the request was submitted.	Default version – 57.

Settlement Information

In order to see Lloyds Bank PayFrom Bank transaction settlement, retrieve the order/transaction and check transaction.*receipt* field to see reference number for which the payment was settled. The same reference number was given to payer on payment receipt as well.

Testing Your Lloyds Bank PayFrom Bank Integration

The Mastercard Payment Gateway provides a Lloyds Bank PayFrom Bank Transaction sample emulator that allows you to test your integration with sandbox (test) simulated banks by using your merchant profile prefixed with 'TEST'.

1. Once you complete step "Lloyds Bank PayFrom Bank via JavaScript SDK", you need to choose an option from the bank selection screen using either the tiles or dropdown list and perform transactions.
2. After clicking 'Agree & Continue, please select the appropriate dropdown on the screen rendered in your browser to return the desired result of the test. For example, if you want to test success scenario, select "Success scenarios (default)". Similarly, choose other options to validate success and failure cases.

Availability and Maintenance

The service should be available 24 hours per day, seven per week as per the Faster Payment scheme. There are no regular routine maintenance windows, however, we may occasionally need to run maintenance on the service. We will, wherever possible provide notification in advance. Where emergency maintenance is required, the service may temporarily be unavailable.

Contact Us

You can get in touch with the 1st line of support for help and advice as follows:

Support for the PayFrom Bank service is available 24/7 via the Mastercard Payment Gateway Services (MPGS) Customer Support Team:

E-mail: gateway_support@mastercard.com

Tel: 020 3901 1766

Or

Contact your Lloyds Banking Group cash management specialist or your relationship manager.